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It is commonly imagined that in recent years the rampant growth of consumer credit has lured American consumers into a crippling state of indebtedness, a state that has upended old cultural values of Puritan thrift and stimulated a frenzy of consumption.

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Dr Marron is a graduate of University College Dublin and completed his PhD in Sociology at the University of Glasgow in 2006 examining the development and governance of consumer credit within the