“How Bad Does it Have to Get?”
How the Ideology of the American Dream
Persists in an Era of Economic Insecurity

by

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To Mark,
who has been by my side
every step of the way.

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Abstract

Academics, policymakers, and the media are engaged in a widespread public conversation on the economic decline of the American working and middle classes. However, we lack an understanding of how Americans make sense of these changes in the context of their own lives, and whether these shifts lead them to question the fairness of the economic system. My dissertation draws upon interviews with 56 white working and middle-class parents in a Rust Belt state to show how individuals largely consent to an economic system that disadvantages them, even as most felt insecure about their financial circumstances. Instead of questioning the fairness of the economic system in light of their struggles, they articulated a modern version of the dominant stratification ideology in America, often called the American Dream, that argues mobility systems and processes generally are fair, and socioeconomic mobility is attainable.

I identify three factors that play a key role in my participants' widespread belief that the economic system rewards individual effort: family capital, localized blame, and mobility optimism. First, the majority of families in my sample had access to family capital, or financial transfers or logistical help with childrearing from their parents or in-laws. These transfers insulated them from the "true nature" of the economic system, and meant many participants were able to both live a lifestyle that would not have been possible based on their income alone and avoid falling into deeper economic hardship. Yet, most recipients did not acknowledge the role that such transfers play in people's ability to live a middle class lifestyle, or that such help may not be available to all. This made it relatively easy to maintain a belief that hard work and effort are enough to get by, and ignore the structural inequalities in the system.

While family capital buffered my participants from the "true nature" of the economic system, local blame and mobility optimism allowed individuals who believed they were struggling economically to make sense of their circumstances using the ideology of the American Dream. Local blame is when participants

explained their economic hardships by focusing on their own choices or actions: they saw their lives as embodying the ideology of the American Dream because they believed their own choices made it more difficult for them to get ahead economically. Participants were especially critical of their perceived overconsumption, and many compared their spending habits unfavorably to those of their parents, who they believed were economically secure because they "lived within their means." The second way in which the majority of participants who reproduced the dominant ideology believed their lives were embodied by the American Dream is mobility optimism. Mobility optimism includes "mobility projects," such as increasing one partner's human capital, and "mobility expectations," such as a pay increase. Individuals with mobility optimism believed their hard work would be rewarded, and viewed their hardships as temporary.

Together, family capital, local blame, and mobility optimism seemed to play a key role in how the majority of my participants maintained a belief that economic opportunity is plentiful. My research indicates that we cannot assume people will connect the larger economic changes of the past few decades to their lives, even in the face of a growing public conversation about the economic decline of the middle and working classes.

Chapter 1: Introduction

"I can't believe you even eat that," 44-year-old Sandy Thach commented as I sprinkled a packet of artificial sweetener into my coffee. "But that's my own opinion." I quickly learned that Sandy had opinions about many things: Wal-mart ("I had a friend that worked for them - they don't treat their employees well. So I'm anti-Walmart"), whether the United States is on the right track ("I fear for my kids and my grandkids. I really do"), and the fate of the middle class ("There's going to be no middle class").

Sandy had ample reason to express concern about the disappearance of the middle class, given the economic hardships she and her husband, Ken, had experienced over the past 10 years. These included multiple job losses, bankruptcy, foreclosure, and Sandy going back to school to earn a bachelor's degree in her 40s, only to struggle to find employment. When I met Sandy in 2014, she and Ken had $40,000 in credit card debt and she said they were living paycheck to paycheck. Although Ken had a well-paying job - he made a low six figure income as a unionized master plumber - their financial situation was precarious.

Sandy hadn't always struggled financially: she grew up in what she described as a "good, safe neighborhood" in a working class suburb of a large metropolitan area. Her mother stayed at home to raise Sandy and her five siblings while her father, who had an associate's degree in business, sold vitamins to retail stores as an independent manufacturer's representative. Her parents were able send all six of their children to Catholic school ("Every single one of us. Yeah, I don't know how they did it"), and Sandy remembers taking driving vacations all over the country with her family.

Sandy earned an associate's degree in paralegal studies at a local community college after high school, but was unable to find a job in her field. She said, "No one would hire you didn't have any experience. It was really a Catch-22. You had to know somebody to get in, and I didn't know anybody." Her father had recently opened his own grocery store, and she went to work for him as an assistant manager. She viewed this as good, because after she started a family he allowed her to bring her children to the store with her, meaning she didn't have to pay for childcare. She had always wanted a big family and wished she could stay at home like her own mother, but she knew that financially, she needed to work: although Ken made a relatively high salary (especially for someone without a college degree), he didn't earn enough to raise their children in Williamstown, a middle class suburb known for it's strong public schools.

2006, which Sandy describes as "the year from hell," was when her family's financial situation began to deteriorate. She and Ken already had two daughters, five-year-old Kaitlyn and three-year-old Lisa, and she became pregnant with their third daughter, Natalie, in February. In March, Kaitlyn was diagnosed with brain cancer. This was especially devastating to Sandy because her own brother had been diagnosed with brain cancer when he was three and died when he was ten. "That was probably my biggest fear, in deciding to be a parent growing up," she told me, her eyes welling up with tears. "And I swear it was like a sick joke to say here, have a child with a brain tumor."

Sandy was unable to work for three months because she needed to drive Kaitlyn to frequent radiation sessions in another city. At the same time, Ken experienced a significant reduction in income after his company under-bid on an account and subsequently cut the hours of many of their employees, including his. They used their savings to get through the three months in which Sandy was unable to work, and she returned to work in September, eight months pregnant. But a week after she went back to work, her father's store caught on fire and was completely destroyed. Sandy was out of work for two years while her father rebuilt the store: with Natalie and Lisa both under the age of five, she couldn't find a job that would pay her enough to cover the costs of childcare and didn't have any family members who were able to provide help. Ken and Sandy's savings were depleted and they were starting to fall behind on their bills when the new store was finished in 2008, but Sandy figured they would be okay once the store was complete.

Unfortunately, that didn't happen: with the recession, the new store struggled for a year and a half and went out of business in 2009. Sandy and Ken declared bankruptcy and lost their home. They were able to purchase a new home in 2011 with a Federal Housing Authority loan, but they also accrued an additional $30,000 in student loan debt: Sandy decided to go back to school and get a Bachelor's degree before her father's store closed, as she realized the store was in trouble and knew she was going to need another job. She enrolled in a local college and planned to pursue a degree in teaching, but changed her mind after she spoke with friends and family members who warned her there were few jobs for teachers as a result of the recession. Unsure what field of study to pursue, Sandy went to the career center at her school and mentioned she had always been interested in criminal justice. The career counselors told her criminal justice was a growing field, and, trusting their advice, she decided to pursue this route. But she struggled to find a job in her field after graduating, and believed she was misled by the career counselors:

> **SANDY:** Looking back, it was the wrong path to take. And I feel like—my husband and I talk about this—I think I was misled by the counselors at college because, 'oh, yeah, you can get a job in that [field], no problem, da, da, da.' […] What they fail to tell you is that most places stop hiring at (age) 37. Police officers won't hire you at 37. And the FBI won't hire you past 37. There's a cap on the age because they want to get 20-plus years on people. Well, I was past that cap. I didn't find that out until I was almost done with the program. That would've been kind of a pertinent thing to know up

> front, to be like, oh, you know, a lot of places don't want to hire - I would've thought twice about going criminal justice.

Sandy applied for a job at Walgreens post-graduation, hoping to get into loss prevention and use her criminal justice background. Instead they hired her as a cashier at minimum wage ("It's disgraceful. I have a bachelor's degree.") so she found a new job working nights in the vault of a bank, processing "millions of dollars" of cash for $11 an hour. She noted that this was a step up financially from the Walgreens job, but that working overnight was difficult on her family, she was frequently sick from handling money all of the time ("I got sinus infection after sinus infection"), and had a very difficult manager. She said that "everyone that works there wanted to get out."

Sandy did get out - after a year and a half, she got a new job as a data analyst for a multinational company. When I first met Sandy in the summer of 2014, she had been working in this job for only ten days. She found the work difficult, but she was hopeful she could work her way up in the company. She felt like this job was better than her previous one, as she worked days instead of nights, made a higher wage ($17/hour, compared to $11), and believed there was room for advancement. Yet Sandy stayed in this job for less than a year. Although she believed the job was stressful (she noted that that the company was short 25 staff members because people left so quickly after being hired), she quit in December of 2014 because an opportunity that she believed was better fell into her lap. A longtime friend of her father's was planning to open his own grocery store and wanted her to be the store manager. Although the new position paid $3 less/hour, the man told her he eventually planned to open several stores in the area and wanted her to manage all of them. Sandy believed this could finally be a long-term career for her.

The store was only open for four months, however: Sandy rolled her eyes as she said that man had described himself as a "marketing genius," but that he hadn't properly advertised the store and wasn't willing to listen to her suggestions about what kinds of products they should keep in stock. When we spoke in May of 2015 Sandy was receiving Unemployment Insurance; said she would receive $320/week for 18 more weeks while she looked for a new job. "You could write a book about my life," she said with a dry laugh, referencing her misfortunes. "I want royalties."

Nothing about Sandy's financial situation was funny, however. Besides the $40,000 in credit card debt and the $30,000 in student loans, Sandy and Ken had no money in savings for a rainy day, no college savings for their children, and were in the process of taking out a second mortgage on their home so they could pay off their credit cards, which meant they would soon have little home equity. They had already borrowed against an annuity Ken had for retirement, for which they were repaying $450/month.[1] They also did not have the ability to turn to their parents for help if they faced another emergency: Sandy's parents declared bankruptcy and lost their home after the store closed in 2009 and have struggled to get back on their feet; her father went back to work as a manufacturer's representative and is still working at age 75. Ken's father's computer business failed in the recession as well and they, too, experienced bankruptcy, although they managed to keep their home. Sandy was acutely aware of the ways in which they were unable to give their own children some of the experiences she and Ken had enjoyed as children, such as family vacations. Both she and Ken had gone on driving vacations all over the country with her own families, yet the only vacation they had taken with their own children was an all-expenses-paid Make-A-Wish trip to Disney World after Kaitlyn had gotten sick in 2007. And as I noted earlier, Sandy's parents had sent six children to Catholic school for 12 years each, while Ken and Sandy struggled to make ends meet even though their own four children attended public school.

