

THE CREDIT CARD IN SOCIETY: PATTERNS BEHIND DEBT
AND SUSTAINABILITY

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Ryan Littlejohn, B.A.

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THE CREDIT CARD IN SOCIETY: PATTERNS BEHIND DEBT
AND SUSTAINABILITY

Committee Members Approved:

Bob Price, Chair

Chad Smith

Craig Hanks

Approved:

J. Michael Willoughby
Dean of the Graduate College

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CHAPTER I

INTRODUCTION

Till thou canst rail the seal from off my bond,
Thou but offend'st thy lungs to speak so loud (The Merchant of Venice:
1131)

The credit card has provided an important piece to the portrait of the ever-changing relationships between humans, technology, and culture. With this single piece of technology, people have gained a new means in which to foster for themselves an illusion of higher status and mastery over the world. In turn, the larger culture influences people with particular values on how the credit card is to be adopted. For instance, people in serious credit card debt may have bought in to the prevalent cultural values of consumerism. The values and behavior of this group of credit card users would appear to provide a significant departure from consumption patterns from another culturally influenced group: the green movement with its emphasis on sustainability. This also highly visible group of activists and people generally concerned about the environment may be in strong opposition to the cultural values of consumerism. Therefore, I am interested in two broad categories of consumers: those who identify themselves as being in significant credit card debt, and those who consider themselves to have sustainability values or be green-minded individuals. I will refer to people with sustainability values hereafter simply as environmentally focused persons (EFPs). The value and commitment to sustain-

ability is the key characteristic this study is investigating. However, this study will consider EFPs to hold many of the values and patterns of consumption as green consumers. Ever-one within our society must be considered consumers. Therefore, EFPs can always remain green-minded in their consumption through not only the purchase of green products but through many additional aspects surrounding their experiences with consumption. For the purposes of this study the values held by EFPs are believed to affect their experiences as consumers, whether through types of purchases, quantity, location, time, etc. (i.e., especially through credit card usage). Credit card debtors and EFPs need to be investigated in order to determine in what ways the groups and their behaviors are separate or overlap. In addition, what are these groups' experiences with credit cards and credit card debt? Attaining environmental sustainability will require people's sustainable ideals to translate into numerous daily behaviors. For instance, people who live beyond their means in their consumption, as with credit card debt, are consuming more natural resources and at a rate that was previously outside of their reach. There are many different values operating within our society (e.g., short-sightedness versus a concern for future sustainability, individualism versus collectivism, etc.) that are exposed in the manner people are adopting the credit card. Sustainability may be far from reach if the widespread adoption of credit cards continues regardless of what should likely be strong opposing values to its intended use. The credit card might only strengthen the influence of the cultural values of consumerism and unsustainable behavior.

The process of legitimizing credit card technology in society is still recent, while in various accounts some form of consumer credit (e.g., in Greece, Rome, etc.) has been a consistent element of our economic history (Gelpi and Julien-Labruyere 2000). Are the

new conditions of credit cards irrationally expediting debt and behavior that society is not prepared to accommodate or implement properly? We are still digesting the impact of credit cards. Credit is itself a form of distancing, an even higher level of abstraction than money. There is an escalating shift from people's stable and responsible behavior with the natural world. Nature is becoming more distant in the daily lives and thoughts of people. Reconciliatory environmental behaviors appear to have been replaced by mass production and profit-seeking. Thus, natural resources are often exhausted and unsustainable. Ultimately, production and consumption are continuing without the acknowledgment of long-term limits. In turn, numerous commodities are often developed for short-sighted gains and quickly become waste. Most of the shift towards destructive environmental behaviors can be explained by a cultural and economic push for participation in a status war of wasteful expenditure (Veblen (1934 [1899])). The ability to waste can signify a degree of status to others. Therefore, in the face of grand economic stimulus plans and bailouts enacted by the federal government, it is unknown how the credit card has contributed as a successful technical aid for economic growth or as a leading cause of environmental degradation associated with numerous other unsustainable behaviors.

It is important not to forget that the credit card is a tool that society has developed out of a particular social milieu and time. The credit card is socially constructed and used according to the various meanings people adopt, should they even choose to accept it. Nonetheless, it has become clear that consumer credit has helped to institutionalize consumerism (Klein 1999). In addition, resistance to the credit card is difficult considering today's global economic culture that impels strong levels of participation. As the credit card as a piece of technology has many of these consumerist implicit values associated

with its creation in the first place, my investigation must note the strong political motives and contextual values involved with technological conceptions (Winner 2004; Pacey 2004). However, the values that accommodate and run counter to the technology of credit cards need to be explored more in-depth to help explain the large-scale values of the consumer society. People's behavior with credit cards becomes tied to particular cultural goals. In one way, the use of the credit card can literally place one in debt. Other ways of consuming, with or without the credit card, can be achieved sustainably at an individualistic level and/or at a more holistic environmental level.

The emergence of credit cards and rampant debt began in the 1970s (Williams 2004). Alongside several additional advancements in computer technologies, banks were soon able to make profits through strategic lending and marketing. Banks became industries of credit, rationalizing the pursuit for increased profits. This process began by massive solicitation efforts to seek new customers. The credit card industry appears to function like the formal rational structures Max Weber was concerned with, making it an integral part of the rationalization process (Ritzer 1995). In addition, there is a pervasive conflict with the industry's bourgeoisie to attain more profit from consumers than could have otherwise been obtained without credit. The industry can oppress what are the laborers or lower classes of society. Under Marx's lasting critique, people are dominated by capitalist relations that they do not perceive as a form of domination (Ritzer 2008). Williams (2004) addresses how debt is often depoliticized and can mask domination so that debtors sometimes feel personally responsible for various social problems. Predatory credit card industries are intensifying social inequality through numerous examples of middle to lower class citizens losing in a downward spiral of debt and bad credit due to

economic hardships (Williams 2004). Adding on this idea, Manning (2000) indicated that an important trend to notice is the widening debt gap between revolvers and convenience users. Revolving credit indicates credit that has no fixed or finite line of repayment (Manning 2000). Manning (2000) refers to the people who maintain non-revolving credit as convenience users. Convenience users embody fiscal prudence by paying off their credit card bill regularly and can reap various rewards from credit card companies (Manning 2000).

This distinction is especially important for understanding the institutional dynamics (e.g., bank credit card policies) that underlie the rising cost of revolving consumer credit (climbing interest rates, fees) and their role in exacerbating postindustrial inequality by increasing the cost of credit for the lower and middle class—a policy that essentially subsidizes the free credit of affluent groups. (Manning 2000: 13)

Based on the 2008 SCPC, a nationally representative survey, the average credit card debt reported unpaid from the previous month was \$3,389 (Foster et al. 2009). The revolving component of total consumer credit outstanding increased from \$2 billion at the end of 1968 to \$963 billion in 2008 (Durkin and Price 2000; Federal Reserve Statistical Release 2009). To provide perspective to how there was a growth of nearly every other economic indicator during this time, the revolving component of total consumer credit outstanding increased throughout 1968 to 2000 relative to income, and the non-revolving component decreased relative to income (Durkin and Price 2000). And yet these bonds are freely chosen by consumers all the while under another well-accepted practice of placing money in the large-scale economic network of increasingly powerful banks. The process of legitimizing bank's authority has a more extensive history, culminating with a particular form of money, authority, and credit card adoption. The relationship of exchange long

ago transformed into a money economy and further into a credit, and now a cyber, or electronically processed, credit economy. The gradual process has created a more cash-less economy in which individual earnings and transactions reside as mere figures in bank accounts. According to Simmel, the transformation of exchange distances people from the economic process, leading them to a much stronger temptation to imprudence unbeknownst in a previous condition that does not have money as a medium (Ritzer 1995). Thus, people may be entering into bonds with credit card industries in which the economic interests and odds are in favor of the lenders.

The successful adoption of credit cards required important prior technology. As so many of these fairly recent technologies (e.g., vehicles, telephone, Internet, etc.) have been manipulated as a means for reaching increasing amounts of consumers and profit, the credit card has too been forced into a similar pattern by the banking industry. A relentless barrage of advertising was appropriately adopted to influence choices people would otherwise not have contemplated. The incentives for consumers to purchase and use credit cards the way they do begins to suggest an even stronger influence of the new characteristics of a consumption-based society (Ritzer 1995; Calder 1999). Societies worldwide are excessively producing goods and advancing technology with a general capitalistic goal of increasing profits. There is an ever-increasing generation of waste and supply for consumer pleasures rather than needs that makes attaining sustainability on many levels very difficult. Therefore, credit card technology does not hold the fault alone for increased consumption. In fact, many argue that it is the incessantly increasing rate of production that actually influences consumer behavior (Gould, Pellow, and Schnaiberg 2008). Gould et al. describe this massive social and economic system of

growth as the treadmill of production. The theory of the treadmill of production indicates how production, as opposed to any other driving force, is ultimately influencing the numerous societal problems we are currently facing such as social inequality and environmental degradation. Consumer demand is rather insignificant in the face of this barreling supply of production, because what people consume under the present economic system is nearly always mass produced and thus out of their hands. Others like Galbraith (1998 [1958]) contend that production of goods alone does not cause consumer debt and possible economic collapse but rather the virtuosity of persuasion that must keep pace. If the persuasion (i.e., advertising, culture, etc.) to buy the things people buy begins to fail and the government and citizens choose to forego debt, the growth of the economy will inevitably slow (Bell 1996 [1976]). Daniel Bell (1996 [1976]) argues that economic and societal instability is inevitable unless the economy can become more disciplined through its choices with debt and inflation.

However, Bell has also acknowledged the importance of consumers' role in capitalism. There are many people who still can uphold certain values that work to oppose the instable capitalistic method of production. As the term credit holds an ambiguous contemporary reflection to its "etymological meaning of 'credere', to believe (in the future)" (Gelpi and Julien-Labruyere 2000: 173), it would appear that the historic meaning of credit can connect to the increasingly important "green" worldview and its belief in behavior that is respectful of short and long-term consequences. For instance, many people in our society likely hold a grateful attitude and high value of credit used for their purchase of a home. They could not afford a home upright. Therefore, many hold great value and respect for its immediate and long-term benefits. In many other cases, howev-

er, people do not extend this value of credit into purchases made with the credit card, where many more products have less short and long-term benefits. And yet a number of EFPs have found ways to express their values not only in particular products, but in a way of life that demands responsibility. The importance of a green mindset and behaviors in contemporary society must be looked at in connection to the massive credit card industry that has also developed through different norms and values in the same society. People are making choices today on how to reap particular benefits and live simply amid the availability of vast amounts of products, advancements, and a constantly improving standard of living. However, it is still possible that the marketing of continually new and improved products can “produce a psychological aversion toward technologies and products that are old, used, repaired, or recycled” (Kanner and Gomes 1995: 84). Therefore, how disentangled are EFPs from consumerism?

