

Collateral Damaged: The Marketing of Consumer Debt to America

Charles R. Geisst



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Sometime in the 1970s and 1980s, the use of credit cards, which had begun as a convenience, began to grow into an addiction. *Collateral Damaged: The Marketing of Consumer Debt to America* explains how a nation of savers became a nation of consumers and how Wall Street used consumers' addiction to spending to create the "toxic securities" that threaten to bring about the collapse of the global economy.

Geisst looks at the policy implications of the credit crisis and describes how the United States can get its fiscal house in order:

- Debt must be brought back onto the issuer's balance sheet.
- Investors must have the assurance of recourse to the debt issuer's own funds, rather than the empty promise of a valueless document.
- Regulators must be educated to know at least as much about financial engineering as the structured finance instruments' architects do.

This book connects the dots from consumer spending to credit cards to home-equity loans and back to credit cards.

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