

Sociology 406: Proseminar in Sociology-Consumption and Debt (Negative Wealth)

Monday and Wednesday 3:10 - 5:00

Instructor: Dr. Deborah Thorne



“If you don’t want it, not having it isn’t painful.” (bumper sticker)

“You know, the only trouble with capitalism is capitalists. They’re too damn greedy.” Herbert Hoover

Welcome to Soc 406!!!

At this point in my career, I really care about the issues of credit, debt, and consumerism.¹ Essentially, there has been a sea-change in our larger culture—our economy is no longer about **producing** stuff (see Marx), instead it is about **consuming it** (see Baudrillard and Ritzer).² As a result of this, I am, like you, barraged with messages, insisting that above all else, I must consume—whether that consumption is vehicles, food, sex, education, housing, beauty, clothing, entertainment, yada, yada, yada—I must, I am told, consume! (Sometimes, politicians even go so far as to tell us that in order to be good, patriotic Americans, we must consume.)

And I wonder, what are the effects of these “consumption messages” and the correlated lifestyles, on our selves, our relationships, and our levels of indebtedness? Are our identities tied to the stuff we buy and the stuff we want to buy? And do we have any agency in consumption? Or are we just suckers being manipulated by the messages to consume? Or maybe some of both?

But we are also going to move beyond the micro-level to take a look at some of the social structural factors that facilitate consumerism. For example, I (and most everyone else who studies this stuff) have also observed that most of our consumption would simply not be possible were it not for credit (either in the form of credit cards, student loans, mortgage loans, and other types of loans—see Leicht and Fitzgerald)—and in most instances, this translates into long-term, and often unmanageable, debt peonage. Some really important questions are generated by these social facts. For example, what part has credit played in our patterns of consumption? Is the playing field between consumer and lender level and fair? And what are the implications for individuals and families (of spending so much of your income and your life repaying debt) and our society (of having our citizens chained in debt peonage) of indebtedness? How does being in debt affect or limit your life chances and life choices?

And then we are going to explore a couple of the social institutions that essentially require some people to become indebted. For example, for many Americans, things like a college degree, buying a home, and health care require them to take on mountains of debt, and spend much of their time repaying that debt.

¹ My research on personal bankruptcy has been the driving force behind this interest in debt, credit, and consumerism. Initially, I had a very narrow focus and specific question: Do people file for bankruptcy because they consume too much stuff? Or do they file primarily because the expense of existing in American society is so danged outrageous? Recently, that narrow focus has broadened to include the issues of debt and consumerism.

² Have you ever noticed that people are commonly referred to as “consumers”? Why that label? What does that say about our culture? And our place in it? For example, as I was writing this syllabus, I scanned the headlines on Yahoo (taking a little break from the stress of it all), and read the following: “Consumers Still Confident on Drug Safety.” Why not just say “Americans Still Confident on Drug Safety”?

Given this fact, how are their life chances different from those Americans who do not need to take on debt to get an education or medical attention?

Finally, this class will be both theoretical and applied. We will develop an appreciation for and understanding of the theories that might explain consumerism, credit, and indebtedness, but we will also work to transfer these theories into our everyday lives—to guide us in our consumption habits, management of credit, and avoidance of debt.

Which leads me to the course objectives (aka: our class in a nutshell):

- 1) Examine the relationship between individual identity and “stuff” (very micro)
- 2) Examine the ways in which the landscape of consumption encourages consumerism (very mid-range)
- 3) Examine structural and organizational elements that promote/mandate debt (very macro)
 - a. lending industry
 - b. higher education
 - c. health care
- 4) And most broadly, develop an understanding of the importance of wealth (especially negative wealth, aka: debt) as a variable in social class and social inequality

To enroll in this class, you must have completed 24 hours of sociology, including methods and theory, therefore, you should have a firm grasp and understanding of basic sociological concepts, not the least of which is the sociological imagination—which will always be at the root of our conversations. Individualistic explanations for the large social trends associated with consumption, credit and debt have no place in our class.

Since this is a senior capstone course, I expect nothing less than a top-notch academic performance from you. What does this mean? First and foremost, you must set aside the necessary time to do all of the assignments—this includes readings and activities. You must also engage in our class discussions; the core of this class is discussion, and if you do not participate with curiosity and enthusiasm, this class will fall flat (as will your grade).