Given her experiences, one might expect Sandy to be critical of the ideology of the American Dream - the notion that anyone who works hard and "plays by the

[1] In some ways, Ken and Sandy actually have more economic security than many Americans: Ken had both a defined-benefit pension and comprehensive health benefits from his job, which covered most of Adam's medical expenses.

rules" can achieve economic success in the United States. One can convincingly argue that she and Ken were both working hard and trying to "play by the rules," and yet they faced multiple setbacks and were in a financially precarious state as a result. Yet this was not the case at all: Sandy Thach was a staunch believer that with hard work, anyone could get ahead in the United States. In our first interview, Sandy had recently completed her BA in Criminal Justice and had been working in her job as a data analyst for several months. Sandy told me that in her previous job for the (armored car company), her $11/hour wage would have put her at the poverty level if she hadn't been married. I asked her if she thought that compromised the idea that hard work leads to success, especially since she had earned her Bachelor's Degree. She didn't believe so:

> **SANDY:** You can sit there and blame everybody else all day long about why boo hoo, I'm in poverty. But you know what? I went to college later in life to do better for my family. So do I have to start at the bottom? Absolutely. I'm okay with that because I'm a realist. I get that I need to start at the bottom and work my way up. Where am I going to be eventually? I'm going to be here and I know this. That's my goal. So I want a better life for my kids.

Sandy believed the American Dream was alive, noting that her own situation would improve in the future. She was unemployed in our second interview, but she still believed economic opportunity in the U.S. was plentiful:

> **SANDY:** [...] What I see is that there are many people out there that come from economic bad backgrounds and look at that and go, 'You know what? I'm not going to live like that.' Life is what you make it. [...] I think at some point in your life you become an adult. You become old enough to look at it and go, 'You know what? I don't want to live like this. I'm going to do whatever it takes to get ahead.'
>
> **JESS:** Yeah. Do you think that there's lots of opportunity in the U.S. for people who want to take advantage of it?
>
> **SANDY:** I think there is. I think you just have to find it.

I noted at the beginning of the chapter that Sandy Thach believed the middle class was declining. This was true: she believed the government was responsible, overtaxing middle class people in order to give money to low-income individuals who didn't want to work. Indeed, Sandy was a conservative Republican. And yet she still believed that the dominant ideology was true, in spite of the all hardships she had experienced - and her observation that the middle class was dying because of over-taxation.

How is it that people like Sandy Thach - and many other individuals I interviewed for this dissertation across the political spectrum - expressed significant angst about their economic circumstances, and yet still saw the United States as the land of opportunity? In other words, how does the ideology of the American Dream persist in the contemporary United States, despite structural barriers - such as insecure employment, rising costs, and stagnant wages - that prevent families like Sandy's from getting ahead? In this dissertation, I attempt to shed light on that question.

Background

In 1986, James Kluegel and Eliot Smith released a seminal book on how Americans think about economic stratification called "Beliefs About Inequality: Americans' Views of What Is and What Ought to Be." They were interested in how Americans make sense of what Huber and Form (1973) call the "dominant stratification ideology" (Kluegel and Smith, p. 5) or what others refer to as the "ideology of the American Dream" (Chinoy, 1955; Huber and Form, 1973; Feagin, 1975; Kluegel and Smith, 1986; Oropesa, 1986; MacLeod, 1987; Bobo, 1991; Newman, 1993; Schwarz, 1997; Starks, 2003; Young, Jr., 2004; Jillson, 2004; Johnson, 2006; Hacker, 2008; Isaacs and Sawhill, 2008; Isaacs, 2008; Sawhill, 2008; McNamee and Miller, Jr., 2009; Longoria, 2009; Manza and Brooks, 2014; Ellis, 2017). The ideology of the American Dream purports that because there are ample opportunities for economic success in the United States, people are ultimately responsible for their own financial destiny. As such, Kluegel and Smith observe that the message of this ideology is that the unequal distribution of resources in the United States is fair and equitable (p. 5). Huber and Form (1973) state that the dominant ideology is the sum and substance of what "everyone" knows about how the American stratification system works, even though they acknowledge that not all people actually believe in it.

Understanding how this ideology persists has important implications for the types of social policies that may be considered, as it provides a powerful rationale for why interventions that attempt to provide people with increased economic supports or opportunities are viewed to be unnecessary. Indeed, researchers have found that beliefs about the dominant ideology are linked to lower levels of concern for economic inequality (Manza and Brooks, 2014) and even to support for Donald Trump's presidential bid (Cech, 2017). Further, as Oropesa (1986) observes, this ideology offers a compelling explanation for why the inegalitarian distribution of social rewards in the United States is just: because people end up where they deserve to be in the economic order based on their own effort, not because there are larger issues with the social structures in the United States that may systematically help some individuals succeed while disadvantaging others.

In their theoretical framework, Kluegel and Smith (1986) argued that while some individuals may recognize that certain groups of people (such as African Americans or children born to parents with low incomes) do not have the same economic opportunities as others, they are still likely to conclude that overall, the dominant ideology is true. A key reason for this, according to the authors, is that most Americans *have* experienced an improvement in their standard of living compared to their parents in the previous decades, and upward mobility is common. Specifically, they note that "widespread experiences of certain concrete aspects of recent American history appear to confirm parts of the dominant ideology" (p. 23).

In other words, individuals were likely to view the dominant ideology as true because, for many people, it *was* true. According to this framework, even if people notice that certain groups seem to be disadvantaged in getting ahead, they are unlikely to reject the dominant ideology overall: the hardships experienced by these groups are exceptions to an ideology that is true *in general*.

Yet when Kluegel and Smith were writing in the 1980s, the "recent American history" to which they referred was the three decades following World War II, which is widely regarded as the "Golden Age" of the middle class (Levy and Temin, 2007). During this time, incomes grew in lockstep with overall economic growth and productivity (Kenworthy, 2016), economic inequality was low (Piketty and Saez, 2007), and high-paying, stable jobs were available even for those without a college degree. Of course this was not a perfect time period, as certain groups, such as African Americans and women, were excluded from many of its benefits. Yet compared to previous (and subsequent) time periods, 1945 to the mid-1970s offered many Americans from humble origins the chance to achieve the "good life:" a stable job with wages that allowed them to purchase a home, take care of their families, enjoy vacations, and retire comfortably.

But times have changed dramatically since 1986. To use Kluegel and Smith's language, "widespread experiences of certain aspects of recent American history" in 2017 appear not to confirm the dominant ideology, but to *invalidate* it. Over the past 40 years, wages and salaries have remained largely stagnant for most of the population (Guvenen, Kaplan, Song, and Wiedner, 2017), jobs are less secure, and the cost of items like health care and housing have increased much faster than inflation (Warren and Tyagi, 2005; Block et al, 2006; Blank, 2010; Erickson, 2014; Leicht and Fitzgerald, 2014). In addition, Americans are expected to pay much more for college and put more toward their retirement than in the past as a result of rising tuition and the substitution of defined-benefit pensions with defined-contribution 401ks (Hacker, 2008; Morissey, 2013; Tamborini and Kim, 2017).

Economic inequality in the contemporary United States is the highest it has been since the "Gilded Age" of the 1920s (Piketty, Saez, and Zucman, 2016). And yet a large body of scholarship across multiple disciplines suggests that far from being inevitable, these changes were a result of specific policies enacted as part of a pro-market economic agenda that began in the late 1970s (Harvey, 2005; Levy and Temin, 2007; Bartels; 2009; Philips-Fein, 2009; Hacker and Pierson, 2010; Stedman Jones, 2012; Block and Somers, 2013; Piketty, 2013; Centeno and Cohen, 2013; Rosenfeld, 2014; Mirowski, 2014; Leicht and Fitzgerald, 2014; Bergin, 2015).

Kluegel and Smith argue that individuals are less likely to maintain a belief in the dominant ideology if they think the economic system limits opportunities for *many or most* people, as opposed to just particular groups. In these circumstances, it may be impossible to see economic disadvantage as an exception limited to a small group of people. And yet they emphasize that the causal attributions individuals utilize play an important role, because these explanations emphasize both why particular phenomenon occur and who is to blame. In other words, in order to reject the ideology of the American Dream, individuals generally need access to an "explicit counter-ideology" that helps them make sense of what they are seeing (p. 29).

In the aftermath of the Great Recession, it seemed like a potential counter-narrative to the American Dream may have emerged. Suddenly, topics such as economic inequality and the economic well being of American families - often called the "middle class squeeze" - occupied a newly-prominent place in the public discourse. As sociologists Jeff Manza and Clem Brooks (2016) noted:

> After 20 years of social science research documenting inequality trends and Occupy Wall Street's mobilization, inequality appears to have become an essential part of the national political discourse. The writer and critic Thomas Frank has appropriately (if snarkily) referred to the growing deluge of writing and talking about inequality as a "tsunami of sad," noting that so many books have

appeared in recent years that authors are having trouble finding distinctive titles (p. 23).

Manza and Brooks go on to state that political and academic responses to broader trends are not necessarily reflective of how the public reacts to them, which is certainly true. And yet it seemed possible that this larger conversation about economic inequality and the decline of the middle class might have provided segments of the public with a “counter-narrative” with which they could counteract the dominant ideology. Although the Occupy Wall Street movement was vague in its messaging, it did pinpoint several specific targets (the “1%” and Wall Street) as culpable for the economic hardships of many Americans. Even if individuals were unaware of how, exactly, these two entities might be responsible for the economic problems they faced, they still might conclude that the economic windfall of those at the top came at the expense of everyone else - what Leslie McCall (2013) calls the “Undeserving Rich” trope.

