

Call for Abstracts

The Personal Debt Industry: International Perspectives

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Recent years have seen a considerable and sustained boom in personal debt in many countries around the world. There also appears to be a growing consensus that experiences of over-indebtedness are associated with very considerable distress and suffering.

Policy formulation on personal debt management in recent years has had a tendency to sideline problematic macroscopic political and economic changes and instead locate experiences of personal debt as problems of individual financial incompetence. The problem of over-indebtedness and financial suffering has become changeable through the proficiency of a growing number of financial experts whose remit is to provide individual solutions for naïve financial decision makers. In doing so, economic and social policies that have brought about a greater need for a greater number of people to rely on personal debt remain largely beyond public view.

With this book we intend to bring together examples from around the world that illustrate the international differences and commonalities with regards to the economic, political and psychosocial contexts of personal debt. In so doing we intend to understand the growing problem of personal debt, not only as an issue of personal conduct, but as an often problematic nexus of corporate, political and economic forces that serve to locate people within national and international industries of debt and debt management.

We invite initial interest from scholars, activists and interested parties around the world who may be able to contribute to the following aspects:

1. Describe the nature and extent of the problem in a given context (i.e., country, region, etc.);
2. Explore the strategies and practices of the financial and non-financial institutions that have worked to sustain problematic debt industries;
3. Exploring the psychosocial impact of a range of debt industries around the world;
4. Consideration of how psychology has operated to serve and sustain debt industries;
5. Consideration of how cycles of debt can be disrupted.

Important dates

March 15 – Deadline for abstracts

April 15 – Decisions regarding abstracts and feedback to potential contributors

September 1 – Deadline for first chapter drafts

October 1 – Feedback to authors

December 15 – Deadline for revised chapters

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