Bases for Grading

Reading:

Reading serves two purposes. The first is that it introduces the reader to ideas that she/he would typically not have otherwise entertained. Second, reading serves as the springboard to discussion and critical thinking. For that reason, there is a significant amount of reading in this class. If you are not willing or able to complete the assigned reading prior to our meetings, I really do not want you enrolled in this class. Our discussions, your intellectual development, and the success of our class all require that you do the reading—no exceptions, no excuses. You know yourself better than I do—so if you are not committed to completing all of the reading, please drop this class.

Discussion/Participation: (10 percent of your grade)

Discussion is central to our class, thus it is a significant part of your grade. If you do not like to engage with your instructors and colleagues, this is not the class for you.

Projects:

There are four “projects” required for this class (they are outlined below). For each, I expect stellar work: excellent thinking and professional-level writing skills. Shoddy work will be rejected outright. I will not dictate the (page) length of your projects—take as much space as you need to do a thorough job. I do,

however, expect you to incorporate into *all* of your projects some *supporting evidence from our readings*—I am convinced that if you can use these readings/ideas in your writing, then you really understand them.

1) *In-Class Writing Assignment - Due every time we meet*

25 percent of your grade

We will spend the last 20 minutes or so of every class writing a short (3-4 paragraphs) essay about the day's readings and discussion. Half of your grade on these assignments will be based on content of your thoughts; the other half will be based on your writing skills. You can miss two of these in-class writing assignments without any penalty. To earn a perfect score, not only must your writing skills be excellent, but **you must also use a quote from that day's readings**—which means that you will want to bring your books/articles to class with you. **Please purchase a thin full-sized (8 ½ x 11) journal/binder to use for these writings.** I will read, grade, and return them before each class.

2) *Consumption Chronicle - Begin recording your spending on Monday, January 23, and continue through Sunday, February 5*

Write up due on Friday, February 10 (Please put your printed paper in my office mailbox by 5:00.)

20 percent of your grade

For a **two week period**, I would like you to keep a ledger of everything you consume (purchase). This includes groceries, dining out, gifts, clothes, alcohol, bills that come due and that you pay, among so many other things. And don't overlook "small" purchases like coffee drinks and packs of gum—these add up! At the end of the two weeks, please submit your ledger (please use either Excel or Word with columns) **and** a reflection paper that addresses **at least** the following things. (In your write-up, I expect that you will incorporate what you've learned from Ritzer **and** Baudrillard, and any other readings to this point in our class.)

- ✦ In total, how much money did you spend?
- ✦ Try to group the things that you consumed into similar categories. Which categories demanded most of your money? Why is this?
- ✦ What patterns do you see around how much money you spend on particular types of things?
- ✦ What were the circumstances that surrounded your shopping/consuming experience? Where were you? Were you with someone else? Was there a special occasion?
- ✦ What prompted the purchase? Was it planned or spontaneous?
- ✦ What was the shopping experience like?
- ✦ How did you feel about the purchase? (Before as well as after the purchase.)
- ✦ Did keeping a journal affect what/how much you consumed? If so, explain.
- ✦ What types of patterns do you see in the types of things, places, or times that you tend to buy?
- ✦ Does writing about your consumption change how you feel about it? Explain.

3) *Field Trip to Easton Town Center - Saturday, February 4*

Write up due on Friday, February 17 (Please put your printed paper in my office mailbox by 5:00.)

25 percent of your grade

On Saturday, February 4, we will take a field trip to Easton Towne Center. After you read Chapter 7 of Ritzer, you will know why we are doing this. During the field trip, you are essentially doing qualitative research. For that reason, you should plan to take a pen and notepad so you can take copious notes of your observations—which should be based Ritzer and Baudrillard. Our Number One Rule: **WE WILL NOT BUY ANYTHING** other than food/drink on this trip. It is critical that we

follow this rule. You will be required to submit a paper analyzing the field trip experiences.

Minimally, you should address the following issues in your paper:

- ✎ In what ways does Easton exemplify Ritzer's descriptions of cathedrals of consumption? Consider issues of spectacles of extravagance and simulation. What are some of the themes? Where do you see examples of spectacle creation through manipulations of time and space? Do you see examples of different means of consumption imploding with one another? **Be specific** and talk about specific stores, locations, items, etc.
- ✎ Many stores are going to illustrate issues discussed by Baudrillard. Please describe and discuss those.
- ✎ Ritzer stresses time and again that the purpose of all of these manipulations is to get you to consume. In which locations, and as a result of which manipulations, did you feel most compelled to consume?
- ✎ How did you feel about, respond to, spending time at the mall?
- ✎ How did you respond to the rule of NO BUYING? What does this say about how you respond to the messages of consumption in our culture?
- ✎ In your work, I expect you to incorporate the concepts and terminology of *both* Ritzer and Baudrillard.

