



THE OVERSPENT AMERICAN

WHY WE WANT WHAT WE DON'T NEED



"If all this consumption were making us deliriously happy that would be one thing, but in fact, what we find, is that after intense desires to acquire goods, Americans are discarding them at record rates. A trip to the dump in any affluent town in America, will tell the story of the disgorgement of product after product. Americans are literally drowning in stuff."

JULIET SCHOR | *The Overspent American*

In this powerful new video, Juliet Schor scrutinizes what she calls "the new consumerism"—a national phenomenon of upscale spending that is shaped and reinforced by a commercially-driven media system. She argues that "keeping up with the Joneses" is no longer enough for middle and upper-middle class Americans, many of whom become burdened with debilitating debt as they seek to emulate materialistic 'TV lifestyles'.



Drawing on her academic research, Schor explains the cultural forces that cause Americans to work longer hours and spend more than they can afford in order to participate in a consumption competition with others. The video illustrates with numerous examples how more and more products are being used as social communicators to demonstrate material success. *The Overspent American* challenges the inevitability of the consumer lifestyle by proposing alternatives to the work and spend cycle that has so many Americans feeling trapped and unfulfilled. The video draws attention to—and ultimately raises serious questions about—the costs (both financial and societal) of relentlessly searching for happiness and identity through consumption.



SECTIONS:

Intro | The Cycle of Work and Spend | Stretching Reference Groups | The Visible Lifestyle | The Costs of Overspending | Getting Off the Consumer Escalator

EXTRAS:

Downshifting | Keeping Up with the Kids | Lipstick | SUV Advertising

AVAILABLE ON VHS & DVD FOR AT WWW.MEDIAED.ORG



REMARKS

"In The Overspent American, Juliet Schor ties it all together —over-consumption, debt, overwork, inequality, environmental degradation, and the other high costs of our over-spending culture. Broad in scope, but filled with powerful specifics, this video is a perfect college, church, high school or community group discussion-starter about a social problem that Americans ignore at their peril."

JOHN DE GRAAF

Co-producer, *Affluenza* and *Escape from Affluenza*

"A careful and lively discussion of disturbing social trends. The video challenges viewers to rethink the meaning and value of consumption in a society dangerously dependent on over-consumption."

LAWRENCE GLICKMAN

Author, *A Living Wage: American Workers and the Meaning of Consumer Society*

"If you're among the millions of Americans who are spending more than you can comfortably afford, you're sure to profit from Juliet Schor's insightful account of American spending patterns. Skip your next latté or two and buy this excellent video."

ROBERT FRANK

Author, *The Winner-Take-All Society*

"With this video, students will understand why we spend beyond our means, the personal and the social consequences of over-spending, and what they can do about it before they are burdened by debilitating debt."

NINA HUNTEMANN

Associate Professor, Suffolk University

CONTACT INFORMATION

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MEF is a 501(c)(3) non-profit organization and contributions are tax-deductible as allowed by law.

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CREDITS

Producer • Editor • Camera **KELLY GARNER**

Script Supervisor **LORETTA ALPER**

Motion Graphics **ALISA PLACAS**

Audio Engineer **THOM MONAHAN**

Graphic Designer **MICHELLE ROJAS**

Additional Camera **BROOKS GARNER**

Interns **SETH ALLISON • LAUREN DEFILIPPO • SCOTT MORRIS • SCOTT O'NEIL**

Additional Footage **PRELINGER ACHIVE & ABC NEWS VIDEO SOURCE**

Additional Music **THE EVOLUTION CONTROL COMMITTEE (EVOLUTION-CONTROL.COM)**

Executive Producers **SUT JHALLY & LORETTA ALPER**

UNITED STATES • 2004 • 32 mins (+5 min additional footage on the DVD) • Color • BETA/DVD/DVCAM/VHS
1.16:1 aspect ratio • In English/Spanish Subtitles

A MEDIA EDUCATION FOUNDATION PRODUCTION

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BIOGRAPHIES

LORETTA ALPER | *Executive Producer*

Loretta Alper has been on the staff at MEF since the summer of 2000, when she was hired as a freelance producer. In the fall of 2001, she became an executive producer at MEF to work with producers and editors on script development.