On the other hand, while the momentum behind Bernie Sanders’ candidacy for president in 2016 and the emergence of the Occupy Wall Street movement in 2011 suggest that some individuals do believe the current system is unfair, neither movement resulted in a new policy agenda. Instead, the opposite is true: the Republican party that now controls the presidency and both houses of Congress has championed the very policies that researchers have implicated in disadvantaging many Americans, such as deunionization (Western and Rosenfeld, 2011; Rosenfeld, 2014; Jacobs and Meyers, 2014). Although now-president Donald Trump incorporated aspects of economic populism into his messaging, telling his supporters he would make their health care more affordable and bring back high-paying manufacturing jobs, Cech (2017) found that Trump voters were actually *more* likely to buy into the dominant ideology than non-Trump voters. Indeed, since taking office in January 2017, the policy agenda his administration has proposed and/or supported—such as reforms to the Affordable Care Act and the deregulation of financial institutions --seems largely aimed at benefiting those in the United States who are already doing well economically. Although the media has often suggested that the election of Trump is an affirmation that individuals believed the economic system is "rigged," Cech's research suggests this is not necessarily the case.

In actuality, we know relatively little about how contemporary Americans make sense of economic stratification and the ideology of the American Dream. There are few studies on this topic, and many of the studies that do exist are dated. Reynolds and Xian (2014) used survey data to assess individuals' perspectives on the dominant ideology, and they noted that "studies that examine beliefs in meritocracy [...] are relatively rare. The most recent peer reviewed studies of meritocracy in the U.S. rely on data that are more than twenty years old (see Barnes, 2002; Shepelak, 1989)" (p. 122). Johnson (2006) observes that how individuals make sense of economic opportunity has received little attention in academia, especially in the social sciences (pp. 20). Hunt (2004) agrees, noting that we have surprisingly little empirically-based knowledge of what lay persons believe about issues as basic as why people end up where they do in the stratification system. He notes, "this relative empirical void is curious, considering the importance of these issues" (pp. 828). Although both Johnson and Hunt made these statements over ten years ago, there still has not been an outpouring of studies on this topic.

Furthermore, most of the existing studies rely on survey data, which is limited in its explanatory power because it does not allow participants to explain *why* they hold particular views and elaborate on them. I discuss these studies in more depth in Chapters 5 and 6. Although a small number of qualitative studies seek to uncover how individuals make sense of economic opportunity, they tend to limit their sample to groups that are historically disadvantaged (McLeod, 1987; Young, Jr., 2004; Welburn, 2011) or by asking questions that focus on the inequalities between groups, not within the system as a whole (Johnson, 2006). In addition, most of these researchers collected their data prior to the Great Recession and subsequent rise in public conversation about inequality. Other qualitative researchers have observed widespread adherence to the dominant ideology among their participants, but understanding the reasons for this adherence – as well as its variation - was not the aim of their work (for example, Tan Chen, 2016; Mazelis, 2017).

Contribution of this Study

This dissertation contributes to our knowledge on this topic by using in-depth qualitative research to shed light on two specific questions: 1) How do people make sense of economic stratification and the ideology of the American Dream in the contemporary United States? and 2) How does ideology of the American Dream persist among those who have been disadvantaged by the economic policies of the past 40 years? To investigate these questions, I conducted a series of in-depth interviews with 56 white parents from two cities in a Rustbelt state that has been hard-hit by the economic changes of the past 40 years. The cities are very different economically: working-class Paulson was once a thriving factory town in the post-war era but is now known for its high crime and poverty, while suburban, upper-middle class Williamstown was recently named one of the country's best places to live by a major national magazine. All of my participants were either married (93%) or living with a romantic partner (7%), and each partner worked at least ten hours a week for pay when we first spoke. I focused on individuals who identified as white because their parents and grandparents were the most likely to have benefitted from the economy of the post-war era, and because introducing racial variation into my sample when I was already varying on economic status and gender would have made it more difficult to tease out trends.

My participants came from diverse economic backgrounds: although the median family income of the households represented in the sample was $117,000, their incomes ranged from $12,500 to $250,000. As expected, this differed based on location: while 81% of the families in Williamstown had an income that exceeded $100,000, this was true for only 35% of the families in Paulson. As a whole, my participants were relatively privileged compared to many families in the U.S: all were white, all had a partner, each partner was employed at least part time, and over 90% had received at least some financial help from their families as adults. 66% came from a household where at least one partner had a bachelor's degree. Yet as I quickly learned, this relative privilege did not mean they had avoided financial hardship: 70% of the families in my sample included at least one partner who had experienced a layoff or pay cut, and 68% had experienced economic hardship (such as declaring bankruptcy in the past five years, accumulating over $30,000 in credit card debt, or one partner having poor credit[2]). While 94% of the families with incomes under $100,000 had experienced at least one of these hardships, so had 50% of those with incomes over $100,000 - and 56% of families where at least one member of the household had a bachelor's degree. The majority of these families were playing by the so-called "rules" of the economic game by getting married, working, and in many cases, obtaining a postsecondary education - and yet they were still struggling.

I conducted my interviews between September of 2013 and June of 2015 - after the Great Recession and the emergence of the Tea Party and Occupy Wall Street, but mostly before Bernie Sanders and Donald Trump had gained significant momentum in their campaigns for the presidency. I intentionally spoke with people who were likely to have had a "ringside seat" to the economic changes of the past 40 years: individuals whose parents (and grandparents) had access to the "good jobs" and economic opportunities of the post-war era, and who have seen those opportunities dramatically decline for their own generation. Although I did not intentionally sample on economic hardship or circumstances, the fact that so many

[2] Self-described

participants were struggling economically was in some ways well-suited to my research questions.

Despite ample social science evidence that shows the many ways in which the system of economic stratification system in the contemporary U.S. disadvantages individuals and families (which I detail in Chapter 2), I found that almost all of my participants believed that economic opportunity is plentiful in this country and that most people can get ahead based on their own actions. Indeed, only 5 of the 56 individuals I interviewed believed the dominant ideology was not an accurate way to describe the stratification system. This was the case even though 71% (n=40) were dissatisfied with their own economic circumstances to some degree. One might predict that if individuals were struggling personally and lived in a region that had experienced a significant economic transition over their lifetimes, they might be more likely to believe there are structural problems with the economic system that limit opportunity. And yet, for the most part, this was not the case.

I argue that the best way to make sense of my participant's worldviews on the dominant ideology is to think of them like a soup, with different "ingredients" related to reproducing or challenging the dominant ideology. Although I discuss both the "reproduce" and the "challenge" ingredients in depth in Chapter 6 of this dissertation, there were three "reproduce" ingredients that seemed to play a central role in how so many of my participants with economic dissatisfaction maintained their believe in the dominant ideology: self blame, mobility optimism (named by Manza and Brooks, 2014), and financial family capital (named by Swartz, 2009).

As the title suggests, self blame occurred when my participants attributed their economic hardships to factors within their control, such as overspending, choosing the wrong career, or not finishing college. It was widespread: 83% of the individuals in my sample who were dissatisfied with their economic circumstances at least partially blamed themselves or their partner for their struggles. Self blame meant participants could explain their own hardships - and those of others - by focusing on their own choices. They saw their lives as embodying the dominant ideology of stratification because they believed they had not played by the "rules of the game," or had made choices that made it more difficult for them to get ahead economically. They believed they spent their money frivolously, should have chosen a different career, or should have finished college. They believed their decision to have three or four children or for one parent work part time negatively impacted them financially. They did not necessarily view these choices with disapproval - for example, several individuals were adamant about having one parent work part time to be more available for their children, even though they knew it would lead to economic hardship. Yet in the context of their own choices, their economic struggles made sense. Participants were especially critical of their own perceived overconsumption, and many compared their own spending habits unfavorably to those of their parents, who they believed were economically secure because they "lived within their means." Indeed, perceived overconsumption helped many participants make sense of why their parents had done well economically when they struggled to get by.

The second way in which the majority of participants who reproduced the dominant ideology believed their lives were embodied by the American Dream is mobility optimism. Of the 35 individuals who reproduced the dominant ideology and had economic angst, 69% (n=24) were optimistic their circumstances would improve in the future. 11 of these individuals had what I call "mobility projects," and 13 had "mobility expectations." Mobility projects are specific actions the individual and/or their partner were taking at the time of our interview to improve their economic circumstances, such as one or both partners going back to school so they could get a better job. Individuals with mobility expectations were not engaged in a mobility project at the time of our interview, but were confident their financial circumstances would improve in the future because of something specific they expected to happen, such as a pay raise or the elimination of a large monthly expense (such as a mortgage payment once their home was paid off). They believed they were already on a trajectory to get ahead economically, and identified few barriers to reaching their stated goals. All of the individuals with mobility optimism believed their hard work would be rewarded by the economic system. This is clear in the case of those with mobility projects (who were actively working to change their circumstances) and those with mobility expectations who believed they would get a pay raise. But it also applies to individuals with mobility expectations who believed their circumstances would improve because of the elimination of a major expense - because they assumed their income (and employment circumstances) would at least remain steady, thus allowing the improvement in their circumstances when a particular expense went away. Both self blame and mobility optimism allowed individuals who had struggled economically to make sense of their situation using the ideology of the American Dream; indeed, I found that 90% of the individuals who felt badly about their economic circumstances but strongly adhered to the dominant ideology engaged in both of these.