4) *Final Project - YOUR "AMERICAN DREAM"*

20 percent of your grade

You must find a way to communicate your definition of your "American Dream" to our class. You may do this through video, a traditional-style paper, music, painting or drawing or poetry, YouTube, miming, even a guest lecture (where **you** are the guest lecturer). The options are endless. The last two days of class will be devoted to your presentations of your final project. Essentially, I expect you to genuinely reflect on what we've learned over the quarter and synthesize that into your version of the "American Dream." (If you are not from the U.S., that's no big deal—just modify this to reflect "Your Country's Dream.")



REQUIRED READING MATERIAL

Books that you will need to purchase

- George Ritzer. 2010. (Third Edition) *Enchanting a Disenchanted World: Continuity and Change in the Cathedrals of Consumption*. Pine Forge Press. (ISBN: 978-1-4129-7581-0)
- Jean Baudrillard. 1998/2003. *The Consumer Society: Myths and Structures*. (Translated by Chris Turner.) Sage Publications. (ISBN: 978-0-7619-5692-1)

- Katherine Porter (editor). 2012. *Broke: How Debt Bankrupts the Middle Class*. Stanford University Press.
- Other readings on the internet and Blackboard

TENTATIVE TIMELINE OF TOPICS AND READINGS FOR THIS QUARTER

Week One: Ritzer Describes How Consumption is Fostered

Due for Wednesday, January 4

- George Ritzer. Chapter 1: "A Tour of the New Means of Consumption," *Enchanting a Disenchanted World*.
- A complete and thorough reading of this syllabus

Week Two: Ritzer Continues to Describe How Consumption is Fostered

("The things you own end up owning you.")

Due for Monday, January 9

- George Ritzer. Chapter 2: "The Revolution in Consumption and the Larger Society," *Enchanting a Disenchanted World*
- George Ritzer. Chapter 4: "Rationalization, Enchantment, and Disenchantment," *Enchanting a Disenchanted World*.

Due for Wednesday, January 11

- George Ritzer. Chapter 5: "Reenchantment: Creating Spectacle through Extravaganzas and Simulations," *Enchanting a Disenchanted World*.
- George Ritzer. Chapter 6: "Reenchantment: Creating Spectacle through Implosion, Time, and Space," *Enchanting a Disenchanted World*.

Week Three: Ritzer Discusses Where We Consume – and – A Little Bit of Theory

Due for Monday, January 16

- No Class Today – Celebrating the birth of Martin Luther King, Jr.

Due for Wednesday January 18

("You are more than your things.")

- George Ritzer. Chapter 7: "Landscapes of Consumption," *Enchanting a Disenchanted World*.
- George Ritzer. Chapter 3: "Social Theory and the New Means of Consumption," *Enchanting a Disenchanted World*.

Week Four: Baudrillard–A French Intellectual’s Thoughts on Consumption

Due for Monday, January 23

BEGIN YOUR CONSUMPTION CHRONICLE TODAY!

- Jean Baudrillard. "Introduction" by George Ritzer, in *The Consumer Society*
- Jean Baudrillard. Chapter 1, "Profusion" in *The Consumer Society*
- Jean Baudrillard. Chapter 5, "Towards a Theory of Consumption" in *The Consumer Society*

Due for Wednesday, January 25

DON'T FORGET: CONTINUE KEEPING YOUR CONSUMPTION CHRONICLE!

- Jean Baudrillard. Chapter 6, “Personalization or the Smallest Marginal Difference” in *The Consumer Society*
- Jean Baudrillard. Chapter 7, “Mass-Media Culture” in *The Consumer Society*

Week Five: A Little More from Baudrillard

Due for Monday, January 30

DON'T FORGET: CONTINUE KEEPING YOUR CONSUMPTION CHRONICLE!

- Jean Baudrillard. Chapter 8, "The Finest Consumer Object: The Body" in *The Consumer Society*
- Jean Baudrillard. Chapter 9, "The Drama of Leisure..." in *The Consumer Society*

Due for Wednesday, February 1

DON'T FORGET: CONTINUE KEEPING YOUR CONSUMPTION CHRONICLE!