Loretta graduated from the University of Massachusetts with a B.A. in English and Communications in 1990. She got a Master's degree in Secondary English Education from UMass in 1992. Her most recent projects include *Playing Unfair: The Media Image of the Female Athlete*, *Captive Audience: Advertising Invades the Classroom*, *No Logo: Taking Aim at the Brand Bullies*, and *The Overspent American: Why We Want What We Don't Need*.

Before finding her true calling as a video producer, Loretta was a high school English teacher for six years. She has tried her hand at print and radio journalism, and programmed an independent film series, and has worked too many odd jobs to mention. In addition to being a media producer, she is also an avid media consumer.

SUT JHALLY | *Executive Director*

Sut Jhally is a professor of Communication at the University of Massachusetts at Amherst and founder and executive director of The Media Education Foundation in Northampton. He is one of the most popular teachers at the University of Massachusetts and is nationally known among college students for his videotape *Dreamworlds: Desire/Sex/Power in Music Video*, which received national press after MTV threatened with a lawsuit. The national recognition and numerous requests for copies of the video led to the founding of The Media Education Foundation in 1991. Over the ensuing 13 years, Sut Jhally has been the executive producer of more than twenty-five videos produced and distributed by the Media Education Foundation.

He is the author of *The Codes of Advertising*, the forthcoming *The Spectacle of Accumulation: Essays in Cultural Politics*, and co-author of *Social Communication in Advertising and Enlightened Racism*. He is also co-editor of *Cultural Politics in Contemporary America* and the forthcoming *Hijacking Catastrophe: 9/11, Fear & the Selling of American Empire*. He has written broadly on issues of popular representation and is regarded as one of the world's leading cultural studies scholars in the area of advertising, media, and consumption.

JULIET SCHOR | *Author, The Overspent American: Upscaling, Downshifting, and the New Consumer*

Juliet Schor, a professor of sociology at Boston College, is the author of *The Overworked American: The Unexpected Decline of Leisure* and *The Overspent American: Upscaling, Downshifting, and the New Consumer*. She has co-edited *The Golden Age of Capitalism: Reinterpreting the PostWar Experience*, *The Consumer Society Reader*, and *Sustainable Planet: Solutions for the 21st Century*. Her research over the last ten years has focused on issues pertaining to trends in work and leisure, consumerism, the relationship between work and family, women's issues and economic justice. Currently, she is working on a project dealing with the commercialization of childhood. She is also a board member and co-founder of Center for a New American Dream.

JULIET SCHOR QUOTES

“There’s more and more time pressure and as I began to calculate what had happened to annual working hours over recent decades, I found that hours at work began a sharp upward turn in the 1970s and have continued rising since then. We have now more than three decades of increasing hours of work in the United States, so people became overworked Americans rather than leisured ones.”

“We developed in this country what I’ve called ‘the cycle of work and spend.’ Which is that productivity growth turns into longer hours of work, higher incomes, more spending, which then makes people need to spend longer hours of work to sustain their lifestyles.”

“What’s new about what’s happening today is that this competitive consumption has shifted out to the vast majority of the population, instead of being confined to a small group of people at the top of the income scale. We had the growth of a mass-consumer society in which everybody is participating.”

“The media has a very pronounced bias towards showing upscaled or affluent consumption. A sitcom family that’s supposed to be “middle-American/ordinary American” almost always lives a \$100,000 year plus lifestyle. That is they almost always have an affluent lifestyle only achievable with an income in that top twenty percent. They live in great big houses, they have two late model cars, they have lovely wardrobes—it’s a fiction that they’re average. The popular sitcom Friends is a good example of this. Here’s a group of young kids in Manhattan, who may or may not even have employment, you know sometimes they do and sometimes they don’t, and it’s not lucrative employment and yet they live in the great big fabulous New York apartment.”