It is certain that many accumulate various social goods and experiences through the use of credit cards, while others who have green (sustainable) values would appear to see past the immediate availability of commodities. With looking farther ahead and more holistically at the culture and environment, credit could be seen as extending negligent behavior and values. There is a distance between the means of credit and the cultural goals reflected in green values. The movement toward sustainability, requiring people to have a temperance and responsibility to the environment and future, may be a market that cannot be penetrated by the consumer culture and large-scale industries that help maneuver society's core norms and values. Campbell (1987) stated that a new romantic ethic and spirit of consumerism exists now in which people cultivate an individualistic sensibility through their taste in the beautiful or good. People maintain an imaginative he-

donism as they desire and daydream through illusory products that may never fully come true in reality once purchased. Campbell suggests that this has created a struggle of coping with the trade-off between need and pleasure. Two seemingly distinct groups, credit card debtors and EFPs, may hold key insights into this new threshold of contemporary societal values.

CHAPTER II

LITERATURE REVIEW

Green (Sustainable) Consumerism

The newly venerated topic of sustainability and green consumerism may hold key insights into some of the often overlooked areas of unsustainable behavior such as credit card usage. In fact, it can be argued that green consumerism itself is widely incompatible with true sustainability as it continues production and consumption levels by only shifting environmental degradation through a new market of supposedly “green” products. It is important to understand how green values operate through credit card use, as it may only indicate another circumstance of unsustainable behavior. Research on pro-environmentalists and green consumers introduces several interesting speculations concerning these people’s credit card activities. First, strong environmental concerns and values increase the likelihood of green consumer behavior (Grunert and Juhl 1995; Kim and Choi 2005; Thøgersen and Olander 2006). However, green values can often be ignored or acted against due to varying contexts, habits, priorities, and degrees of control that affect individuals under more everyday circumstances despite their reporting of having green values (Biel and Dahlstrand 2005). To the extent that the varying behaviors associated with green values surely holds true in many other types of behavior, green consumers’ use of credit cards is likely contingent on various other variables besides a strong environmental value. However, it is important to know the degree to which people

are aware of and value green (sustainable) consumerism as the extent of the awareness might influence the values and behavior associated with the newly venerated consumption-tool, the credit card. For instance, the degree of environmental concern plays a significant role in determining green product purchases with positive or negative eco-labels imprinted on them (Grankvist, Dahlstrand, and Biel 2004). What this generally revealed was that with stronger environmental concern, more positive labels indicating better consequences for the environment were purchased significantly higher than all other labeled products. We do not know to what extent strong green consumerists associate sustainable consumption and the credit card with pro-environmentalism, but weaker degrees of environmental concern can still have influence on consumption patterns that might still influence credit card behavior because of the harsh economic sanctions and credit scores involved with debt. Grankvist et al. (2004) also found that with negative eco-labels the warnings of the harm a product has on the environment affect people's criteria of products for consumption with intermediate concern for the environment similarly to positive eco-labels affecting people with strong environmental concern. Participants with a lack of environmental concern were not affected by environmental information. As credit card use can instigate various negative sanctions such as interest that could alter consumption behavior as well as it rewards consumption, environmentally concerned behavior could be influenced differently through the lens of credit cards. What degree green consumers' value their credit card use could likely alter the association Grankvist et al. (2004) found with consumption, as their study did not look at the form of payment playing a critical role. Credit cards might pose as a new condition for evaluating positive and negative criteria for consumption.

Looking at the significance of what producers' qualify their product as, Grankvist et al. illustrate not only how the level of environmental concern affects purchases but also how partial each grade of environmental concern (e.g., strong, intermediate, or weak) currently influences only consumers' behavior, but not that of producers. There are many steps necessary to help people become aware of global warming and issues pertaining to sustainability that have only recently been given some proper attention in the political sphere. Furthermore, the economic elites and stakeholders producing under what has been described as the treadmill of production are only just beginning to adjust their own environmental concern from what was likely little to none before green consumers populated their market. The current market of green consumers has likely shifted producers into an intermediate concern for the environment, lending more motivation towards reducing the harm caused by their products and mode of production. However, if with perhaps a large enough market of green consumers and cultural change of values possible through many social movements, there could be many people in control of production who could also develop a likewise strong concern for the environment. Having these values could then enforce a degree of production that is more sustainable. This alteration in producers could occur similar to the findings of Grankvist et al. (2004), because producers would only then have more inclination towards how their products' benefit the environment rather than simply focusing on how products can be less harmful. A shift in producers' concern for the environment clearly needs to occur if any more green and desirable outcomes are to reveal similarities to what Grankvist et al. (2004) found in their study. The credit card industry and politics behind consumption are key areas largely still unscathed by environmental concern. For instance, in the wake of economic troubles

and environmental degradation, people are pushed by politicians and industries to spend more. These larger institutions could commit significant help to a sustainable relationship between people and the environment if there could only be a change in the level of their concern.

Nonetheless, Grankvist et al. (2004) only described environmental concern through participants' answers to a 7-point scale on how important environmental consequences are when purchasing everyday commodities. This type of survey question cannot know the true extent this enormous group of people is concerned with the environment or how they actually focus and behave according to their values in the real world. People who are members or volunteers of green organization would appear to have a stronger environmental concern that demonstrates how important and committed they are to their green values.

In addition, Thogerson and Olandor (2006) found not only that organic purchases increase with strong environmental concerns but that previous routine consumption behavior was broken and replaced by green purchases. However, the more economically punishing purchasing green products is, the more likely a reversion to old consumption patterns (Thogerson and Olandor 2006). This gives rise to a few important concerns to understanding green consumption and credit card use. Committed green consumers could display completely different consumption patterns and values concerning the use of credit cards. Thorgerson and Olandor (2006) would call this breaking normative consumption purchases and thus possibly achieving greater financial stability and values toward credit cards. Initially, the perceived expensiveness of green purchases has a weak negative effect on whether a consumer will purchase organically (Thogerson and Olandor 2006).

This could mean that if obtaining green products were more convenient (i.e., easier to find and less expensive), changes in purchasing behavior may be more likely to occur. In addition, if there was a history or experience of green purchases, the price mattered less and values are reinforced through continually purchasing green products (Thorgerson and Olandor 2006). Therefore, Thorgerson and Olandor (2006) discuss that environmental concern may become more reinforced if only green products were made more easily available for potential consumers. The credit card is certainly a tool that can make purchasing any item more convenient. Nonetheless, green consumption appears to take a toll on buyers. It is possible that credit cards could lead green consumers into debt. The credit card allows a very easy accumulation of debt while making green products more readily available. The credit card then appears to allow green consumers' behavior both to support and hinder conscientious sustainability, as the goal of purchasing green can increasingly be met with extended loans.

Connolly and Prothero (2008) revealed through interviewing members of environmental organizations in Ireland that participants perceived a strong element of individualistic power and responsibility toward consumption. This finding expresses how these participants feel that their part in the process of environmental degradation and improvement matters significantly as an ethical decision they must negotiate throughout various everyday circumstances. Gould et al. (2008) would see this type of pronouncement of one's individual responsibility and blame with environmental consequences as hindering the chance of making true change to the larger structure of production. This displaced blame only masks and prevents people's focus on altering the more important and fundamental problem of production. Connolly and Prothero's (2008) findings could then

suggest that green consumerism can be taken too far in one direction and actually limit its possibility for achieving sustainability. However, green consumers may then maintain considerable strong feelings for the use of credit cards. This ethical dilemma can be a tragic source of one's personal history or a conviction they uniquely hold against the credit card. Nonetheless, all green consumers may not act and feel similar to Connolly and Prothero's green participants. Members of these particular green organizations they researched are not representative of all green consumers, as these members and all green consumers will have acquired knowledge about the environment and sustainability in different ways. Although green consumerism is generally an attempt by people to express their individual power and concern for the environment, having an awareness and desire for collective action should likely mediate the real tension expressed by these participants. Different green organizations will likely tackle this problem differently and educate participants with diverse tactics.

Kim and Choi (2005) investigated this concern of collectivism and green behavior, finding that collectivism does influence perceived consumer effectiveness. However, collectivism does not by itself produce green behavior (Kim and Choi 2005). Kim and Choi's study illustrates how valuing group goals and cooperation only highly motivates green consumer behavior. Collectivistic individuals would appear then to be more knowledgeable and aware of how to truly achieve sustainability. As achieving sustainability is complex and future-oriented, Kim and Choi illustrate that collective action is a necessary criteria of the process for people to believe good will come for the larger society and future. Therefore, green consumerism can be perceived through either a more in-

dividualistic or collectivistic lens, which will likely support a key differentiation for the true effectiveness of people's behavior against larger environmental destruction.

Interestingly, Connolly and Prothero (2003) have also found that even environmentally concerned consumers do not fully see their level of consumption in and of itself as a problem, as they have generally already well-adopted many of the cultural values and norms behind consumerism. The personal histories of each green consumer become relevant in this light, as numerous different forces have propelled, as well as stayed with people in their focus on green behavior and values. In addition, purchasing green can make only so much of a difference if the same consumers are also regularly taking part in many other consumer-based activities negatively affecting the environment. Green consumption is still a process of constructing and maintaining an identity. Even when green consumption is generally thought to fully oppose the values of unsustainable consumerism, green consumers are acting through a culture that maintains this strong value of consumerism. Their efforts of purchasing certain products over others may not be enough to make a difference to the planet. However, looking into how green consumers consume is important and if manifested with enough force on a collective scale, societal production and consumption levels may be able to shift into a more sustainable direction.

Jackson and Papathanasopoulou (2008) found that the pursuit of luxury recreation and entertainment alongside commuting and business travel account for nearly 65% of natural resource requirements over the past thirty-two years. Jackson and Papathanasopoulou formulated an extensive method of determining categories for all goods and services analyzed in their study according to their final functional purpose. In addition, Jackson and Papathanasopoulou note that many changes in the system of provision have

generally shifted the burden of resource depletion from production to consumption (e.g., sprawl and necessity of car use). Thus, it harkens to sentiments of the analysis Gould et al. (2008) provide in which green consumers are feeling somewhat misplaced blame and responsibility for their consumptive behavior while the larger system of production is left unaltered. Nonetheless, Jackson and Papathanasopoulou discuss how consumer behavior and structural “lock-ins” require some degree of transformation as both forces work together to deplete natural resources. Therefore, the extent that green consumers participate in these types of luxury consumption is perhaps to be expected as the social conditions and larger structure are influencing a certain norm and level of unsustainable behavior nearly unavoidable in people’s everyday leisure activities and travel.