- Video: *Maxed Out*

FIELD TRIP TO EASTON – SATURDAY, FEBRUARY 4, 11:00-1:00

Week Six: Extreme Indebtedness and Extraordinary Financial Risk – The New American “Normal”

Due for Monday, February 6

- Katherine Porter. "Driven by Debt: Bankruptcy and Financial Failure in American Families," in *Broke: How Debt Bankrupts the Middle Class*.
- Elizabeth Warren and Deborah Thorne. "A Vulnerable Middle Class: Bankruptcy and Class Status," in *Broke: How Debt Bankrupts the Middle Class*.
- Bring your notes from the Easton trip and your laptop if you have one. Be prepared to **discuss findings from Easton** – you need to be prepared to do this **using the concepts and themes from Ritzer and Baudrillard**. We will spend time brainstorming about the contents/topics for the Easton Paper, and there will also be class time for you to begin/continue writing the paper.

Due for Wednesday, February 8

- Kevin Leicht. "Borrowing to the Brink; Consumer Debt in America," in *Broke: How Debt Bankrupts the Middle Class*.
- Jacob Hacker. "The Middle Class at Risk," in *Broke: How Debt Bankrupts the Middle Class*.

CONSUMPTION CHRONICLE IS DUE FRIDAY, FEBRUARY 10

(Please put your papers in my office mailbox, which is directly across from my office.)

Week Seven: Financial Struggles of Young Americans and Student Loan Debt

Due for Monday, February 13

- Tamara Draut. 2008. "Economic State of Young America," Available at the following URL: <http://www.demos.org/publication/economic-state-young-america> (Please download and read the full article.)

Due for Wednesday, February 15

- Mary Pilon. 2010. "The \$555,000 Student-Loan Burden." *The Wall Street Journal*. (This article is on Blackboard.)
- Jonathan D. Glater. 2009. "Finding Debt a Bigger Hurdle than Bar Exam." *The New York Times*. (This article is on Blackboard.)
- Katherine Porter. "College Lessons: The Financial Risks of Dropping Out," in *Broke: How Debt Bankrupts the Middle Class*.

EASTON PAPER IS DUE FRIDAY, FEBRUARY 17

(Please put your papers in my office mailbox, which is directly across from my office.)

Week Eight: More Correlates of Indebtedness: Children, Illness, and Aging

Due for Monday, February 20

- Elizabeth Warren. 2002. "Bankrupt Children." (This article is on Blackboard.)
- David U. Himmelstein, Deborah Thorne, Elizabeth Warren, and Steffie Woolhandler. "Medical Bankruptcy in the United States, 2007: Results of a National Study." *The American Journal of Medicine* 122 (8): 741-746. Available at the following URL:
http://www.pnhp.org/new_bankruptcy_study/Bankruptcy-2009.pdf

Due for Wednesday, February 22

- Deborah Thorne, Elizabeth Warren, and Teresa Sullivan. "The Increasing Vulnerability of Older Americans: Evidence from the Bankruptcy Court." *Harvard Law & Policy Review* 3 (1): 87-101. (This article is on Blackboard.)
- Deborah Thorne. "The (Interconnected) Reasons that Elder Americans File Consumer Bankruptcy." *Journal of Aging and Social Policy*. (This article is on Blackboard.)

Week Nine: Debt and the Effects on Individuals, Relationships, and Lives

Due for Monday, February 27

- Patricia Drentea. "Age, Debt and Anxiety." *Journal of Health and Social Behavior* 41: 437-450, December 2000. (You can get this through the OU library electronic journal system.)
- "With This Debt, I Thee Wed." Available at:
<http://online.wsj.com/article/SB123853896281075447.html>
- Deborah Thorne. "Extreme Financial Strain: Emergent Chores, Gender Inequality, and Emotional Distress." *Journal of Family and Economic Issues*. (This article is on Blackboard.)
- Deborah Thorne. "Women's Work, Women's Worry? Debt Management in Financially Distressed Families," in *Broke: How Debt Bankrupts the Middle Class*.

Due for Wednesday, February 29

- Marianne Culhane. "No Forwarding Address: Losing Homes in Bankruptcy," in *Broke: How Debt Bankrupts the Middle Class*.
- Deborah Thorne and Leon Anderson. "Managing the Stigma of Personal Bankruptcy." (This article is on Blackboard.)

Week Ten: Final presentations

Due for Monday, March 5

- Presentations of final projects

Due for Wednesday, March 7

- Presentations of final projects