In addition to self blame and mobility optimism, a third “reproduce” ingredient was financial family capital (Swartz, 2009), which are financial transfers many participants received from their parents or in-laws that insulated them from the “true nature” of the new economy. Through family capital, participants were able to graduate from college debt free, purchase homes in “good” neighborhoods, avoid paying for child care, and inherit large sums of money. They were able to go on “big” vacations and enroll their children in extracurricular activities. And when they experienced hardships, they did not fall as far as they would otherwise: their parents and in-laws helped them pay bills, gave them money to start new businesses, and gave them loans or gifts to cover home repairs and buy food. Several did not have to pay for housing at all because they had inherited or received homes from their families. This assistance was surprisingly widespread among my participants: 90% of the families in my sample received at least some financial family capital, and 46% received what I call "intense" financial family capital, meaning it was high in value, (mostly) ongoing, and came across multiple domains. This financial family capital meant many participants were able to live a lifestyle that would not have been possible based on their income alone - and yet most did not acknowledge the role that such transfers played in their ability to live a middle class lifestyle in the new economy. As such, the widespread receipt of financial family capital (FFC) seemed to perpetuate adherence to the dominant ideology among many of my participants who didn't recognize how important the FFC was to their situation - and how many other Americans didn't have access to these same resources and level of support. This made it relatively easy for them to maintain a belief that hard work and effort are enough to get by, and ignore the structural inequalities in the system.

Together, self blame, mobility optimism, and financial family capital seemed to play a key role in how many of my participants - who were disadvantaged by the stratification system and felt badly about their economic circumstances - still believed the U.S. was the land of opportunity. The pervasiveness of these responses help to shed light how the economic system in the contemporary U.S. - which disadvantages so many individuals - does not seem to be the subject of greater outrage. Sandy Thach, whose story was at the beginning of this chapter - had all three of these "ingredients:" she engaged in self blame, noting that her financial situation was difficult because she and Ken had chosen to have four children, and that it was her choice to go and work for her father's friend's store. She had mobility optimism, as she believed her economic situation would improve once she and Ken refinanced their mortgage, which would lower their monthly housing payments and free up money each month. Although Sandy's parents and Ken's parents hadn't been able to help them during their most recent hardships since they had both declared bankruptcy as well, she hadn't had to pay for childcare for many years because she was able to bring her children to work at her father's store. This likely saved them tens of thousands of dollars. Ken's parents also gave them money for a downpayment on their first home.

I am certainly not the first person to observe that these three factors exist. Indeed, previous researchers have noted that individuals often blame themselves for their economic hardships (McLeod, 1989; Young, Jr., 2003; Silva; 2013; Tan Chen, 2015; Mazelis, 2017), and are optimistic about getting ahead in the future (Bullock and Limbert, 2003; Mazelis, 2017). My contribution is to present a contemporary spin on how the American Dream persists among white working and middle class parents by highlighting the specific ways in which local blame and mobility optimism manifest themselves. And while there is existing quantitative work on financial transfers from parents to adult children (and some qualitative work, for example, Johnson, 2006), I explicitly argue that such transfers serve to quell potential outrage at the contemporary economic system. Because of the in-depth budget activity I did with my participants (described in Chapter 3), I was able to uncover the myriad ways in which their families helped them that survey researchers might not catch.

The topic of this dissertation is at the heart of both sociology and social work. Indeed, questions of why people do not seem more upset about circumstances that seem to disadvantage them, and/or why they support ideas, policies, or politicians that seem to go against their interests, have long been of interests to sociologists. Karl Marx contemplated the idea of "false consciousness." More recently, Sandra Levitsky (2014) wondered why Americans who are responsible for caregiving for a spouse or other adult relative do not demand new government policies to help ease their burden. Arlie Hochschild (2016) wanted to know why individuals who lived in an area of the Louisiana Bayou where the environment has been devastated by oil corporations are opposed to government intervention that could help repair their communities. My focus on examining how the ideology of the American Dream persists among those who have been disadvantaged by the economic system follows in the broad vein of these scholars by examining how individuals come to accept circumstances that, at least to an outsider, clearly disadvantage them. I cannot provide insight into the prevalence of these mechanisms amongs Americans *in general*, as documenting the existence of larger trends is not the purpose of qualitative research. Rather, I provide an in-depth look at how my participants - 56 white individuals with diverse economic circumstances - drew upon their financial circumstances and lived experiences to conclude - for the most part - that the American Dream is still alive. As such, this dissertation helps both sociologists and social workers understand why individuals who struggle economically may not demand more equitable economic policies, as well as the widespread nature of economic hardship in the U.S.

Outline of the Dissertation

This dissertation proceeds as follows. In Chapter 2, I provide an overview of why the ideology of the American Dream is not an accurate way to describe the contemporary American stratification system, and why the changes that have taken place over the past 40 years were not inevitable, but the result of deliberate action by politicians and others. Chapter 3 provides an overview of my data and methods. In Chapter 4, I describe my participant's economic circumstances using three approaches: a "traditional" social class measure based on income and education, an assessment of their level of economic hardship, and how they feel about their circumstances. I find that while these three things are sometimes related, this is not always the case. In Chapter 5, I describe the variation in my participants' worldviews on the dominant ideology. In Chapter 6, I outline my theory, and the "reproduce" and "challenge" ingredients. In the following three chapters, I go in depth on three of the "reproduce" ingredients: Chapter 7 focuses on financial family capital, Chapter 8 focuses on self blame, and Chapter 9 focuses on mobility optimism. I discuss implications and directions for future research in Chapter 10.

Chapter 2: The Life and Death of the American Dream

As the aim of this dissertation is to understand how the ideology of the American Dream persists, the purpose of this chapter is to draw upon social science research to show why this ideology is an inaccurate way to describe the landscape of economic opportunity and mobility in the contemporary United States. Specifically, I show that both "equal opportunities" (the ability of people in the US to prepare equally for the labor market and enjoy similar employment opportunities based on ascribed characteristics like race, gender, and social class) and "institutional opportunities" (a labor market that provides ample opportunities for economic success based on individual effort) do not describe the economic system in the contemporary United States.

This chapter is organized as follows. First, I describe how researchers explain the ideology of the American Dream, and draw upon Leslie McCall's "tropes of opportunity" (2013) to examine it in greater depth. Then I use social science literature to show how the dominant ideology, as described by McCall's tropes of opportunity, is inaccurate. Specifically, I describe the barriers individuals face to economic opportunity based on three ascribed characteristics: social class, gender, and race. Then I document the changes in the labor market between the three decades following World War II (the "Post-War Era") and the mid-1970s to today (the "New Economy"). In the Post-War era, wages rose in lockstep with productivity, and many individuals had access to steady jobs, employer-provided pensions, and were able to afford a middle class life while putting money aside in savings. In the era of the "New Economy," however, these trends are largely reversed: although individuals are working more hours than in the postwar era, incomes have stagnated for the bottom 90% of the population, individuals are incurring more of the risk for their health and retirement, household savings has declined, and families are taking on greater debt in order to pay for their housing and health care. Yet these changes were not inevitable: I show how they are the result of rising economic inequality that occurred as because of deliberate human action. Ultimately, this chapter illustrates that my participants - and most Americans - have ample reason to challenge the ideology of the American Dream.

What is the Ideology of the American Dream?

The academic literature is remarkably consistent in defining the ideology of the American Dream (Johnson, 2006). Hochshild (1995) presents the following definition: "The American Dream is the promise that all Americans have a reasonable chance to achieve success as they define it – material or otherwise – through their own efforts" (pp. 18). This sentence includes three tenets that appeared in the majority of definitions of the American Dream ideology I encountered in the literature: that *all people in the U.S.* (tenet 1) can *achieve success* (tenet 2) by *their own efforts / hard work* (tenet 3) (Chinoy, 1955; Huber and Form, 1973; Feagin, 1975; Kluegel and Smith, 1986; Oropesa, 1986; MacLeod, 1987; Bobo, 1991; Newman, 1993; Schwarz, 1997; Starks, 2003; Young, Jr., 2004; Jillson, 2004; Johnson, 2006; Hacker, 2008; Issacs and Sawhill, 2008; Issacs, 2008; Sawhill, 2008; Page and Jacobs, 2009; McNamee and Miller, Jr., 2009; Longoria, 2009; McClelland and Tobin, 2009; Manza and Brooks, 2014; Cech, 2017; Ellis, 2017).

The breakdown of the American Dream into tenets (Hochschild, 1995), answers the questions of *whom* (all Americans), *what* (have a reasonable chance to achieve success), and *how* (through their own efforts). Implicitly, these ideas purport that the United States' economic system is a *meritocracy*: that those who succeed get ahead because they are the most deserving or talented (not because of unearned factors, such as family background, or ascribed characteristics such as race or gender), and that those who do not succeed fall behind because they are not deserving or talented or that they did not put forth the level of effort required to get ahead. Indeed, some researchers refer to this ideology as "meritocratic individualism" (Newman, 1993) or "meritocratic morality" (Tan Chen, 2016); Cech (2017) refers to its adherents as "rugged meritocratists."

According to a number of authors, particularly Schwartz (1997) and McNamee and Miller (2009), the American Dream has existed in some form since the founding of the United States, as the founders of the country wanted something very different from the aristocracy they experienced under the British Crown. In his survey of American history in 1931, James Truslow Adams introduced the "American Dream" metaphor and defined it as "a dream of a social order in which each man and each woman shall be able to attain to the fullest stature of which they are innately capable, and be recognized by others for what they are, regardless of the circumstances of their birth" (Adams 1931, pp. 404-05). The American Dream's basic tenets of individualism and success have not changed over time, but rather the notions of what success means and what kinds of opportunities are available, and to whom, have. Starks, for example, notes, "whereas the American Dream of the mid-1800s involved the move westward and the ability to start fresh on a new homestead and farm, the post-WWII American Dream involved the move to the suburbs and the ability to own a home, raise a family, send one's children to college, and support oneself in old age" (pp. 206). As noted by Hochschild (2003) and Johnson (2006), after the development of universal, free public education and the Civil Rights and Women's Rights movements, it became much easier for individuals to interpret the American Dream literally, believing there are few remaining institutional barriers that prevent individuals from achieving success.