In the end, however, focusing on sustainable consumption will often depict and treat people as rational citizen-consumers, a process that ultimately fails in its attempt to link and understand consumption through such measures as environmental education and behaving as a good citizen (Hobson 2002). It is certain that people behave actually quite irrationally under many circumstances. The consumption patterns of green consumers can easily be an area of behavior that illustrates inconsistencies with their values. Therefore, the realm of possible choices for EFPs may unfortunately lead them more towards failure.

Ecological Citizenship

Another budding interest of sustainability proponents is the concern for “ecological citizenship” (Hobson 2002; Light 2003; Seyfang 2006). Ecological citizenship suggests that sustainability is only possible once citizens have vested interests in their local environments (Light 2003). The interests that create ecological citizenship are essentially

developed by a connection people develop with their local environment, such as a sense of community, responsibility, and duty (Hobson 2002; Light 2003). People are more likely to value the environment and act as environmentally conscious citizens once these processes occur (Hobson 2002; Light 2003). Therefore, people influenced by ecological citizenship could show to have different concerns for credit cards as their level of sustainable and environmental consciousness affects their decisions most. Seyfang (2006) gives the example of ecological citizenship through a local organic business and its consumers. Although some of the previously indicated research claimed that pro-environmental values were enough to alter consumer behavior, Seyfang claims ecological citizenship additionally requires strong social connections and community support. The value and level of social engagements consumers have could prove to influence significantly different effects on their credit card use.

Taken together, research on ecological citizenship suggests that there are some important conditions upon which values for sustainability arise and translate beyond consumption behavior and values. Hobson's (2002) research on an educational sustainability program revealed how people in the program did not believe their individual behaviors made a difference in the context of the larger social structure. However, Hobson's (2002) research was important because it revealed that looking at sustainability through only one lens (e.g., people's pro-environmental values, green consumption, or ecological citizenship) does not adequately address the extent to which people can and are willing to make a difference as their larger community and governing institutions often do nothing. Interestingly, the credit card industry represents another larger structure that has significant authority over EFPs. In this case however, debt only accrues through the manner in

which people use the credit card. Credit cards could be a way in which people can demonstrate their overall power against larger opposition by altering the way they use the technology. Nonetheless, Jackson and Papathanasopoulou (2008) argue that until a more efficient and sustainable social structure is able to respond to human needs, it is extremely difficult for people to relinquish particular unsustainable behaviors that simply revolve around lifestyle practices such as leisure and travel, which people often think of as neutral and thus merely matters of subjective preference. However, a smaller structure or organization that incorporates the frameworks of sustainable consumption and ecological citizenship could be more capable to alter and improve people's behavior under what is still a larger more inadequate social structure for sustainability.

Credit Cards in Society

The progression leading up to today's industrialized and consumption-based society has established a society of liquidated higher and lower culture (Marcuse 1964). Herbert Marcuse saw this process creating a one-dimensional man, not just "through the denial and rejection of the 'cultural values,' but through their wholesale incorporation into the established order, through their reproduction and display on a massive scale" (1964: 57). A one-dimensional man is one who has barriers culturally imposed on his thoughts in such a way that his thoughts are conditioned by those in power, the mass media, and technology (Marcuse 1964). In addition, only particular truths are managed and provided by these forces (Marcuse 1964). Therefore, the technological society delivers particular goods in which people are generally forced to act on certain desires with a degree of unrestrictive acceptance. This releasing of directed desires is termed by Marcuse as desublimation. However, the principle method by which credit cards function is in

near perfect accordance to what Marcuse indicates as the general social condition of repressive desublimation. This condition is generally characterized as a fulfilling of the false needs created by society that are not liberating energies or desire as with desublimation but also creates a new constraint or prison (e.g., debt). People are being conditioned to consume such offerings (e.g., manufactured desires) and their promotion while never truly understanding or being able to fix this endless perpetuation (Marcuse 1964). Real pleasure is reduced by desublimation (Marcuse 1964). With the persuasion for buying goods so significant and pronounced in contemporary society, Horkheimer and Adorno (1972 [1944]) have described culture itself as an industry, often denying people's efforts to ultimately consume what the culture manufactures by leaving them in debt and continually dissatisfied because of the "new" and "better" products. A technological society is essentially demanding people to diverge from their own desires or what Albert Borgmann would describe as focal things and practices. Focal things and practices are engaging and deliver a resolute sense of being that commodities are incapable of providing (Borgmann 2004). The consumption influenced by technologies like credit cards provides only superficial pleasure and promises. Additionally, the items and experiences for purchase would be considered ultimately false according to Marcuse in that one's desires are not refined and conditioned by a necessary true reality of temperance and responsible handling of one's life. The false desires indicate a central problem that credit cards can multiply and influence for the worse. Even though these desires are a form of restless social obligations that demand people to consume, the unrefined restraint and control of people's temptations are largely for individualistic and irrational purposes. Without these estranged appetites imposed by society, man could be better equipped to live rationally

on necessities. Therefore, EFPs could likely represent the negation of these shallow cultural values and resist any abuse of the credit card by believing in what Marcuse discussed as a temperance and responsible handling of one's life (i.e., having one's environmental awareness and value overrule false desires).

However, the condition of credit cards can actually represent a contrary condition of sublimation, a term Marcuse uses to describe how people divert natural, psychological desires or energy away from their original goals toward something else (e.g., as with music, literature, etc.). Sublimation is the contrary condition of desublimation in which people are still coerced by society while only channeling out desires to something else and deferring satisfaction. Interestingly then, credit cards can also ultimately defer people's satisfaction of their albeit false-desires and place a degree of responsible constraint on purchases through the necessary element of financing. Through credit cards, humans are taught to buy the frivolous yet fashionable goods society offers when he is simultaneously unable but willing to pay for them, giving him a new long-term method of repayment in credit card debt. "All sublimation accepts the social barrier to instinctual gratification, but it also transgresses this barrier" (Marcuse 1964: 76). Credit card technology represents this transgression. Many people are not deliberately disregarding their personal resources and time barriers with purchases on the credit card, as they must adhere to the terms of credit. There is still an awareness and required element attached to people's acquirements with the credit card to make monthly payments. Many people understand and value placing purchases financially behind them. Therefore, many sustainable and conscientious credit card users may speak to this obligation and reveal how the bond is met with values and behavior society delivers even alongside the stronger adver-

tising of false-desires. In turn, EFPs or many other consumers may take on credit card debt for a sustainable goal such as education or a solar water heater, with the gratification for them being education and repayment.

Consuming into Debt

The consumer culture is a powerful force ushering people into debt as well as being something people can resist. Debt accrues more often to people who experience pleasure in consumption, talk more about money with social relations, and express their social worth and social relations through consumption regardless of financial resources (Livingstone and Lunt 1992). Therefore, social relationships play a critical role in debt when consumption becomes a mutual interest and value. On top of the larger cultural acceptance of the consumer culture, Livingstone and Lunt's findings suggest that debt accumulation requires some conditions on one's social relationships in order to maintain this level of consumerism. The conceptualization of social relationships in their study was loosely defined and needs further research to explore what type of relationships can and do exist most often with people who have credit card debt. Nonetheless, the constant communication related to consumption appears to perpetuate and expand consumption practices through shared meanings with others. The relationships that credit card debtors and EFPs have are critical variables then for understanding credit card use.

In addition, Pamela Norum (2008) conducted a survey of college students using a scale to measure responsible behavior with credit cards (e.g., how they make payments, their attitude toward using the card, delinquencies, limits, etc.). Irrational use of credit cards and anxiety towards consumption and shopping were both found to positively influence a type of consuming called compulsive buying (Norum 2008). Richard Fein-

berg's (1986) experiment also found that credit card stimuli influences the likelihood of spending, increases amount spent, and shortens decision time before spending. Norum says financial or consumer education is needed to help solve the problem of compulsive buying. Therefore, it would be interesting to understand what influences are "educating" people otherwise currently practicing compulsive buying as well as how efficacious financial or consumer education is. A more in-depth look into credit card debtors and EFPs might hold key insights into questions raised by Norum and Feinberg.

In a study by Wang and Xiao (2009), three variables proved to have significant associations with credit card debt. Adding to Norum's findings on compulsive buying, Wang and Xiao (2009) found that impulse buying as well as compulsive buying positively predicted credit card debt. In addition, increased social support among participants reduced the probability of credit card debt (Wang and Xiao 2009). While the findings suggest there is more to simply a predisposition to compulsive buying, more qualitative research is subsequently needed to understand the nature of the social support and interactions as they compare to Livingstone and Lunt's (1992) finding.

The credit card is also a highly favorable device to many online industries and companies with an online department, because customers can purchase from the comfort of their own home by simply typing in their account numbers. With sites such as E-bay and Amazon maintaining lucrative success, nearly every company that can has developed a method for customers to shop over the Internet. However, using the credit card in the various auctions that are characteristic of E-bay's service has some interesting connections to online gambling. For instance, the credit card industry has been looking to prohibit use of the credit card in online gambling sites because of non-payments from gam-

blers, site fraud, and lack of site governing (Smith and Rupp 2005). Although E-bay can be generally cleared of most concerns with site fraud and lack of governing, bidding with a credit card could lead to further impulsive/compulsive purchases due to the chance involved with a successful transaction. As all online transactions hold a propensity toward increasing spending because any tangible and immediate exchange is removed from the time of purchase, the credit card is a further multiplier of this effect, sending many possible bidders and online browsers into debt from spending beyond their means of repayment.

There is some evidence suggesting that where information was obtained about credit cards affects one's degree of consumption into debt with the credit card. Pinto, Parente, and Mansfield (2005) found that the more information obtained from parents concerning the credit card significantly reduced credit card balances. Interestingly, other sources of information like from peers, school, and the media had no significant relationship to credit card use. All independent variables had no affect on the amount of credit cards held by college students. However, Pinto et al. did not address how the credit card was used by participants other than by a post hoc recording of their balances. This raises the question of whether one's patterns and values of consumption with the credit card can be advantageous to credit card debt even when balances are paid in full or kept low. Pinto et al. also did not look at whether the participants themselves or the participants' parents would actually make payments on the credit card bill. In addition, although media outlets and peers are not sources of education for people's responsible use of the credit card, the affects of a consumer culture on these college students' overuse of the credit is more than likely still present. Pinto et al. did not look for this outcome.