“Environmental degradation in the last thirty years is unprecedented. Whether we look at marine life, forest systems, habitats, ecosystems, climate changes, across a whole variety of indicators, our consumption patterns are having dramatic impacts on all natural systems, all around the world. We all know SUVs pollute a lot more than cars do, but what we tend to forget about is the fact that every product that we consume has an environmental impact. Whether it’s the pesticides used in our cotton T-shirts, bird species which are destroyed for plantation-grown coffee, the thousands of toxic chemicals in our consumer durables, computers, cell phones.”

“What’s happened in the era of new consumerism is that branding has become all important...More and more products are branded—the importance of consuming the right brands has become much greater. Back in the 1950s and 60s, there were no labels on the outside of clothes. Designer labels were only on the inside. Beginning in the 70s—starting with T-shirts and then increasingly many, many types of apparel, footwear, and accessories—designers started putting their logos on the outside of goods, so that people [could] broadcast very clearly that they paid the status premium, and they bought the prestige, the product.”

“There’s a dramatic social irrationality at the core of the competitive consumption system. What people are seeking is to do better than the other guy. But if the other guy is also increasing his or her consumption at the same time, everyone’s just staying in the same place. But in today’s world, we’re having to work longer hours, take on more debt, erode our savings, in order to keep up with this dramatically escalating consumption standard. And yet, we’re not getting anywhere.”

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FACT SHEET ON CONSUMER SPENDING IN THE U.S.

Media Industry Expenditures & Revenues

- » In 2001, U.S. advertising expenditures topped \$230 billion, more than doubling the \$105.97 billion spent in 1980.¹
- » \$2 billion is spent annually to target juvenile consumers.²

Exposure to Advertising Media

- » The average American child may view as many as 40,000 television commercials every year.³
- » Four hours of television programming contain about 100 ads.⁴

Amount of Debt the Average American Carries

- » The average family credit card debt carries a balance of \$4000 on several cards from month to month.⁵
- » In 1999, the national consumer credit card debt was a striking 565 billion dollars. The average household held 10 active credit cards.⁵
- » If your credit card balance is \$8000, and you make the minimum monthly payment at 18% interest, it will take you 25 years, 7 months to pay the debt off. You will pay \$15,432 in interest charges, (about twice the balance), bringing your total to \$23,432.⁵

1. McCann-Erickson *U.S. Advertising Volume Reports and Bob Coen's Insider's Report for December 2001*.

2. www.mediachannel.org/atissue/consumingkids/front/shtml

3. Starsburger, Victor C., (2001, June) "Children and TV Advertising: Nowhere to run, Nowhere to hide". *Journal of Developmental & Behavioral Pediatrics*, 22, 185.

4. *Minneapolis Star Tribune*, March 10, 1999.

5. www.neway.org/debtStatistics.html

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KEEPING UP WITH THE GATESES IS BURNING A HOLE IN OUR POCKETS:

Author Juliet Schor's Take on Why We Want What We Don't Need

NORTHAMPTON, MA When you receive your paycheck each pay period, do you fall into the "aspirational gap" that economist **Juliet Schor** defines as, "the difference between what people want and what they can afford"? Thousands of Americans rely on their credit cards when their paychecks run out. The goal of the advertising media is to convince these people that spending this "extra" money is the way to go.

The Overspent American, a new video by the Media Education Foundation based on Juliet Schor's best-selling book of the same title, illustrates that every year Americans fall deeper and deeper into the gap, aspiring to "live like the Gateses". The phrase "keeping up with the Joneses" was coined in the 1970s and referred to neighbors trying to have everything (if not more) that the family next door had. According to Schor, many Americans are now comparing themselves to, and trying to keep up with, others who are far outside their income bracket. "The lifestyle of the top twenty percent has become the aspirational target for the eighty percent below them," says Schor. Young wallets yearn to keep up with all of the hottest trends and styles that are seen on television screens in their average working-class and middle-class homes.