McCall (2013) further breaks down the dominant ideology into what she calls the five "Tropes of Opportunity" (p. 141, Table 4.1). These include:

- **Level Playing Field** - Individuals have an equal opportunity to prepare for the labor force, especially through education.
- **Equal Pay** - Equal job opportunities (including pay) exist for individuals with equal qualifications, regardless of race, gender, class, or other characteristics unrelated to job performance.
- **Rising Tide** - There are good jobs available for all who seek them
- **Just Desserts** - Compensation is commensurate with contribution and performance.
- **Bootstraps** - Individuals have the opportunity to get ahead in life through hard work and perseverance.

McCall's tropes can be divided into three categories: those that focus on the characteristics of particular *groups* (Level Playing Field and Equal Pay), those that focus on the characteristics of *institutions* (Rising Tide and Just Desserts*)*, and an evaluation of the system overall (Bootstraps). The "Level Playing Field" and "Equal Pay" tropes focus on whether particular groups are disadvantaged in their opportunities to prepare for the labor force (Level Playing Field) and in their access to job opportunities and equal pay (Just Desserts). These reflect institutional arrangements, but focus on how particular groups fare within those arrangements.

The "Rising Tide" and "Just Desserts" tropes, on the other hand, focus on whether there are enough jobs available for all who seek them, and whether contribution is commensurate with contribution and performance. Rather than focusing on whether the opportunities are equal for particular groups, these tropes focus on whether the opportunities exist at all; in other words, they focus on the structure of institutions in general. If there are not enough good jobs available and pay is not commensurate with performance, then even individuals from relatively privileged groups may struggle to get ahead. The "Bootstraps" trope does not fit into either of these categories; instead, it offers an evaluation of the system overall. Thus, one could restate McCall's tropes in the following way: **Individuals have the opportunity to get ahead in life through hard work and perseverance** (Bootstraps) **only if equal opportunities exist** (meaning individuals have an equal opportunity to prepare for the labor force (Level Playing Field) and equal job opportunities exist for those with equal qualifications (Equal Pay)) **and institutional opportunities exist** (meaning there are good jobs available for all who seek them (Rising Tide) in which compensation is commensurate with performance (Just Desserts)).

Yet many observers have noted that the dominant ideology as defined above does not hold up to the empirical scrutiny. This is because a myriad of structural and institutional factors limit both equal opportunities and institutional opportunities, thus reducing the accuracy of the "bootstraps" trope. Given that my goal in this dissertation is to try and understand how the dominant ideology persists in contemporary U.S. society, it is important to describe the structural and institutional forces that limit the influence of individual opportunity. In this chapter, I will describe why "equal opportunities" and "institutional opportunities" are invalid ways to describe the American stratification process. I will then explain why it is not inevitable that these forces exist, but that they are the result of specific political decisions and policies. Gamson (1992) argues that individuals will be less likely to see circumstances as unjust if they are seen as inevitable, or the result of forces beyond anyone's control. On the other hand, individuals are more likely to see a situation as unjust - meaning a moral principle has been violated - if the situation is attributed to motivated human actors. While some argue that the circumstances I describe in this chapter (in particular the changes between the "post-war era" and "new economy") are inevitable, I describe how they are actually the result of motivated human action. In other words, Americans have a reason to see the stratification system as unjust, even if many do not actually do so.

Do Equal Opportunities Exist?

The level playing field trope is that "individuals have an equal opportunity to prepare for the labor force, especially through education." The equal pay trope is the idea that equal job opportunities (and pay) exist for all who seek them. Yet there is extensive social science research on economic stratification in the United States that counters the idea all individuals have a "reasonable" chance to both prepare for the labor market and to be considered for jobs (and compensated equally) in the workforce. Specifically, three ascribed attributes are often cited as impacting one's ability to get ahead economically: social class, race, and gender.

Research on economic mobility shows that individuals born to parents in the bottom or the top of the income distribution in the United States are more likely to remain there as adults than to move up or down (Mazumder, 2005; Hertz, 2005; Jantti et al, 2006; Isaacs, 2008; Sawhill and Reeves, 2016; Bradbury and Triest, 2016; Gregg, Jonsson, MacMillan, and Mood, 2017) and that the United States has less intergenerational mobility than almost every other industrialized country to which it is compared (Bjorkland and Jantti, 2000; Solon, 2002; Corak, 2006; Sawhill and Morton, 2007; Bjorkland and Jantti, 2009; Blanden 2013; Gregg, Jonsson, Macmillan, and Mood; 2017). Gregg, Jonsson, Macmillan, and Mood (2017) note that in the United States, 60% of the income gap among fathers persists to their sons at age 40, compared to only 33% in Sweden (p. 18). That the economic position of one's parents is strongly related to one's economic position as adult goes against the heart of the American Dream, as it indicates that some people have less of a chance to achieve economic success than others based on the circumstances of their birth.

Researchers cite a number of factors as contributing to the "stickiness" of economic position between parents and children. In childhood, these include prenatal and early-childhood health indicators, which are strongly associated with social class but operate as independent predictors of future academic success and employment (Currie and Moretti, 2007; Currie, 2011); differential chances for economic mobility based on one's geographic location, which is tied to social class (Chetty, Hendren, Kline, and Saez, 2014); and unequal access to high-quality early childhood and K-12 education (Solon, 2002; Hertz, 2005; Bowles, Gintis, and Osborne-Groves, 2005; Rouse and Barrow, 2006; Mazumder, 2009; Yellen, 2015; Bradbury and Triest, 2016). As Rouse and Barrow (2006) note, school quality is positively associated with family background, with children from better off families generally attending better schools than those from lower income families. They note that rather than encouraging upward mobility, U.S. public schools tend to reinforce the transmission of low socioeconomic status from parents to children (p. 116). The effect of social class persists into college: Fox, Connelly, and Snyder (2005) find that students with high socioeconomic status but low 8th grade test scores were more likely to attend college than low SES students with the highest test scores. Indeed, research shows that students from lower income households are less likely to attend college and to persist until graduation (Bailey and Dynarski, 2011; Ma, Pender, and Welch, 2016).

Yet Gregg, Jonsson, Macmillan, and Mood (2017) find that the persistence of income between parents and sons in the U.S. is not primarily a feature of differential access to education. This is because parental income is linked to a child's income *at all levels of education*. While their model is unable to explain what these non-educational features might be, likely suspects include differential access to social capital (i.e. one's networks), the ability to incur unpaid internships, and informal parental assistance in entering the labor market (Bradbury and Triest, 2016). A vivid illustration of how these mechanisms operate is in Armstrong and Hamilton's book *Paying for the Party* (2013) and Hamilton's *Parenting to a Degree* (2016). The authors observe that parental involvement, financial resources, and connections to internships impact the degree to which women at a public university were able to channel their college experiences into credentials that will likely help them obtain well-paying employment in the future.

Social class also influences one's opportunities in the hiring process itself. Rivera's research on the hiring practices of elite consulting and financial services firms shows that the ability to "fit" with the other employees plays a key role in whether individuals are offered positions (2012; 2015). Rivera calls this fit "cultural matching," which was manifested via an interest in similar leisure activities (such as lacrosse), self presentation, and the candidate's ability to come across as someone the recruiters would want to hang out with socially. It was these factors, rather than one's grades or participation in business-related activities in school, that were most decisive in hiring. Rivera (2011; 2015) also shows that these firms were primarily interested in hiring individuals who graduated from elite colleges or business schools, which is an indirect way to exclude many individuals from less privileged economic backgrounds. An additional study by Rivera and Tilcsik (2016) found that social class directly influenced whether an individual received a callback for a summer associate position at a large law firm. Using an audit study, the researchers found that when all information on a resume was held constant except for markers of social class (such as mentoring first generation college students and enjoying pick-up soccer and country music (signals of lower SES) v. mentoring first year students and enjoying sailing and polo (signals of higher SES)), high SES men were more likely than lower SES men and women.

Interestingly, the high SES women were the least likely to be called back, however, and their commitment to becoming an attorney was questioned in a supplemental survey. The authors suggest that this is likely linked to the expectation that higher SES women will become mothers, thus decreasing their commitment to work. This "motherhood penalty" was documented in an audit study by Correll, Bernard, and Paik (2007), who found that women whose job application materials indicated they were mothers were penalized with lower starting salaries and perceived competence, while men were rewarded for fatherhood. Research also shows that non-mothers are disadvantaged in hiring based on their gender: Neumark, Bank, and van Nort (1996) find that in the restaurant industry, women were less likely to receive both interviews and job offers than men. While there is ample evidence documenting the pay gap between men and women (for a recent summary, see American Association of University Women, 2017), these studies show that women are also less likely to be hired in the first place.

I have described various ways in which the income of one's parents and one's gender can impact economic opportunities. An additional factor relevant to social class is important to mention: intergenerational wealth transfers (Shoeni and Ross, 2005; Swartz, 2008; Fingerman, et al, 2015; Killewald, Pfeffer, and Schachner, 2017). Johnson (2006) demonstrated the ways in which intergenerational wealth transfers provide some individuals and families with an automatic economic advantage: in interviews with wealthy young couples, she found that most of them benefitted significantly from their parents or other family members helping with college and graduate school tuition, mortgage and vehicle payments, private school and child care tuition for their children, and cash gifts. Given the high cost of these items, this assistance can make a significant difference in the ability of individuals to attain economic stability and success.

Yet economic transfers from parents to grown children are more frequent among parents with higher incomes (Fingerman, et al. 2015) and whites (Shapiro, 2013). Indeed, Shapiro (2013) finds that whites are five times more likely to inherit money from their parents than African Americans. White individuals with college degrees were significantly more likely to receive financial assistance from their parents than black individuals with college degrees: they were twice as likely to receive help with college and three times as likely to receive help in purchasing a home (Meschede, Taylor, Mann, and Shapiro, 2017). The researchers find that white individuals with a college degree received over $70,000 on average from their parents, compared to $13,000 for black households.