CHAPTER III

THEORETICAL FRAMEWORK

Thorstein Veblen (1934 [1899]) helps illuminate credit card use by applying his theory of emulation. To begin, Veblen determines that labor is a debasing affair, recapitulating prehistoric divisions of labor and subject/master relationships that ultimately indicate the weak or least wealthy. The effects of such archaic conditions of relative reputability influence people to desire non-productive use of time and consumption. Demonstrating to others various degrees of waste reveals status, as it is affordable or possible to not use resources rationally. Thus, many forms of leisure and consumption become a conspicuous signal or demonstration to others of the ability to waste or pay. This can manifest itself in leisure activities that are emulative of rich and upper-class lifestyles. In addition, purchases of expensive items like brand-name clothes, cuisine at top-rated restaurants, and luxury automobiles can all indicate one's status to others. It could be noted in many instances that an item of purchase was not simply bought for its use-value. For instance, there are many types of garments one does not purchase or keep in the closet regardless of their durability or general use-value. To keep up with fashion and a general value of higher-class lifestyles, people are wasting money they don't even have at the time of the purchases. As Bernthal, Crockett, and Rose (2005) found, credit card practices are in fact used for lifestyle building and lifestyle signaling that can in turn lead toward a figurative debtor's prison. In the contemporary practice of credit card use, pecuniary

emulation drives the economy and market in a new environment of exploitation based off Veblen's theory of how primitive social efforts are still enacted. Veblen's theory provides near perfect applicability to the credit card industries and various marketers' strategy to gain consumers and profit. By giving people a chance (i.e., easy access to credit cards) to pursue status beyond their means, credit cards facilitate a largely irrational drive for status and subsequent debt.

In addition, Veblen noted there is always a societal standard of wealth. The standard becomes a condition for reputability, enabling a level of what is desirable to exceed and become more relatively valuable in the eyes of others. However, people will often evaluate themselves and others higher in status according to any social class they are in. Veblen understood how it is much more difficult to recede from expenditure at any level, while advancement is easy and desired. As certain life-styles and consumer goods would otherwise be beyond many people's means, consumption with credit cards enables a much more expansive realm of prodigal and effortless behavior by the mere swipe of a card. Credit card purchases can create an accustomed life-style that is especially impossible to sustain, as all life-styles are in what Veblen would describe as an endless pursuit of an attractive higher class or reputability beyond one's own. Extending Veblen's original critique, Schor (1998) addresses how, through the technological advances such as television, people are now comparing themselves to a new standard of wealth depicted with role models and actors, thus marking an exponential progression and access to new standards and reputability unknown to Veblen's period.

More importantly, the credit card is an apparatus that allows people to consume in the exact manner Veblen would despise. The credit card does not alleviate one from po-

verty or provide for survival in most cases. It is in fact frequently used and intended for the various cultural commodities and wasteful products characteristic of a society engaged deeply in the practice of conspicuous consumption. The purchase of seemingly endless and unnecessary goods for invidious comparison is not directly beneficial for the larger society or human use as it is thus classified as waste. Therefore, if the intended purpose for a purchase is not for the good of society it is essentially a degree of waste. In turn, Veblen might see the credit card as a powerful institutionalized trap for these primitive and archaic behaviors, virtually inescapable as debt accrues interest. A green movement would appear at first blush to be in total agreement with Veblen's critique of waste. Accepting many of Veblen's essential facets of the leisure class, the green movement largely devalues wasteful expenditures while additionally seeking to counteract through behavior benefiting the larger society and human use.

Durkheim (2006 [1897]) presented the idea of anomie with an illustration of the critical role the expansive economy and the general culture of economic materialism can play in absolving any proper control over the individual's behavior and desire. This condition is often characterized as normlessness and can be referred to in numerous other circumstances. The economy now controls people's desires and yet cannot consummate these desires or give them a place to settle. People must feel they are advancing through their actions; yet, to pursue a goal that is hypothetically unattainable condemns oneself to dissatisfaction (Durkheim 2006 [1897]). Credit cards deprive such satiability in one's choices as credit is a near ubiquitous economic extension of limits. Durkheim (2006 [1897]) states "men would not agree to limit their desires if they felt themselves justified in exceeding the boundaries that have been set for them" (p. 272). Therefore, credit card

users could likely supply ample reasons and justification for their expenditures even under such anomic conditions. However, credit card user's reasons must only be understood in relation to the larger society. Society is the only moral power superior to the individual (Durkheim 2006 [1897]).

Robert Merton's (1968 [1949]) outlook on cultural goals and the institutional means to achieve those goals provides an interesting framework for understanding credit card debtors and EFPs. Merton's typology of modes of individual adaptation classifies where people fit in the continuum of adopting cultural values and the structural means to achieve those values. For instance, the cultural goal of consumption and status through consumption is fairly well accepted in America. The means of achieving higher levels of reputable expenditure, however, are supplemented by the advent of credit cards. Credit is a culturally approved tool for achieving the cultural goals (e.g., accumulating numerous commodities, living an upper-class lifestyle, etc.), while the adoption of this technology poses a strange paradox for Merton's analysis, which would seem to lead an analysis back more prominently to Durkheim's original concept of anomie. For instance, the use of credit cards for achieving the cultural goals of economic materialism are ultimately unsatisfactory and thus anomic because beyond some tolerable level, the generation of debt makes its use an unsustainable adoption of institutionalized means. Further, credit and debt illustrate the insatiable nature of the goals. Convenience users more appropriately fall into Merton's category of innovation because of their profit frustrating habit of paying off balances monthly. Therefore, higher levels of anomie will likely exist with credit card users in debt.

EFPs muddle Merton's concepts even further. For instance, green consumers create a qualitatively unique condition under Merton's original typology of modes of individual adaptation. Ultimately, green consumers are signifying a rejection of prevailing values and substituting new values, while either accepting or rejecting the institutionalized means. By better understanding their experience, this group may lend itself more to adopting credit card use with perhaps responsible patterns of consumption or reject the means altogether and adapt a new way at achieving their concomitant cultural goals. Either way, green consumers hold an interesting position that signifies their relation to the institutionalized means of credit cards.

CHAPTER IV

RESEARCH QUESTIONS

There is inadequate information on the experiences and values of credit card debtors. Additionally, there is a lack of information on how EFPs experience and value credit cards. EFPs and those who hold credit card debt are both affected by many of the same social pressures and values. In fact, EFPs and credit card debtors can likely be the same individuals. Differences are likely between the two social groups, and yet the groups still likely have multiple areas of overlap with particular values and behavior. The overlap might prove to be most informative for understanding how credit cards tie into culture and the movement toward sustainability. First, the underlying themes of the two group's experiences must be uncovered to show the influence society has and the extent to which certain cultural values can be refuted. Therefore, an initial observation that must be included in my study is:

RQ₁ – What are credit card debtors and EFPs values regarding sustainability?

However, this research will attempt to discover a more in-depth understanding of the lives and rationale of behavior that reflect their relation to credit card technology. To distinguish these two social groups, consumption is one area in which particular values can emerge and flourish as supporting or hindering sustainability.

RQ₂ – What are credit card debtors and EFPs values and patterns of consumption involving credit card use?

Finally, the social networks that credit card debtors and EFPs maintain are also an important element in their patterns of consumption. This type of research needs to reveal the degree of social engagement and community-levels part of the participants in order to provide a more in-depth perspective of how and where their values and behavior are being managed. Certain social engagements and levels of community may be influential for both groups only in different ways. For instance, credit card debtors could likely take part in more individualistic conspicuous consumption while still maintaining a strong part in various social engagements (e.g., signifying reputability). However, the EFPs affiliation with an organization could likely already provide strong levels of community-mindedness for these participants. Credit card debtors' social engagements could then likely be inversely lower to EFPs. In addition, more communal and engaging activities can be antagonistic to consumerism and the technological society (Borgmann 2004).

RQ₃ – How do credit card debtors and EFPs experiences of social engagement and community differ?

CHAPTER V

METHODOLOGY

This research was conducted as a qualitative study in order to describe the experience people have with credit cards either as credit card debtors or EFPs. Semi-structured in-depth interviews best uncover the quality and breadth of information necessary to understand the experiences individuals have in both groups. Quantitative research could not allow for the many nuances with behavior, attitudes, and values that each individual of either group will connect with and be able to express about his or her own experience.

The sample was generated by a combination of “purposive” and “snowball” sampling techniques. First, I obtained approval from only a few credit/debt counseling centers in San Marcos, Texas, to be allowed to distribute a form of solicitation (e.g., flyer, poster, email, etc.) at their locations. In order to acquire participants for my study who are in debt from credit card use, these centers were the most appropriate route to pursue. Various other credit/debt counseling centers had been contacted to implement the same sampling procedure that seeks to obtain participants with a specific perspective of self-accrued debt through credit cards. This study was not interested in a specific quantitative measurement of one’s credit card debt. An exact standard of high or low credit card debt as it relates to one’s income may be important for other researchers; however, this research was seeking a more in-depth understanding of credit card debtors’ experiences, as

they live fully aware and able to recognize the magnitude of the debt accrued from their behavior with credit cards. Participants in this study responded to my announcements, emails, and flyers as people who believed themselves to be in high credit card debt.

Unfortunately, many credit/debt counseling centers denied my request to solicit their clients. Therefore, I disseminated my flyer across the city of San Marcos at nearly every public bulletin board available. I posted my flyer on Craigslist. In addition, announcements in several undergraduate sociology classes and emails were sent out to students at a local university that contained the information on my flyer. Nearly all of these methods yielded very little to no responses. A few respondents also had to be courteously turned away because they claimed to maintain only a very small or inconsequential amount of debt with the credit card. The very low response rates with all of these methods were likely due to the fact that having a high amount of credit card debt is a very stigmatized topic for people. This means that credit card debtors may likely feel embarrassed or reluctant in divulging their otherwise fairly hidden status of being in debt and/or the numerous experiences related to their situation with a stranger such as myself. In the end, I was able to obtain four participants with the specific qualification of maintaining a high amount of credit card debt. These participants' ages were twenty, twenty-one, twenty-four, and thirty-two. There were three females and one male. However, all participants with credit card debt were in college. This particular characteristic was not intended and may be an important caveat to any findings.

On the other side, I was approved by the Sustainable Food Center (SFC) located in central Texas to solicit potential participants for my study at their location. Through emails sent directly to volunteers and one announcement in their monthly newsletter, I

sent information similar to my flyer in order to acquire participants who are members or volunteers of a green organization with an expressed desire for sustainability beyond other possible motives for being a part of the SFC. Upon obtaining participants through the previously mentioned “purposive” technique, “snowball” sampling was pursued with participants to see if other individuals they know at the SFC could be contacted in order to request their participation. After obtaining several members from this organization, I pursued similar sampling methods with other local green organizations: the San Marcos Greenbelt Alliance (GB), the San Marcos River Foundation, and Edible San Marcos. I was able to obtain thirteen members of green organizations for this study. There were four males and nine females. In addition, I was able to interview both young and old EFPs who ranged from age twenty to sixty-six.