Lawrence Glickman, Director of Graduate Studies at the University of South Carolina, describes *The Overspent American* as, "A careful and lively dissection of disturbing social trends. The video challenges viewers to rethink the meaning and value of consumption in a society dangerously dependent on over-consumption." *The Overspent American* is intended to be an educational tool, helping to inspire critical thinking and conscious decisions in young Americans and hopefully keep them from being swallowed up by debt at an early age. "With this video, students will understand why we spend beyond our means, and will consider what they can do about it before they are burdened by debilitating debt," says Nina Huntemann, a professor of Communications at Suffolk University.

The Overspent American addresses several reasons why Americans have shifted toward a pattern of over-consumption in recent years:

- » The media has a very pronounced bias towards showing up-scaled or affluent consumption trends.
- » Branding has become such a huge phenomenon in the United States that now even the simplest of necessities, the most basic being water, are now attached to brand names.
- » There's a dramatic social irrationality at the core of the competitive consumption system. What people are seeking to do is to do better than everyone else.

"The power of the consumer system today flows largely through the symbolic. We see those luxury symbols and goods, and we feel we must have them to be socially validated human beings," says Schor. Reminding us that, whether we can afford it or not, the consumer systems wants Americans to believe that keeping up with the Gateses is what each of us should hope to accomplish with our paychecks.

To request a review copy of *The Overspent American*, or to set up an interview with the video's Executive Producer, **Loretta Alper**, please contact **Kendra Olson** at kendra@medied.org or call 584-8500 x 2203.

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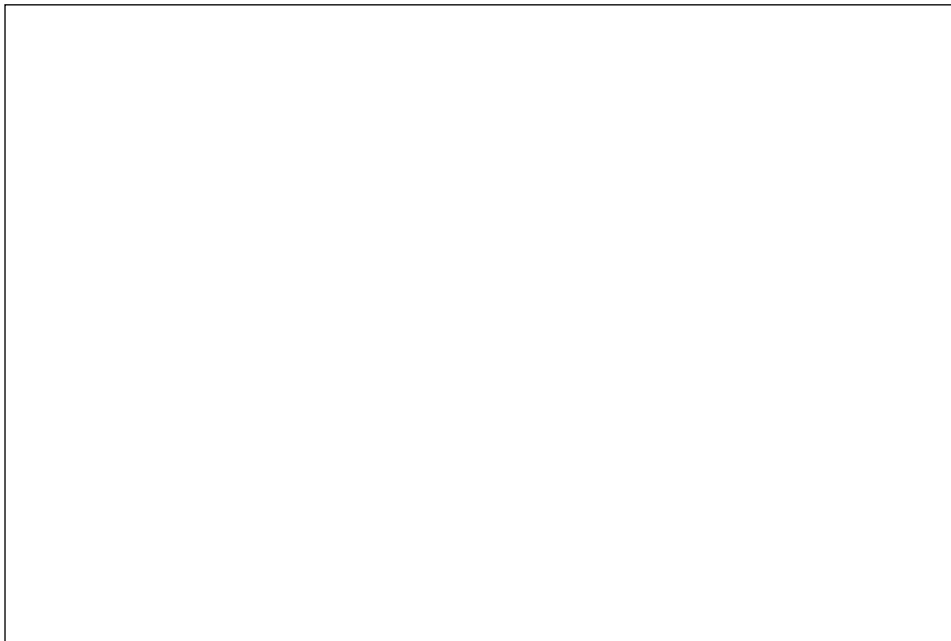
The Media Education Foundation (MEF) provides educators and community leaders with tools to teach people and to examine the effects of mass media on their lives. A national non-profit organization, MEF produces and distributes progressive educational programs and award-winning documentary videos that inspire people to challenge the media's effect on society.