African Americans are less able to pass on resources to their children because of historical (and contemporary) barriers to wealth accumulation (Shapiro and Oliver, 1996; Conley, 1999; Johnson, 2006; Shapiro, 2013). The black/white wealth gap is well-documented, and is linked to differential access to housing wealth due to discriminatory housing policies following WWII (such as redlining) (Massey and Denton, 1993; Conley, 1999), discrimination experienced in housing markets (Lacy, 2007), the lower value of homes in segregated African American neighborhoods, and differential access to credit (Shapiro, 2013). Meschede, Taylor, Mann, and Shapiro (2017) recently found that paradoxically, the wealth of black college graduates actually declines compared to non-college graduates, while the wealth of white college graduates increases. They attribute this to the fact that black college graduates both receive less financial help from their parents and are more likely to provide financial assistance to their parents.

Indeed, race is a third ascribed factor that results in differential economic opportunities and outcomes. In addition to the acquisition of wealth, some of the reasons cited by scholars to explain how race plays a role in economic opportunity are differential access to high-quality K-12 schools (Ashe and Anderson 2013); African Americans' lower college attendance and graduation rates (Bowen, Chingos, and McPherson, 2010); pay differentials (Institute for Women's Policy Research, 2017) ; a lack of personal or professional connections with individuals who are influential in helping people find and keep jobs (Royster, 2003; Young, Jr., 2004); and mainstream institutions, such as schools, that may operate according to the cultural norms of the white middle class and then punish students who seem to deviate from those norms in the eyes of teachers and school personnel (McLeod, 1987; Carter, 2005). Research also shows that African Americans are both less likely to achieve upward mobility if they are born at the bottom of the income distribution than the general population and more likely to achieve downward mobility if they are born into a more privileged position (Hertz, 2006; Issacs, 2008).

In addition, audit studies show how African Americans are disadvantaged in hiring practices. In one study, Bertrand and Mullainathan (2004) sent out identical resumes to employers with different names: Emily and Greg ("white" names) and

Lakisha and Jamal ("African-American" names). They find that white-sounding names received 50% more callbacks than the African American names, and take this as evidence that widespread racial discrimination exists in hiring. Pager (2007) sent resumes to employers that indicated both race and whether one had been incarcerated (white-incarcerated, white-not incarcerated, black-incarcerated, black-not incarcerated). She finds that white individuals who were incarcerated were actually more likely to receive call-backs than African Americans who had not been incarcerated.

In this section, I showed how three ascribed factors - the economic conditions of one's parents, one's gender, and one's race - affect both the ability to prepare for the labor market and one's opportunities in the labor market itself. Given this data, we can conclude that equal opportunities - defined by McCall's equal pay and equal opportunity trope - simply do not exist in the contemporary United States. But as Kluegel and Smith (1986) note, individuals may see the fact that particular groups have a more difficult time getting ahead as exceptions to a dominant ideology that is still true *in general.* In other words, they may believe that institutional opportunities exist because there there are good jobs available for all who seek them (McCall's Rising Tides trope) and that compensation is commensurate with performance (McCall's Just Desserts trope). Yet in the following sections, I show how *most* Americans are systematically disadvantaged today, regardless of how hard they work. This is because they simply will not make enough money in their jobs to keep up with the cost of living.

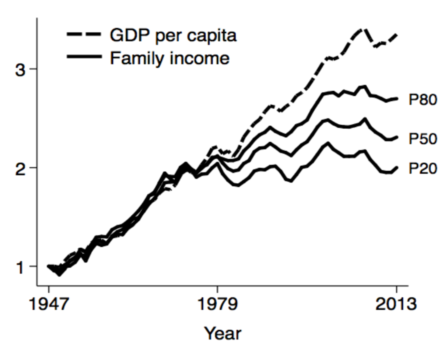
Do Institutional Opportunities Exist?

The American Dream in the Post-War Era (1940s - 1970s)

The period between the end of World War II and the mid-1970s, which I refer to in this dissertation as the Post-War Era, was the one time in American history when McCall's tropes about "Rising Tides," which asserts that there are enough good jobs for everyone who seeks them, and "Just Desserts," which holds that compensation is commensurate with contribution and performance, were applicable for many Americans. There were certainly exceptions to this – most notably for African Americans and women – but compared to other times in American history, this is the period when these tropes were the most accurate for a large group of Americans. The institutions that promoted economic opportunity – such as well-paying, steady jobs that allowed individuals to afford a middle-class lifestyle – were widespread during this time (Levy and Temin, 2007; Hacker and Pierson, 2010; Leicht and Fitzgerald, 2014; Wartzman, 2017). Consequently, one could also argue that the "Bootstraps" trope, or the notion that individuals have the opportunity to get ahead economically based on their own hard work and perseverance, was also most true during this period for a large group of Americans (Manza and Brooks, 2014).

During this period, many workers were able to share broadly in the economic prosperity created by their labor. This is illustrated in a striking chart by Kenworthy (2016), which shows that family incomes at the 20th, 50th, and 80th percentiles of the distribution moved in lockstep with per capita GDP from 1947 through the 1970s.

Figure 2.1: Graph of GDP Per Capita and Family Income Over Time



Source: Kenworthy (2016)

Incomes for the bottom 90% of American workers grew faster than those of the top 10% of workers from 1946-1980 (Piketty, Saez, and Zucman, 2016, p. 19). Specifically, the pre-tax income for the bottom 50% of earners grew 102%, and the pre-tax income for the next 40% grew 105%. The top 1% of earners, on the other hand, only saw their incomes grow by 47% (Piketty, Saez, and Zucman, p. 41). In addition, an increasing number of jobs offered benefits such as health insurance and defined-benefit pensions, something that was rare prior to this time period (Hacker, 2006; Hacker and Pierson, 2010; Wartzman, 2017). By the late 1970s, nearly 50% of workers in the private sector had a defined-benefit pension, and nearly 80% were covered by private health insurance (Klein, 2006). Households were able to put money away in savings, and in 1965, the average personal savings rate was 12.5% (U.S. Bureau of Economic Analysis, 2016). Absolute upward mobility – the notion that children make more money as adults than their parents did at the same age – was also very high: according to research by Chetty et al (2016), 92% of children born in 1940 earned more money at age 30 than their parents at the same age.

Additionally, Levy and Temin (2011) show wages grew in tandem with worker productivity during the Post-War Era. Median compensation of full-time non-farm workers and labor productivity (which they measure as the dollar value of non-farm output divided by individuals engaged in production in the non-farm sector) grew at roughly the same amount from 1950 to the late 1970s (p. 4). Although an imperfect measure, this evidence is one way of demonstrating that compensation was largely commensurate with performance, meaning that McCall's "Just Desserts" trope likely held true for many people during this time period.

The American Dream in the New Economy (1980s - present)

In the Post-War Era, the majority of Americans experienced rising absolute income mobility, many individuals had access to steady jobs and employee-provided benefits, and an unprecedented share of the population was able to afford a middle class life while putting money aside in savings. In the era of the New Economy, however, these trends are largely reversed. Although individuals are working more hours compared to the Post-War Era, absolute income mobility has declined significantly, incomes have stagnated for the bottom 90% of the population, individuals are incurring more of the risk for health and retirement, household savings has declined, and families are incurring debt in order to pay for their housing and health care. In this section, I will review four trends that define this new era: stagnant incomes and the "Risk Shift" (Hacker, 2006), price increases, reliance on debt, and

Stagnant Incomes and the "Risk Shift"

While the graph in Figure 2.1 shows that family incomes across the income distribution moved in lockstep with per capita GDP from 1947 through the 1970s, it also reveals that, beginning in the late 1970s, the family incomes of most workers uncoupled from overall GDP. Unlike the post-war period, most Americans are no longer sharing in the broad economic prosperity of the country. Levy and Temin (2007) estimated that in the quarter century between 1980 and 2005, non-farm business productivity increased by 67.4%, even though individual wages remained largely stagnant.

New research by Piketty, Saez, and Zucman (2016) shows that the taxable labor income of the bottom 90% of earners – defined as the pre-tax income that excludes employer-paid fringe benefits and payroll taxes – has not grown since the 1980s (p. 32). The claim that incomes have stagnated is controversial, however, because analyses using other measures of income conclude that incomes are actually growing. Piketty and colleagues describe three different conceptions of income: 1) taxable labor income, described above; 2) tax-exempt labor income, which includes the value of fringe benefits paid by employers and employer contributions to payroll taxes as income; and 3) capital income that, in their analysis, is comprised of the "income" earned on tax-exempt pension plans. They find that while both tax-exempt labor income and capital income *have* increased for workers since the 1980s, only taxable labor income, which has remained stagnant for the bottom 90% of earners since the 1980s, can be used to purchase goods and services.[3] A 2017 study by Guvenen, Kaplan, Song, and Wiedner further supports the notion that incomes are not rising: the median lifetime income of men who were 25 years old in 1983 was between 10-19% less than the median lifetime income of men who were 25 years old in 1957.

Yet compounding the confusion around stagnant incomes is data showing that median *family* incomes – as opposed to individual earnings – have grown since the 1980s. Scholars largely argue that this is due to the addition of a second earner, not because of actual income growth for individual workers (Warren and Tyagi, 2005; Kenworthy, 2016; Warren 2017). The phenomenon of rising family incomes can serve to mask the trend of stagnant incomes experienced by the majority of Americans. In fact, both men and women worked more hours in 2013 than in 1979. While women increased their hours by 20.3% as they entered the labor force in greater numbers, men also increased their work hours by an average of 4.4% (Mishel, 2013).