No monetary compensation or incentives were provided for participants. Finally, the sampling requirements expectedly produced participants with significant variation. With both groups of participants, many individuals were expected to hold a different degree of debt, socioeconomic status, sex, age, race, etc. This study was not interested in these variables unless they came out through participants’ experiences and/or data analysis as significant themes.

The interviews were intended to be conducted with up to thirty participants. Fifteen were supposed to have outstanding and/or accrued a self-proclaimed high debt from credit card usage, and fifteen were supposed to be active volunteers or members at a green (sustainable) organization. Having only obtained four high credit card debtors and thirteen EFPs slightly hinders this study’s ability to find significant comparable themes or patterns.

The interviews were conducted in a place that was convenient and comfortable for the participants. A coffee shop, restaurant, or office provided a good backdrop for semi-private communication while still in a public environment. While no monetary compensation will be a part of participation in the interviews, I offered coffee or a snack for the participants if the opportunity was provided. This was a minimal gesture to help participants feel comfortable, along with providing a small compensation for their time. Each interview generally took between thirty minutes and an hour. However, a few interviews were extended past these times. Prior to each interview, participants signed and received a copy of a consent form. In addition, time for questions concerning the consent form was allotted before the interview was conducted.

When conducting the semi-structured interviews, participants' answers were allowed to lead to new topics that would then be probed with additional questions for further exploration. The interviews were taped and transcribed. The data analysis follows close to Esterberg's (2002) method of open coding. The data were read several times to determine categories or codes. These categories were then developed into themes by counting how often a category emerged and noting whether the majority of participants used the same or similar category. During transcription, all names and identifying descriptions were changed to pseudonyms to maintain anonymity. In addition, I will provide in parentheses the participant's affiliation to a green organization (e.g., SFC or GB) or having been sampled for having credit card debt (e.g., CC), the participant's sex (e.g., M = male and F = female), and the participant's interviewee number.

Only I, the interviewer, have heard the interview tapes. The tapes will be kept in a locked file cabinet up to one year after the study has finished. At that time, I will de-

stroy the tapes. A summary of the study or any resulting papers can be sent to participants if they would like. Participants were fully aware of this option from the information provided by the consent form.

CHAPTER VI

RESULTS

Global Warming/Climate Change

Credit Card Debtors Understanding is Different

RQ₁ revealed that each set of participants' views on global warming/climate change were different. Although there are some minor similarities, credit card debtors appear to have less concern and awareness of the issue. Even as one of the participants with credit card debt presented her views with only a slight resemblance to EFPs stronger concern and awareness, her views ultimately fell short of strong descriptions and responses by being one word brief replies that reflected a level of concern and awareness far below EFPs.

I mean I am aware of it. And I try to recycle and be conscious of the decisions I make concerning the environment, but I'm not...I don't have a strong opinion about it. (Jill CC – F-1)

A social desirability response also might have been influential in this participant's answer, as most of her knowledge and concern thereafter resembled more of the other participants in credit card debt. It is possible for any number of people to show signs of some support for a cause they know many other people are fighting for if their actual opinion of the issue is rather indifferent (i.e., no strong belief or support either way on the issue). It is simply easier to sway slightly in the direction of appearing positively con-

nected to an issue than revealing one's indifference to someone asking you directly face to face.

Juliet (CC – F-3) discussed how although she knew of contemporary talk concerning the topic of global warming/climate change in the news that she intentionally does not watch the news. Although this is not the only medium to gain knowledge or concern about the environment, Juliet (CC – F-3) may have indicated that it was only perchance in her brevity of watching television news broadcasts that she learned most of her information on global warming/climate change. With her knowledge being admittedly limited, she still expressed that she does not worry about her own personal contribution, because she does not drive a car or drink bottled water. Although her rationale and motives can be analyzed much further in regards to how “green” she is exactly, her responses indicate that she is not fully aware or concerned enough with global warming/climate change to know the complexity of the problem. Furthermore, Juliet (CC – F-3) did state that as she is becoming more informed that she is trying to be little better.

Adding further illustration to RQ₁, another female participant, Evelyn (CC – F-2), indicated she simply has other things to worry about, while a male participant, more aware of the issue, believed there is not enough evidence available to make him want to believe.

I think...what's his name that got the Nobel prize for the movie he made about the... (Interviewer – Gore) Yeah, Gore. I think that was the guy. (laughs) A hoax! I think it was just a whole crock to be honest with you. I don't...I don't...I just don't believe it. I mean whether it fluctuates, has fluctuated...the average temperature today is a couple of degrees higher than it used to be like in the 1600s. You know, global...the mini ice age before it left, you know. I mean it's...weather fluctuates. (Thomas CC – M-1)

Whether each interviewee with credit card debt had a small or larger self-believed understanding of the issue, it is clear from these responses that their true awareness and concern over global warming/climate change is significantly below that of EFPs. As expected with little doubt before the interview, EFPs firmly held beliefs concerning the reality and significance of global warming/climate change.

Responsibility

Upon diving deeper into the participants' views on global warming/climate change, a few other interesting dynamics were found through further responses concerning global warming. Most of the EFPs viewed the issue of global warming/climate change as a complex issue that is caused by numerous instances of a mindset of irresponsibility that larger social structures and individuals maintain. Subsequently, they believed a strong degree of responsibility is required by both social structures and individuals in order to reverse global warming/climate change. Therefore, many participants revealed key items such as the structural and personal management of natural resources as being connected to global warming along with describing a mindset of each that entails radical changes of how we view responsibility. One participant summed up this theme of structural and personal responsibility fairly well by stating:

I'm very much an act-local-guy. I feel like a lot of the...when people kind of address the issues at the national/international level, a lot of confusion occurs. And usually in my experience big businesses win. And real change loses. So band-aid solutions are costs. I do believe the earth is warming as a result of man-made causes. I think the solution is people changing their lives: changing their energy-use habits, changing their values, changing the way that they get their food, and becoming more self-sufficient and sustainable on their own. (Henry SFC – M-2)

A strong prevalent sentiment held by other EFPs that follows this statement is that where people can act and hold themselves responsible for the consequences of their actions to the Earth, they need and should do so. Therefore, as Henry (SFC – M-2) discusses how big business often wins when looking at the larger structural phenomena behind global warming/climate change, he still believes people need to act according to a new mindset of increased responsibility. And to add further to the idea of how individual-level responsibility is needed for improvements toward global warming/climate, another participant adds:

I think we can also as consumers can change our buying habits and we can pressure businesses. You know, businesses are going to sell what people want. So, if we want greener products. Companies are going to start to feel those pressures and meet those demands. I mean, you see...particularly if companies can make money off it. I mean they're profit-oriented organizations. So, if it's more profitable to make greener sandwich bags by using less plastic in them...well, they are going to do that, because it cuts their costs and then it works for us at some point. How strong does my sandwich bag really need to be? (Jim GB – M-2)

In turn, Jim (GB – M-2) also expressed how there are not only limited choices on truly sustainable “green” vehicles but also a structure to society that denies choices of alternative methods of transportation. In this case, he understands that both structural and individual level problems can be resolved with increased responsibility. Other EFPs had similar sentiments that reflected a need for technological green advancements that would thus replace many structural-level problems existing currently. In addition, Charlotte (GB – F-1) addressed how structural changes such as the city providing recycling programs or instances of gas prices escalating rapidly truly work in that they make it easier for people to change their behavior and mindsets.

Interestingly however, nearly all the credit card debtors discussed only structural-level problems in society that exist in connection to the issue of global warming/climate change. For instance, Evelyn (CC – F-2) discussed how her car is probably really bad for the environment because of the oil that it uses. Juliet (CC – F-3) also addressed the issue of automobiles with similar ideas as the EFPs mentioned before with sprawl, public transportation, and green technology.

U.S. is laid out so widely - dispersed that you kind of have to drive. You know, even with the bus system, it's not all that great. So...it's kind of a necessary evil in that sense, but I'm...I've heard that there is some kind of development going on to try to reduce that for vehicles – get more solar parts and stuff, again I don't know. (Juliet CC – F-3)

Thomas (CC – M-1) also discussed technological improvements such as fuel cells or electric power that could get us off the dependency of fossil fuels. Jill (CC – F- 1) was the only credit card debtor who mentioned recycling as an individual's responsibility in connection to global warming/climate change. However, without much more of a response from this participant, her answer can also still entail, as mentioned before with recycling, how there are nearly requisite large-scale structures and programs in place already in order for most recycling as we know it to exist in the first place.

Nonetheless, the participants in credit card debt simply did not acknowledge or address the responsibility of individuals in their discussions about global warming. Individual actions are a significant part of the problem society faces with global warming along with the structural-level problems. Without acknowledging this important facet, many areas of structural improvement possible only through individual's responsibility and action cannot occur.

Anti-Consumerism

Nearly all EFPs had negative sentiments toward consumerism. They expressed this attitude of poor behavior with consumption in numerous responses concerning their ideas about success in America and the waste of natural resources.

Acquisition and status. If you don't have some kind of rank or something you can brag about...or a thing, which you can brag about, you're a loser. You know it's like (that) for too many people. And it's those people who tend to...with that ambition...who tend to make the decisions, who climb to the top of the leadership. And they make the decisions that engender the acquisition of stuff, goods, money, and so on. They tend to be the people who dominate policy making; they tend to be the people who, you know, promote that sort of thing...So, I mean there are exceptions in all cases, but right now we have a long way to go in defining what happy and wealthy mean. In fact, right now the meter is way off in the wrong direction unfortunately. (Brandon GB – M-1)

Whether viewing consumption in relation to achieving status or simply being concerned with wasteful consumption, EFPs widely viewed the current economic circumstance of production and consumption as being incompatible with their views on sustainability. Furthermore, Marissa (SFC – F-3) and Valerie (GB – F-3) admonished how wasteful and hurtful to the planet the vast amounts of non-biodegradable packaged commodities are that seem to be pushed and consumed year-round (e.g., presents on holidays, toys for children, etc.). In another instance, Jocelyn (GB – F-2) described how there needs to be more wisdom and restraint in our consumption, even as success or the ability to pay can strongly influence people toward wasteful consumption and consumerism.

There is an attitude that once you achieved success you get to consume however you want. And I was a building designer, and I was always trying to get people to consolidate the size of the house they were designing. And they would...a couple of people would get very offended and say, "I can afford it. I should be able to have it." And I think that's a big attitude that, you know, "I got the money. I should be able to spend it however I want."