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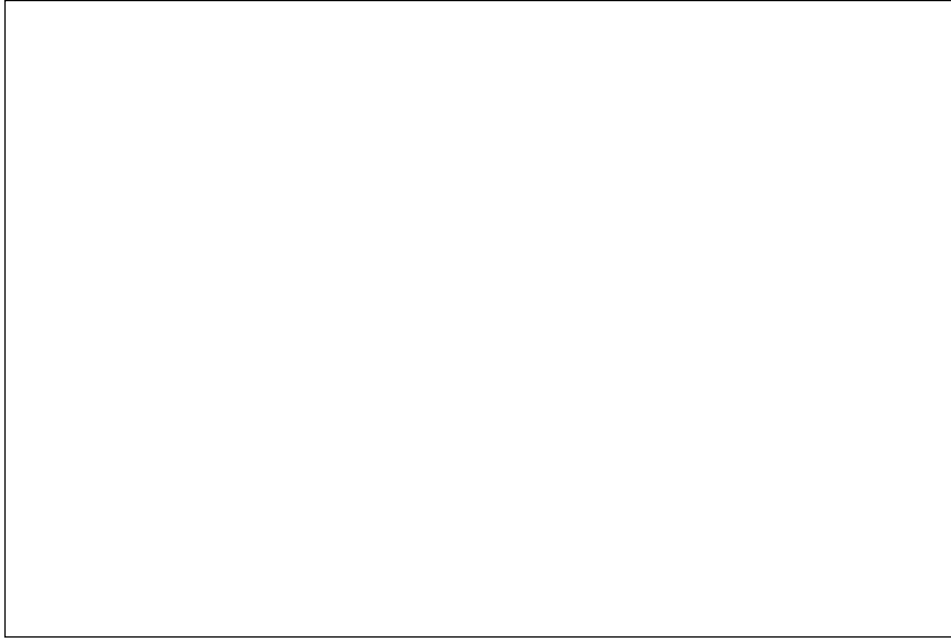
Juliet Schor interview still from *The Overspent American*



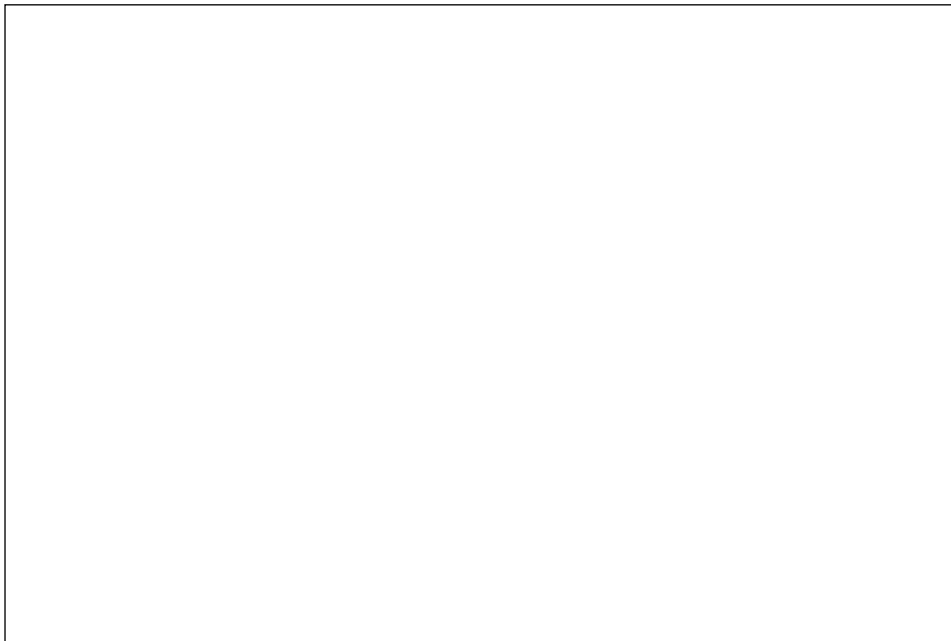
Karen Kwaitkowski interview still from *Hijacking Catastrophe*

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Audience from Bloomington, Indiana screening at the Buskirk-Chumley Theater of *Hijacking Catastrophe* (June 21, 2004)



Ticket line from Bloomington, Indiana screening at the Buskirk-Chumley Theater of *Hijacking Catastrophe* (June 21, 2004)