In addition to stagnant wages, individuals are receiving fewer benefits from their employers now than in the past. Hacker (2006) refers to this phenomenon as a "risk shift," noting that employers (and the government) have been pushing more of the burden of funding the risks associated with health and retirement onto individuals. While 50% of workers in the private sector were covered by a defined benefit pension plan in the late 1970s, only 15% of private sector workers had such a plan by 2015 (Morissey, 2013; Tamborini and Kim, 2017). Instead, 43% were covered by a defined contribution plan, such as a 401k (Tamborini and Kim, 2017).

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[3] While the employer's contribution to a worker's health benefits does offset some of the costs they would incur without such a contribution, the actual amount that individuals have been putting toward their health care has increased significantly over time (Mishel, Givens, Gould, and Shierholz, 2014).

Whereas pension plans guarantee a fixed, pre-established monthly benefit for employees upon retirement, defined contribution plans are based on monthly contributions from employees (and sometimes employers), which are then invested on the employee's behalf. The final amount employees receive when they retire depends on the total contributions to their accounts plus investment gains or losses. Employees are able to opt out of defined contribution plans and withdraw money prior to retirement if necessary, and research shows that, controlling for income, the level of savings in 401ks is correlated with education, financial knowledge, and other individual characteristics that disadvantage some employees when it comes to retirement savings in a way that pension plans do not (Tamborini and Kim, 2017). Individuals are also less likely to receive health insurance from their employers than in the past: while 80% of individuals had employer-based health insurance in 1980, only 62% of employees had access to such coverage in 2015 (Claxton, et al. 2016).

In addition to wage stagnation for much of the population and changes in health and retirement benefits, upward economic mobility is much lower in the New Economy than in the Post-War Era. Chetty, Saez, and Zucman (2016) found that 92% of individuals born in 1940 achieved higher incomes than their parents as adults. Yet only 58% of individuals born in 1962 had higher incomes than their parents as adults, and 50% of those born in 1984 had higher incomes. Although these statistics alone are not sufficient to challenge the orthodoxy of the American Dream, the marked decline in upward mobility suggests that the promise of the AD is more difficult to achieve in the New Economy.

Price Increases

The trends described in the preceding paragraphs (stagnant incomes despite individuals working more hours, the decline in employer provided benefits, and the "risk shift") might not be so problematic if the cost of the goods and services needed to achieve a "typical" middle class lifestyle in the U.S. had also stagnated or declined. If this had occurred, individuals could still purchase the trappings of a middle class lifestyle despite their declining wages. Unfortunately, this is not the case. Some real costs have decreased since the 1970s, including the price of many consumer goods like food and clothing. However, the price of a number of other items that form the foundation of a middle class life – including housing, health care, child care, and higher education – have increased much faster than the rate of inflation (Warren and Tyagi, 2005; Block et al, 2006; Blank, 2010; Erickson, 2014; Leicht and Fitzgerald, 2014; Warren, 2017). This phenomenon is often called the "middle class squeeze" (Erickson, 2014).

In their 2005 book *The Two Income Trap,* Elizabeth Warren and Amelia Tyagi used data from the Department of Labor's Consumer Expenditure Survey to argue that a family with a single earner in 1972-73 actually had *more* disposable income than a family with two earners in 2000 after paying for their basic expenses. As their study is over 15 years old, I updated their calculations to see if this conclusion still holds true when comparing data from 1972-73 with data from 2015 (see table 2.1). My findings mirror those of Warren and Tyagi: while the mean income for a family of four in 2015 was 26% higher than in 1973 (largely due to the addition of a second earner), the 2015 family spent 93% of its income on fixed expenses in a given year, compared to 81% in 1973. In 2015 dollars, the family from the 1970s had $12,726 in disposable income, compared to only $5,531 for the family in 2015. In addition, this table does not include food, clothing, and other extras.

The two budget items most frequently implicated by researchers as causing the middle class squeeze are housing and health care (Prasad, 2012; Leicht and Fitzgerald, 2014). Based on the data from the Consumer Expenditure Survey in Table 2.1 below, it is clear that mortgages have, on average, risen between the two time periods. While the health care costs in the table have only risen modestly, it is likely that the amount for 2015 is too low; Garner, McClelland, and Pasero (2009) suggest that the Consumer Expenditure Survey significantly underestimates the amount that Americans spend on medical care.

Table 2.1: Average Family Income and Expenses, 1972-73 and 2015

	1972-73	% of Income	2015	% of Income
Mean pre-tax income	$66,540	-	$83,955	-
Mortgage (principle, interest, taxes)	$10,195	15%	$16,526	20%
Utilities	$1,798	3%	$2,391	3%
Two used vehicles (fuel/finance/interest)	$10,505	16%	$12,757	15%
Medical care	$3,117	5%	$4,943	6%
Education	$1,003	2%	$2,074	2%
Insurance / pension	$5,562	8%	$9,413	11%
Taxes (federal income, payroll, local, state)	$21,634	33%	$30,320	36%
Total	$53,814	81%	$78,424	93%
Amount left	$12,726		$5,531	

Source: Author's calculations from Consumer Expenditure Survey (2015)

Given the decrease in average disposable income, it is not surprising that the amount that Americans are putting into savings has dropped dramatically since the Post-War Era. While the average personal savings rate was 12.5% in 1965, it was only 5.7% in 2016 (U.S. Bureau of Economic Analysis, 2017). Indeed, a 2017 survey found that 60% of Americans had less than $500 in a general savings account (Cornfield, 2017).

Bridging the Gap: Debt

American families are making less money, have incurred more of the risks related to health and retirement than in the past, and face a more expensive cost of living. So how are they making ends meet? Researchers have concluded that American families are bridging the gap between their stagnant incomes and rising expenses in two ways: first, by adding a second earner (typically a woman), and second, by incurring more consumer debt (Warren and Tyagi, 2005; Prasad, 2012; Dumenil and Levey, 2013; Wisman, 2013; Lin and Tomaskovic-Devey 2013, Leicht and Fitzgerald, 2014; Seefeldt, 2015; Hung and Thompson, 2016). Some have referred to this as "consumption smoothing" (Seefeldt, 2015; Seefeldt, 2016) or the use of a "plastic safety net" (Traub and Ruetschlin, 2012).

In 1965, household debt as a percentage of GDP was 45%; in 2015 it was 78%, down from 98% in 2008 (Federal Reserve Bank of St. Louis, 2016). Leicht and Fitzgerald (2014) state that the American middle class is "bordering on disaster" – that "bills are paid and appearances are maintained by squandering [their] savings and cannibalizing the future to pay for the present" (p. 19). As described in detail by Krippner (2011), deregulation of various aspects of the banking industry in the late 1970s and early 1980s "democratized" credit, which made the widespread incursion of debt possible. While the details of these changes are complex and a discussion of their nature goes beyond the scope of this dissertation, one of the most relevant changes for the broad American public and their ability to make ends meet was the lifting of the interest rate limits that lenders could charge to consumers in 1978, which made credit widely available even to individuals with less than stellar borrowing histories (Leicht and Fitzgerald, 2014, p. 68). The result is that more individuals have access to credit, but interest rates are also much higher than in the previous era. MacEwan (2015) noted that in the 1960s, the only institution that would issue loans with an 18% interest rate was the mafia. Now, credit cards with such rates are the norm.

Prasad (2012) analyzed the 2007 Federal Reserve Survey of Consumer Finances and discovered that, contrary to popular belief, individuals did not incur debt in order to purchase luxury items. Instead, they were primarily using credit to finance their health care expenditures. Prasad argues that because the U.S. does not have a strong welfare state with access to national health insurance like other western democracies, credit began to serve as a mini-welfare state when incomes stagnated. Yet these changes were not part of an intentional plan to help Americans deal with the expense of stagnant incomes. Rather, Krippner (2011), Prasad (2012) and others have showed that politicians responded to demands from both consumers, who wanted more access to what was then tightly regulated credit, and banks, who wanted more flexibility. All of these actors were reacting to the economic conditions of the 1970s, in which the economic prosperity of the postwar era began to decline.

The Culprit: Rising Inequality

As the preceding narrative shows, the trends of the Post-War Era – the rise in absolute income mobility, access to steady jobs and employer-provided benefits, and ability to afford a middle class life while putting money aside in savings enjoyed by an increasing portion of the population – were largely reversed during the New Economy. Kenworthy (2016) finds that if the median household income from 1979 to 2014 had continued to rise in tandem with GDP, as it did in the post-war era, median income in 2015 would have been $68,000 instead of $54,000. With an additional $14,000, the median household would have had more resources to combat rising health care and and housing costs.

This raises the question of *why* incomes have not grown for the bottom 90% of the population since 1973 (Piketty et al, 2016). A number of scholars have concluded that middle class incomes have stagnated because of the dramatic rise in income inequality in the U.S. over the past several decades (Hacker and Pierson, 2010; Leicht and Fitzgerald, 2014; Kenworthy, 2016; Chetty et al, 2016). Income growth has been starkly uneven in the New Economy compared to the Post-War Era. From 1946 to 1980, individuals in the bottom 50% of the distribution saw a 102% increase in their pre-tax income, and individuals in the top 0.1% saw a comparatively low 54% increase. From 1980 to 2014, however, individuals in the bottom 50% of the income distribution saw their pre-tax income grow only 1%, while individuals in the top 0.1% of the distribution saw a 321% increase (Piketty, Saez, and Zucman, 2016, p. 41).

It is now common knowledge that income inequality in the United States has reached proportions not seen since the "Gilded Age" of the 1920s (Goldin and Margo, 1992; Krugman, 2007; Piketty, 2014; Yellen, 2016; Saez and Zucman, 2016); Yellen (2016) suggests income inequality is at the highest level it has been in 100 years, and perhaps higher than it has been at almost any time in American history (p. 44). Piketty, Saez, and Zucman (2016) show that that in 2014, individuals in the top 1% of the income distribution in the U.S. received 20% of the pre-tax national income (an average of $1.3 million), and individuals in the 0.1% of the distribution received 9.3% of the pre-tax national income (an average of $6 million). The share of the national pre-tax income going to the top 0.1% (9.3%) is only slightly less than the share going to the entire bottom 50% of earners (12.5%), despite the fact that the bottom 50% comprises over 117 million individuals, compared to 234,400 in the top 0.1%. By contrast, during the Post-War Era the share of national income going to the top 1% of earners hovered between 5% and 6%, and the share going to the top 0.1% fell between 1% and 1.5% (Picketty and Saez, 2003). Economists Goldin and Margo (1992) refer to this era as "The Great Compression" due to the relatively low wage inequality during the period.