And that is probably not...that's a very dangerous way of looking at consumption. I think...it's very easy for us in this society – not easy but – many people can earn a lot of money. Wisdom does not necessarily come with that money. And so they spend the money in ways that aren't wise. (Jocelyn GB – F-2)

The credit card, however, did not emerge as a theme in EFPs responses concerning their views on consumerism and sustainability. Only Dillon (SFC – M-1) saw a connection with credit cards, consumerism, and sustainability that truly sums up a major relationship this research intended to observe from its onset.

Our whole credit society, you know, we depend on credit to live beyond our means and...credit card companies promote personal debt, and they... that's the way they profit. So, I think credit card companies are emblematic of the way we consume in America: beyond our means, without regard to future consequences in a way. (Dillon SFC – M-1)

In turn, credit card debtors' responses on the issues of success and waste provided scattered results and did not reveal a strong theme. Nonetheless, two credit card debtors revealed a slightly similar belief as EFPs in that the more wealth and acquisition of products one has, the higher status and success one will have. The other two participants revealed a different depiction of a more ideal stable American dream in which one has a good job, home, and family. It was interesting that credit card debtors did not discuss consumerism as it relates to unsustainable behavior or environmental degradation.

Values and Patterns of Consumption with the Credit Card

RQ₂ also illustrated differences between credit card debtors and EFPs. It is very clear from the participants' responses that credit card debtors have strong values and patterns of consumption that are different from EFPs. Several themes on either side will illustrate the differences. For credit card debtors, nearly all participants experienced plea-

sure in shopping, had friends affect their credit card use, and had negative feelings over their credit card use. EFPs used the credit card for convenience and the normality of transactions.

Pleasure in Shopping

With the consumer-oriented economy working steadfast as long as it has, there is little doubt that there are people who are in fact experiencing a good deal of joy from obtaining any number of the various material goods offered and deliberately marketed for them. In this sample of such consumers, credit card debtors predominantly showed a theme of having pleasure from the act and subsequent accomplishment of shopping.

Juliet (CC – F-3) referred to her time when using the credit card excessively for food, clothes, and travel as the golden age. She would explain how it was really a lot of fun to simply have credit cards and spend on her credit cards. Through several more questions it was found the item she purchased most on the credit card was the bill at numerous restaurants, which occurred when she would go out at least once a day. Her golden days did come to an end after a break in her income, but her value and consistent joy found in such an item as restaurant food is able to illustrate what the credit card was able to provide her. It was a means to a somewhat addicting pleasure in shopping. Her unappealing references to the contrast in her life now spent only paying the bills and barely making ends meet reveals how her standard of living had been clearly diminished.

And nobody understands that I had that money at one point to pay it and then it just stopped. But...yeah, it's major in the sense that I don't...I don't have credit cards anymore. I can't get a credit card to...you know, to buy anything that I, you know, want or even need. (Juliet CC – F-3)

Veblen (1934 [1899]) described this exact process by understanding that the regression of a standard of living or expenditure at any level is very difficult. Juliet CC – F-3 makes it very clear that she was happier when she was at a time when she could purchase.

Evelyn (CC – F-2) had simply referred to spending money as feeling good while another participant, Jill (CC – F-1), stated that she loved clothes and the process of shopping for them. Jill (CC – F-1) did not go much further into her passion behind clothes, but she did reveal that she usually had events or times that she would be going out in which she would need a new outfit to look great. Her joy in shopping illustrates Veblen's depiction of conspicuous consumption. Her reasoning can possibly suggest two features of Veblen's timely concept: newness and invidious comparison. Veblen (1934 [1899]) argued that newness was not only a value of clean untainted items otherwise affected by a lower class's everyday toil but also of a demonstration to others of an ability to deliberately waste. In addition, any desire to look great through purchases corresponds with Veblen's ideas of how people often want to appear great in relation to somebody else. The pursuit for this pleasure in shopping was immediate and rationalized.

Just I know that if I charge it, I'll have it. And I won't have to come back for it or...the next time you (go) by it might not be there. (Jill CC – F-1)

I did not explore any further to know how much Jill (CC – F-1) was indeed spending solely on new items or how exactly concerned she was about other's perceptions. Nonetheless, even as the magnitude and frequency of Jill's (CC- F-1) shopping under these motivations was not clearly observed here, the participants in this study did have a love for shopping that easily entails some motivations congruent with Veblen's concepts.

Most importantly, this pleasurable behavior was made possible through the use of the credit card.

Friends Affecting Credit Card Use

The participants with credit card debt all had instances in which their friends or family had a significant affect on their credit card expenditures. In one instance with Jill (CC – F-1), her friends actually just encouraged her at times to put the item on the card with also the adage of how she can always just pay for it later. It is also important to note that nearly everyone with credit card debt in this sample would shop leisurely. This would typically mean that the leisurely shopping would be with their friends as something to enjoy together and pass the time. In cases with Evelyn (CC – F-2) and Juliet (CC – F-3), friends would influence their decisions to purchase items by providing them positive feedback and encouragement to purchase.

Well, especially if I'm out shopping with friends. They'll say, "That looks cute on you." Or "you should buy that." And I know I shouldn't, but I do it anyway. (Juliet CC – F-2)

The participants in this sample were persuaded by friends to specifically buy clothing items. Under these circumstances, the persuasion may have drawn upon some spontaneity the participants had already been accustomed to when shopping. However, the type of persuasion appears consistent with Veblen's concepts yet again. Their image or status appeared to rise from owning the apparel. What aids this specific type of purchase further is that they instantly gain appraisal and information about their image or status before actually displaying the item to strangers. Although this type of process surely occurs to some degree in nearly everyone's shopping behavior if and when flattered by some-

body else on their purchase, the fact that the purchaser is placing the item on a credit card and adding to their already unsustainable debt is exacerbating Veblen's original ideas.

Furthermore, Juliet (CC – F-3) retold several intriguing incidents of how she accrued debt on the credit card in which she was actually a strong benefactor to many of her friends. In one of the most generous and rather compassionate cases Juliet (CC – F-3) felt that it was necessary to pay for two round-trip airline tickets on her credit card.

I had one extenuating circumstance where I had one of many major credit cards and...my roommate at the time, her step brother had committed suicide. And she was going to already go that way for the holidays but it happened two weeks before. And she couldn't afford a flight ticket. She ended up wanting to come and change her flights to go early. And I paid for that flight difference. I also paid for a whole ticket for her younger brother to go and to come back for the holidays, because they needed to go. You know, they were extenuating circumstances; their brother died. So, I mean I just paid for it. I didn't think about...I never got the money back. And that just kind of added to all the debt I had, you know. (Juliet CC – F-3)

It is unclear why in this exact situation she felt the need to be so compassionate knowing that in reality neither she nor her friend could truly afford the airline tickets. In these intriguing cases presented by Juliet (CC – F-3) the credit card was able to provide her a means to give to others in ways that could have otherwise never occurred. She would purchase clothes and gifts on the credit card very frequently for friends. She would also take friends out to dinner nearly every time she went out. Juliet (CC – F-3) may have been revealing that she compulsively spent on her card, but it is certain that the credit card lifted her image or status, a concept very consistent with Veblen's analysis.

You know, the saying usually goes that if you're a college student, you're supposed to be poor. You know, and you're supposed to be the type of person that has Ramen (Noodles) for dinner, you know. I mean I had all these kind of credit cards so I mean I don't think I ever started eating Ramen until (laughs) I had that debt. You know, I never had to worry about

it, because I could just zip out the card and, you know, I didn't look like...I mean I had t-shirts and jeans like a normal college student, but I had a credit card to back me up anywhere I needed to go. So...you know, I mean that...I guess that made me feel like I was more important to some degree. Cause I was able to do that. At least I looked more important. (Juliet CC – F-3)

Negative Feelings over Credit Card Use

Another important theme that emerged from credit card debtors was the negative feelings toward their credit card use. This theme is interesting in comparison to a previous theme of having joy in shopping. Although obtaining items and services is pleasurable for these participants, the knowledge of purchasing the item on credit and having to make payments monthly provides some very understandable association of negative feelings. These negative feelings capture how credit card debt is not accrued mindlessly by such shoppers unaware of the detriments and plights possible through credit card use.

Some of the feelings stem from participants not wanting to be completely financially ruined by the credit card companies. For instance, Thomas (CC – M-1) described his feelings towards one of his store credit cards that offered a year of interest free payments as being extremely uncomfortable.

So I was a bit nervous that we weren't going to get the two thousand paid off in the year time frame. And we paid it off in the eleventh month. But yeah, I was pretty...(laughs) pretty nervous about that one...I mean if something would have happened, you know – god forbid somebody broke an arm and had to go an emergency room – we probably wouldn't have paid it off, and we would have been stuck with a huge debt...or another huge debt I should say. (Thomas CC – M-1)

The numerous kinds of unfortunate incidents that rupture people's expected lifestyle and are likely to send people spiraling into debt did in fact happen to Thomas (CC –M-1) and Juliet (CC – F-3). In another case, Evelyn (CC – F-2) is simply worried most about mak-

ing the payments on the credit card. For these participants, one false move or accident that disrupts the schedule of repayments on the card can cause enormous detriment. This anxiety is rightfully placed even if one should think the anxiety should be at the point of sale with many of these purchases. To think this is to completely dismiss the way credit card companies and businesses in general market to people on a daily basis. There are harsh penalties and prices to pay for being one day late on many credit cards. A great deal of money is made by credit card companies from these missteps that can occur to anyone who is human and can make mistakes or simply has life through them a disruption to what was their normal routine.

Furthermore, every participant with credit card debt had seen poor use of the credit card either through close relatives such as their immediate family members or through their friends. This history of witnessing poor credit card use may be a significant factor in their own behavior with the card; however, the data showed that many participants simply developed a negative feeling toward the credit card. It became a device that is a necessary evil.

I've seen a lot of family members get a credit card...spend it...spend the limit and then get another credit card to cover that limit, and then get another credit card to cover that limit. And it's just an ongoing cycle. And I guess I kind of learned from their mistakes to not do that. It's not a good idea, because they're not in good shape right now. So...for me personally I only have one credit card, but it's enough for me. It's good and bad and it's just...it's all that handle right now. (Evelyn CC – F-2)

Convenience Users

EFPs maintained several values and patterns of consumption with the credit card that significantly departed from how credit card debtors were using their credit. For these

participants, the credit card was convenient. For instance, many of the EFPs used the credit card specifically for purchases that equaled in their eyes a rather large sum of money. The actual amount these members felt necessary for placing something on the credit card does not matter here as much as the fact that the credit card was felt to be the most convenient way of payment. For Dillon (SFC – M-1), the credit card simply allowed the purchase of a rather big ticket item to keep him within his monthly budget or finances. Some participants even used the credit card for nearly all their purchases. In other cases, participants would refer to the card as being nothing less than a spending card to replace the condition of carrying around in their possession an enormous wad of cash.

