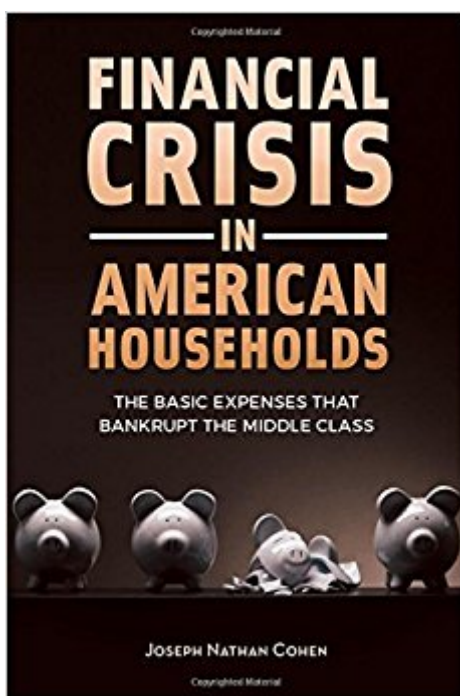


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Financial Crisis In American Households: The Basic Expenses That Bankrupt The Middle Class



Synopsis

More than one-third of Americans could not sustain a basic livelihood without government assistance. Almost 60 percent of seniors are dependent on the government. Why is this? This book examines how the U.S. economy's failure to deliver high-quality, universally accessible basic necessities is creating acute financial insecurity among the American middle class. — Provides data-intensive, non-partisan analysis that focuses on presenting facts underlying U.S. households' financial precariousness, allowing readers to make their own judgments and reach their own conclusions — Presents findings that directly contradict the diagnoses given by other sources that stress materialism, consumer spending, and the resulting private debt as the sources of the financial crises in American households — Offers international comparisons that reveal that the United States actually has a very generous social welfare system, but one that is overwhelmingly dedicated to seniors and provides little support for the working-age population and children

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"This is a very important book. Using data broadly and deeply, Cohen provides an outstanding snapshot of the living conditions of Americans. The squeeze on incomes and the rising costs of access to health and education have made Americans effectively poorer over the past 30 years. If you're wondering where all the rage is coming from, this book will tell you. This is a book that should be read by every person in Congress." (Miguel Angel Centeno, Musgrave Professor of Sociology,

Princeton University)"In this much-needed and timely book, Joseph Nathan Cohen reveals the reality of American life, a place where obtaining necessities like healthcare, housing, and a good education puts our finances in peril. Yet instead of buttressing our social safety net, we've pulled back, castigating individuals for overspending when, in many cases, it's forces beyond their control that are leading to their money woes. If you want to understand why so many people feel no one in a position of power is listening to them or offering them help, reading *Financial Crisis in American Households* is a necessity." (Helaine Olen, "The Bills," *Slate*)

Joseph Nathan Cohen, PhD, is assistant professor of sociology at the City University of New York, Queens College.

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