Many of the participants used the card in this convenient manner, because they simply do not have anxiety toward repayments and avoid altogether the harsh penalties of interest rates and various other penalties. Paying off their monthly balance was a strong theme that emerged from the participants' responses to multiple questions not necessarily even asking for that information.

Well, my husband and I use it for almost everything because it's convenient, but we pay at the end of every month. Now, if they started charging, I could live without a credit card. I could easily, cause I did it before. I could do it again. It would be less convenient. So, the way it is now, we don't get charged much as long as we pay on time, but if they were to start punishing people like me then I would just cut that thing up. (Valerie GB – F-3)

Valerie (GB – F-3) acknowledges here how the credit card appears to have little benefit or actual value in itself other than for convenience purposes. It is unclear why someone like Valerie (GB – F-3) and several other participants do not simply use a debit card to account for some of the convenient aspects they describe with the credit card. Nonethe-

less, many participants felt a great deal of confidence with their purchases on the credit card.

In addition, many of the EFPs stated that the record received at the end of the month of what one purchases on the credit card is somehow more convenient and beneficial to them.

I'm not even sure why I would put it on the credit card other than that you seem to get a better record of it...at the end of the month rather just looking like a \$300 debit from your credit...from your checking account, you have a more clear record of where that \$300 went when it's on a credit card. (Jane SFC – F-2)

Others talked about how the contrasting clutter of receipts with using cash or confusing bank records provided on debit/checking transactions creates a perceived positive element for using the credit card. It makes their lives a little easier to get only one piece of paper at the end of the month describing for them in detail all their purchases.

Furthermore, receiving bonus points such as airline miles and cash back was a theme in which several participants noted the very easy convenient aspect of using the card to get these rewards.

You know, we use to write checks at the grocery store; now we put it on credit, because I want the rewards. So, it gets where, you know, you get a credit card bill every month for two to three thousand dollars, but it's the same amount of money you had out before, but now we write one check as opposed to ten checks. So, I get two to three free flights a year using that. And then my other card is just a cash back type of card. So, you know, again, every...once a year I get a check for seventy-five or eighty dollars. So, again, I thought, "why not?" (Jim GB –M-2)

In many ways the rewards conveniently fall into the laps of these credit card users as if it only takes a second of one's thought and time to receive the numerous perks available by only swiping the card. Although Jim (GB – M-2) actually increased the amount of items

he would have otherwise not placed on the credit card, he did not increase his amount of spending. Therefore, as with many participants, it was convenient to use the card for multiple reasons.

Convenience users also found a degree of security with the credit card. This particular value is in complete contrast to how credit card debtors held anxiety and negative feelings toward the credit card. Nonetheless, several EFPs saw that the credit card had more security in a couple of different ways. A few considered the idea of getting ripped off through identity theft and/or having their credit card stolen to be less detrimental than if they had another form of payment stolen. As Jocelyn (GB – F-2) put it, being victimized in this way only with the credit card would stop loss rather than wipe your whole bank account out. Another participant stated similarly that he carries the card, because he does not want to be susceptible to losing a great deal of cash if he were to carry cash on him instead. Finally, other participants described how a mischarge on the credit card is much easier to contest than a charge on the debit card, which does happen also due to criminal theft and/or use of the card. Whether their claims are completely accurate or not is another question entirely. However, the fact that these convenience users perceive an element of security in their use of the card does add to the ease and comfort of its continued use.

Normality of Transactions

Not so far off from the convenience aspect EFPs were previously shown to hold with the credit card is the idea that credit card transactions are also highly normalized. Some EFPs would refer to how knowing how other people were using the credit card made it either less or more acceptable for their own use. For instance, Charlotte (GB – F-

1) discussed how there was a near complete adoption of swift credit card transactions that made her frustrated with other people's use of the slower process of writing out a check at the point of sale.

I mean, I'm not that much of a technophile or...but umm, it's just...everybody else is doing it, you know. I mean people still use checks. And I'm like, "really...come on." (laughs) Get with the time. You don't need to use a check; use a credit card. (Charlotte GB – F-1)

This kind of transition is a peculiar way that illustrates how some technology becomes accepted and normalized by people regardless of its truly inherent worth and usefulness to society. Charlotte (GB – F-1) does not provide any rationale beyond the motivation to further continue the credit card's normalization as it has already become so.

In similar circumstances, Elizabeth (SFC – F-5) felt upon moving to here from another state that the normality of transactions with the credit card were slightly more encouraged. She explained how in her previous locality people would never use the credit card for a small purchase such as gum. Therefore, she stated that she began to use the credit card more excessively in accordance to the normality she observed and is still waiting for people to give her a weird or disgruntled expression. Interestingly, this would be similar to how Charlotte (GB – F-1) felt about waiting for people who are not using the card. It is clear that these EFPs are aware of how their use of the credit card is or should typically be compared to many others.

Additionally, there were many instances that participants described in which the credit card was used at restaurants. Although some participants mentioned rationale related to convenience, the majority of participant's noted more aspects of how it was a

characteristically used item at that location. As with friends eating out, Mary (SFC – F-1) states:

And we always understand that when the check comes, we just both put down the card. And whatever it is, we just divide it in two and that's it. (Mary SFC – F-1)

Others like Brandon (GB – M-1) would describe the entire process at the restaurant in detail as if it were a ritual of events he knew exactly how to act and successfully end with little to no disruption.

I think it catches ones attention more when you go to a restaurant for some reason. There is just a process of them arriving with the ticket and then they leave. And you pull out your wallet and hand your credit card. And everybody's sitting there watching this exchange. And then you put it in the little gismo thing. And then they take it back. And they run and come back again. And then you sign it. (Brandon GB – M-1)

The sit-down restaurant holds some peculiar characteristics of more human service with the transaction rather than automated services that one typically finds at various other businesses. With some data showing how these EFPs have some increased interest or awareness in how their credit card use is normal, the more human-oriented service at the restaurant may just accentuate this concern. Although unquestioned in this study, participants may have felt more of a desire not to disrupt the quick and normalized process because of the increased amount of human interactions involved with a waiter or waitress and with fellow patrons present who may also be prompting them to pay a certain way. The credit card transactions at the restaurants appear to already be a resilient and routine social reality for EFPs. Disruptions to this social reality may be similar to Harold Garfinkel's studies on breeching exercises. Although using a different form of payment would not necessarily breach the social reality at restaurants for everybody, EFPs appear

to construct and believe in a certain social reality where payment with a credit card represents a highly normalized behavior. Breaching exercises violate social reality in order to see how people construct reality (Ritzer 2008). Credit card usage may be a part of everyday life more than EFPs would have ever realized or wanted.

Although the restaurant was the most prominent place participants discussed when regarding normalized transactions, some of the EFPs acknowledged how there are numerous normalized facets of our society involving credit card transactions and the possibility for debt. Henry (SFC – M-2) understood how there is a culture of spending that influences many people he knows to teeter along the lines of credit card debt fairly regularly. In his situation, this pattern of consumption is occurring unfortunately just as normally for himself as it is with others he is witnessing.

I'm a member of my society in so many ways. And we live that, especially in Austin in our public culture. And it's not a culture that exists at home per se – like we eat out all the time and we're going to coffee shops all the time. And so much of what we do is shaped around those things...And so I feel like we're always carrying around that credit card just in case. And that just in case is just about every other day. (Henry SFC – M-2)

Community of Values and Passionate Action

RQ₃ revealed how EFPs had more social engagement and community in their lives than credit card debtors in this study. Although this finding was likely considering the sampling methods of having obtained participants who were members or volunteers at green organizations, the type of social engagements and community-mindedness that emerged as a theme illustrates a much more in-depth picture. It was important to uncover the degree of community-mindedness among EFPs and credit card debtors, as there was expected to always be at least some form of community-mindedness with EFPs. Nearly

every EFP discussed local participation and volunteer work on top of and outside of the sustainable organization that I knew they already had membership. It was discovered that several of these EFPs simply were passionate about numerous issues and dedicated their time to actively seek improvements and spread their knowledge and values throughout the community. Many EFPs would stay up to date with community issues by attending local events and meetings while others would write letters to local and/or national government about any number of issues. In addition, many referred to a famous quote by Mahatma Gandhi concerning their actions as being the change they want to see in the world.

Additionally, many EFPs discussed a local communal activity that they partook in on a regular basis outside of any organization. For example, Brandon (GB – M-1) discussed his daily travel to a local coffee shop in which he socializes with nearly everyone as though it were his Cheers, a place where everybody knows his name. A few other EFPs revealed they had weekly gatherings with friends. Andi (SFC – F-4) would have a pot-luck dinner party every week with her friends that was localized enough for everyone to simply walk to and from the designated meeting house. Henry (SFC – M-2) would actually gain local friendships by being a part of a community garden on his street. He said he is able to give away produce to people who are on his street.

It's one of those things...like I love to get to know people, but I'm an introvert and so produce gives me an opportunity to approach someone (Interviewer – "and being involved") Yeah. I mean it's like, "here's some collard greens." "Well, we love collard greens. Thanks so much." And, you know, I can have a conversation based on that, but I can't really have a conversation based on, "hey, how's it going?" (laughs) Cause I'm like the white guy, you know, like just walking through the neighborhood. (laughs) (Henry SFC – M-2)

Many of the interactions and localized community involvement appear to be consistent with some aspects of ecological citizenship, a significant concept within the current talk of sustainability that was considered earlier in this paper to possibly affect people's use of the credit card. Undisclosed as a theme concerning the values and patterns of consumption among EFPs was an aspect of how the members had in various circumstances their values of sustainability affect their spending and purchasing habits. This was not presented as a theme, because the significance the green value had affecting consumption did not necessarily concern the credit card. Nonetheless, the degree of responsibility and community involvement necessary for ecological citizenship did exist within the participants. As discussed previously regarding RQ₂, EFPs had patterns and values of consumption with the credit card that were different from credit card debtors, making ecological citizenship a significant variable in how these two groups consume. It is unclear, however, what the values and patterns of consumption would have been with EFPs had they not also maintained aspects of ecological citizenship.

Addressing the credit card debtors' social engagements and community involvement was difficult to some respect, because the participants in this sample did maintain some elements of volunteering and communal values. Three participants were currently involved in one communal volunteer-based activity, while one other participant had done a few activities in the past. What made their engagements different is that the passion presented to me and overall involvement was extremely low compared to members of green organizations. Without having actually discussed with me their longevity and passion in the activities they were a part of, I wish to take the liberty to presume that the activities they mentioned are transient and may not translate into a lifelong interest of in-

volvement. Two of the activities were school related. Once they obtain a degree, their involvement through the school sponsored activities will presumably be terminated as well. And another activity was participation in Boy Scouts, which may also presumably end once his child grows and changes interests. Nonetheless, these inferences do not alter the lesser degree of passion and lack of a regular localized communal interest they have compared to what was explicitly divulged by EFPs.

As mentioned before in the findings concerning the participants' values and patterns of consumption, many of the credit card debtors simply experienced a great deal of pleasure in shopping. In most cases, consuming was a social activity as well. Although there was no evidence that this activity replaced or fulfilled their true community involvement, it could be the case that pursuing many of one's social engagements through consumption can undermine any desire to achieve a stronger community elsewhere outside of products.

CHAPTER VII

DISCUSSION

This research found EFPs to have several notable differences to credit card debtors that contribute to a more in-depth understanding of the interesting dynamic between debt and sustainability. However, it is extremely important to note that EFPs presented several themes and experiences in my research that matched credit card debtors. In short, there are a significant number of themes and experiences in which EFPs use the credit card in the same ways as credit card debtors and demonstrate their strong connection to the consumer-driven economy. These similarities proved to be impossible to avoid regardless of the strong contrasting values in sustainability.

About half of all the EFPs have had personal credit card debt affect their lives at some point. In fact, several EFPs found joy in shopping, had the credit card increase their consumption, had friends affect their credit card use, showed elements of conspicuous consumption, went shopping as a leisurely activity, had spontaneous purchases, etc. Although there is some support for the idea that this group is actually fairly divided by having several EFPs showing signs of similar values and patterns of consumption to credit card debtors, the difference between these groups is still clear. A strong portion of EFPs do in fact use the credit card in ways that are significantly different from credit card debtors. This difference places them at odds with the strong affinity toward consumerism and conspicuous consumption credit card debtors displayed.

Furthermore, using the credit card frequently as EFPs did out of convenience can still be considered precarious in some regards to how credit card debt can accumulate. The values and patterns of consumption one has can set someone up for an accumulation of unsustainable debt if certain traumatic disruptions occur. Nonetheless, the value of sustainability seemed to contribute to the way many of these participants would pay off their balance monthly in full. However, no participant's complete finances were questioned in this study. Therefore, the exact amount of one's monthly bill relative to his or her finances may be important in many of these cases, even though many had high confidence with their purchases on the credit card. Facing any number of traumatic disruptions to their normal financial routine could possibly create financial disaster such as debt if they simply were forced into being late or missing only a few payments on their credit card.

One very interesting finding concerning EFPs is how nearly all of them fall under Manning's (2000) concept of convenience users of the credit card. It could very well have been the case that many participants in my study who were EFPs had no real regular use of a credit card or even had ownership of a credit card at all. However, all the participants in this sample had at least one credit card. There were three EFPs who are currently living with some revolving debt on the credit card. Therefore, using the card in this way allowed these participants to additionally reap convenient rewards through the various programs credit cards sponsor. In this dynamic interplay between credit card debtors and convenience users, it appears very few understand how the rewards are actually subsidized. It is clear, nonetheless, that those in credit card debt are the ones paying for the convenience users' rewards through interest fees and thus capital generated for credit

card companies. In this sense, a fetishism of commodities takes place here for the EFPs in which the true value of human social relations behind the commodities rewarded to them is not fully realized. It is unclear how many EFPs might desire to alter their use of the credit card if provided more awareness of their own contribution to furthering a catalyst of consumerism such as the credit card. Moreover, nearly all EFPs had negative feelings toward consumerism, as they were aware of how this is a detriment to attaining sustainability. Only Brandon (GB – M-1) made a connection to the idea that his use of the credit card may be contributing to values he is against and keeping the credit card business running.

In turn, it was shown that credit card debtors did not have the same values and understanding of global warming/climate change. It is possible the participants in credit card debt have views that are very normal when compared to most people not involved with a green organization. However, it is unclear whether with any increased knowledge over the issues of global warming/climate change and/or maintaining an increased element of ecological citizenship that these participants might alter their credit card use. The lack of concern and awareness for global warming may also be a sign of how influential consumerism can be on one's attention over more focal things like Borgmann addressed. The credit card will always provide near limitless joys for people until they either reach an unsustainable debt or perhaps see the natural world in front of them threatened.

As long as we overlook the tightly patterned character of technology and believe that we live in a world of endlessly open and rich opportunities, as long as we ignore the definite ways in which we, acting technologically, have worked out the promise of technology and remain vaguely enthralled by that promise, so long simple things and practices will seem burden-

some, confining, and drab. But if we recognize the central vacuity of advanced technology, that emptiness can become the opening for focal things. It works both ways, of course. When we see a focal concern of ours threatened by technology, our sight for the liabilities of mature technology is sharpened. (Borgmann 2004: 120)

Instances of anomie did not emerge as a theme throughout my interviews. However, this does not mean anomie does not exist among either group of participants with the credit card and consumption. Future researchers may only need to probe participants further in order to reveal instances of anomie. In addition, EFPs interestingly used credit cards the most prevalently as an innovation under Merton's (1968 [1949]) typology of modes of individual adaptation. This means that EFPs did not reveal that they replaced or substituted new cultural values such as through purchases of green products, etc., but rather would use the credit card as convenience users (i.e., reaping rewards, not debt from credit card use) for many of the widely held cultural goals (e.g., consumerism). This was an interesting phenomenon in connection to EFPs previously mentioned theme of anti-consumerism values and beliefs.

There are also many limitations to this study that are characteristic of what a great deal of other qualitative research encounters. The amount of participants I was able to acquire who maintained a significantly high level of credit card debt was extremely low. This particular sample was extremely difficult to obtain and will require future researchers to take into account that the topic of credit card debt is highly stigmatized. It is also possible that many who have accrued debt from credit card use have very different circumstances from the college students observed here. Nonetheless, many EFPs who had acquired debt in their past revealed similar values and patterns of consumption with the credit card, indicating that their circumstances may span beyond people's educational at-

tainment or current enrollment. Further research should still investigate more of how age and education affect credit card use. Although there were several EFPs in my sample who were young and still in college, the credit card debtors' young age and college status does not compare as well to many of the middle-class and middle-aged EFPs.

The findings of this research can be due to chance, as the sample of participants was small. The themes discovered here will require future researchers to investigate more quantitatively in order to generalize with confidence any findings toward the larger population. Also, quantitative research should expand on this research by taking into account more extensive measurement of participants' finances. One's personal income and wealth may be important variables this study did not intend to look at unless it came out as a theme within participants' responses.

The green organizations that I encountered were all located in the same region and may have specific teachings and values other green organizations might present to their members differently. It is certainly the case that green values can be held in numerous areas of people's lives and thus different organizations might promote different values and to varying degrees.

Finally, the two groups of participants I observed here are not mutually exclusive or dichotomous groups. As discovered in this research, there can likely be numerous other instances in which EFPs possess or have possessed significant credit card debt. In turn, many people in credit card debt can be advocates for a number of issues pertaining to sustainability. Additionally, it is possible to find other groups of people that appear to hold values against those associated with credit cards or the green movement. Future re-

searchers can investigate any number of variables in opposition to sustainability and vice versa with credit card debt.

CHAPTER VIII

CONCLUSION

It is easy to be unaware of or overlook the enormous drive for production and consumption referred to by Gould et al. (2008) as the treadmill of production. However, it was possible for several EFPs to see what Galbraith (1998 [1958]) described as the enduring persuasion for high levels of production and consumption. EFPs maintain strong values and a unique perspective against consumerism, but only may not have as deep of an understanding of the economy and sustainability's complexity to fully see how their green values connect with credit cards.

So we have a lot financial systems in place that make money based on like continuing to build and withstanding growth...but I figure we have so many options and things available to us that it's kind of a fast changing market. And we all have been kind of, including myself...I enjoy the cumbersome privilege of having a live-first society, but I do think that it is just a marketing scheme of continuing the same...same-old thing. It's like other cultures and countries that are kind of like keeping them like fearing and warning of that (global warming). And I think that has to have environmental consequences as well cause...because kind of like rapid consumerism. (Elizabeth SFC – F-5)

The green movement can always create small rifts in the present-day consumer society by forcing businesses to carry more green products. However, no matter how green products become, the level and strength of the treadmill of production can and will likely still exist. It is only if the green movement developed an increased persuasion over the larger population against rampant consumption and the use of the credit card that there can like-

ly be strong changes to our economy and to the benefit of the environment. It is possible for our society to become more sustainable. Having a live-first society that allows people to flourish and reap not only the low hanging fruits but all that is available, as the credit card does in extending one's reach, the environment will remain in peril from abuse.

This study revealed that these EFPs did use the credit card in more self-sustaining and anti-consumerist ways than credit card debtors but in the end are not completely absolved from maintaining many similarities and an incomplete understanding of the complexities of credit card use. Businesses are currently not viewing the Earth or people as anything much more than in terms of profit. Even when EFPs seem to see the many problems with the consumer culture and attempt to walk away from it, it is still a very widely placed trap in which one foot may always remain. Henry (SFC – M-2) noted how there is a large degree of structural-level persuasion to buy products that people deal with on a daily basis simply to obtain one's necessary sustenance.

I mean in short it's those areas where we think the least about it. One of my friends works at a bookstore and he says that bookstore owners like encourage them to push the \$5 products, you know, that are right near the cash register, because they really inordinately affect the sales of the store. And they're the ones that people can't afford, but on a splurge think, "might as well use this." And I think that there's got to be a huge chunk of things that goes into that. It's the reason that milk is on the other end of the grocery store when you come into it. It's not one of those things. It's all the things you have to pass by to get the thing that you really wanted to get – the reason you came to the grocery store in the first place. (Henry SFC – M-2)

For many people, it will take a massive change in their perception, values, and use of the current widely adopted piece of technology known as the credit card to live more sustainably. People may be able to become more financially sustainable at least, as the EFPs in this study demonstrated with their use of credit cards. However, a likely strong beneficial

change for many may come from engaging more with their community and nature rather than through products. This study hopefully demonstrated how significant the push is for continuous gratification through consuming. The credit card is strongly connected to this ideology and yet is still currently in the hands of people to ultimately decide if and how they will use it.

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VITA

Ryan Littlejohn was born in San Antonio, Texas, on August 23, 1984, the son to Jerry Littlejohn and Charlotte Littlejohn. After completing his work at John Marshall High School, San Antonio, Texas, in 2003, he entered Texas State University-San Marcos. He received the degree of Bachelor of Arts from Texas State in August 2007. In August 2007, he entered the Graduate College at Texas State University-San Marcos.

Permanent Address: 9327 Beowulf

San Antonio, TX 78254

The thesis was typed by Ryan Littlejohn.