It is important to note that rising inequality does not have to correspond with wage stagnation. The gains from economic growth can be distributed unevenly such that inequality increases while still increasing incomes across the spectrum. But this has not occurred in the U.S.; rising income inequality has not been offset by enough overall economic growth to ensure widespread prosperity. Indeed, Chetty and colleagues (2016) argue that the rise in income inequality is the primarily reason that absolute economic mobility has fallen for many Americans.

The American Dream: Myth vs. Reality

The preceding section highlighted several trends that are crucial to understanding the evolution of economic opportunity in the U.S. First, incomes for most of the U.S. population have remained relatively stagnant since the 1970s, despite the overall rise in productivity and economic growth. Second, the price of the goods and services that individuals need to get by – specifically housing and health care – have risen much higher than inflation over the same time period, which means many individuals are unable to keep up with the cost of these items from their wages alone. Third, to compensate for this mismatch, families are working more hours (by adding a second earner) and relying on consumer debt. Fourth, a key reason the wages of most workers have not grown, despite rising growth and productivity, is because the *distribution* of wages has changed between the Post-War Era and the New Economy. In other words, these gains are going to individuals at the very top of the income spectrum at the expense of those at the bottom. Thus, rising income inequality and the resulting income stagnation explains why, despite "playing by the rules," many individuals in the contemporary U.S. will find it challenging to achieve economic security. In other words, "institutional opportunities" do not exist, either.

As Kluegel and Smith (1986) note, the natural conclusion one reaches from the dominant stratification ideology is that the economic system is largely *fair* (p. 5), since all individuals have an opportunity to succeed. This is an essential point, because even if a person agrees that the contemporary U.S. stratification system disadvantages many people, they still might not conclude that the economic system is *unfair*. Instead, they might argue that the changes that occurred over time were an unfortunate result of forces beyond the control of any person or group: that they were inevitable. Gamson (1982) calls this a "legitimating frame," which is when an individual views a situation as inevitable or natural, and thus accepts it. He contrasts legitimating frames with "injustice frames," which is when individuals believe a moral principle has been violated. Gamson observes that the key component of an injustice frame is the identification of a "motivated human target" to blame for the circumstances in question – something more specific than God or the "system." While some indeed argue that the changes between the "post-war era" and "new economy" were inevitable (what I call the "inevitability narrative,") I describe how they were actually the result of motivated human action. In other words, Americans have a legitimate reason to see the stratification system as unjust, even if many do not actually do so.

The Inevitability Narrative

Some describe the rise in economic inequality that occurred over the past several decades in the U.S. using a legitimating frame, or what one might call the "Inevitability Narrative" of economic inequality (Atkinson, 2015; Stiglitz, 2015). The fact that observers often use a legitimating frame to discuss the rise in economic inequality in the U.S. has been documented by multiple scholars (e.g., Deaton, 2014; Hacker and Pierson, 2010; Grusky and Szelényi, 2014; Wade, 2012; Wisman, 2017). In the following paragraphs, I briefly describe the historical narrative often used to explain why the transition from the post-war era to the present was inevitable.

According to the Inevitability Narrative, the post-war era was prosperous for many Americans because companies in the United States were largely free of global competition, as potential competitors in Europe and Asia were rebuilding their economies after World War II. Companies could afford to pay their workers generous wages and benefits in this environment. Yet the widespread prosperity that occurred during this time period was an anomaly, and in the 1970s, the U.S.

faced economic challenges that made the post-war structure of generous wages and benefits for the masses no longer viable. The country experienced high inflation and slow growth simultaneously, which became known as "stagflation." Stagflation occurred as a result of both external factors (such as oil shocks) and internal factors (such as the increasing demands of unionized workers and Lyndon Johnson's policy of financing both the Vietnam war and the social welfare expansion of the Great Society).

Further, American corporations suddenly faced renewed competition in the 1970s from countries like Germany and Japan, which were able to produce higher quality and less expensive goods in areas like automobiles and consumer electronics. As American companies faced increasing pressure from abroad, they incorporated new technologies to increase productivity, and high-paying manufacturing jobs inevitably declined. These jobs were largely replaced with lower-paying service sector jobs, which depressed wages for individuals without college degrees. Because corporations had to tighten their belts to remain globally competitive, jobs became less secure and paid lower wages.

According to this narrative, the fact that many individuals are disadvantaged is an unfortunate reality of the "new system" in which we live. People can no longer expect to earn high wages by merely working hard, like they did in the old days. In order to succeed in this harsh new world, individuals must set themselves apart. They must increase their human capital by obtaining the education and skills necessary to succeed in the sectors of the economy that are thriving, such as those based on science, technology, engineering, and math. The reason inequality increased is because of the rising returns to individuals with high skills, also known as "skill-biased technological change" (Tinbergen, 1974; Card and DiNardo, 2002; Katz and Goldin, 2010).[4] Similarly, some individuals are indeed making much more

[4] While individuals with a college degree have done better than those without a degree overall, recent research suggests that the gap between college educated and non-college educated individuals

money than they used to – namely corporate executives and those who work in the financial sector – but this is because the market is rewarding them for the high skills they bring to their jobs and the significant responsibilities they bear. According to the Inevitability Narrative, factors beyond the control of any person or group – namely oil shocks, global competition, and technological changes – led to an economic system in which the old model was simply unsustainable. Americans had gotten used to high wages and generous benefits, and those things could not continue if U.S. companies were to remain competitive. The post-war period was a historical anomaly.

In response to this narrative, one might argue that it still doesn't seem *right* that so many individuals struggle to get by while a minority of wealthy people do so well, especially in a country as rich as the United States. The person who explains inequality using the Inevitability Narrative (let's call them Person A) may agree that yes, it really is too bad, but unfortunately there isn't anything that can be done about it. This is just how the system works - and we can't interfere with the natural workings of the market. Then Person A might ask his conversation partner (Person B) if they really want to go back to the dreary days of the 1970s, when inflation was sky-high and people were standing in line for gasoline. He notes that if people want to succeed economically, they still can - there is plenty of opportunity. Individuals just need to obtain the right kinds of human capital and set themselves apart from the pack - and then they, too, can be in the top 1%. The American Dream is still alive, but people need to make good choices. Study hard; maybe learn to code or go to engineering camp. After this conversation, Person B is likely to feel defeated, because the inevitability narrative *does* make sense. Yes it is frustrating, they

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only contributed to the rise in income inequality until 1980 (Jacobs and Dirlam, 2016). There is actually more inequality now *within* the group of individuals who have college degrees than between those who have a degree and those who do not (Hacker and Pierson, 2010; Leicht, 2016). This suggests it is not an increase in human capital in and of itself that has led some people to pull far ahead of the pack. Instead, certain professions, namely those in corporate management and finance, are highly rewarded.

conclude, but apparently that's just the way life is. After all, the changes from the post war era to the new economy can't really be *unfair* if they were *inevitable*.

The problem with the inevitability narrative is that its entire foundation is based on a flawed premise: that markets are naturally occurring entities. Yet as Karl Polanyi (1944) famously observed, there is no such thing as a "free" market. Instead, markets are always embedded in societies, and it is the political choices of those societies that determine the rules of the market and who those rules ultimately advantage or disadvantage[5]. All of the economic factors – technological change, globalization, and deficiencies in education – are "proximate" causes that "take place within a political framework in which they could, in principle, be neutralized" (Wisman, 2017, p. 348).

Many of the factors that contributed to the shared prosperity of the post-war period were the direct or indirect result of policies enacted beginning in 1934, when Franklin Roosevelt began to roll out the New Deal (Harvey, 2005; Philips-Fein, 2009a and 2009b; Plehwe, 2009; Van Horn and Mirowski, 2009; Mirowski, 2009 and 2014; Stedman-Jones, 2012; Bergin, 2015). New Deal policies allowed individuals to form labor unions, established a minimum wage, introduced new social welfare programs (such as social security and unemployment insurance), provided public works jobs for those who could not find employment in the public sector, and regulated the financial industry. Significant investments in public goods – including schools, community colleges and state universities, and public transportation – benefitted Americans of all income levels, and progressive income taxes redistributed wealth and reduced inequality (Wisman, 2017).

[5] Interestingly, while the rallying cry of these policymakers and their advocates is that businesses should be free from government intervention in order to thrive, this has not occurred. As many scholars have observed, policies that served to benefit workers were rolled back, while other policies have been that benefit businesses remain. For example, drug patent laws inevitability go against the "natural" workings of the market. So do restrictions that do not allow consumers to import drugs from Canada. Antitrust laws help to make the market *more* competitive, and yet these have been interpreted loosely by the Roberts Supreme Court in a way that allows large businesses to merge.

Beginning in the late 1970s and early 1980s, however, both the formal and informal rules governing the market in the U.S. dramatically shifted in a way that systematically disadvantaged most Americans (Harvey, 2005; Levy and Temin, 2007; Bartels; 2009; Philips-Fein, 2009; Hacker and Pierson, 2010; Stedman Jones, 2012; Block and Somers, 2013; Piketty, 2013; Centeno and Cohen, 2013; Mizruchi, 2013; Rosenfeld, 2014; Mirowski, 2014; Leicht and Fitzgerald, 2014; Bergin, 2015; Jacobs and Dirlam, 2016). While the economic crisis of the 1970s was real and revealed problems with the post-war system that needed to be addressed, policymakers responded in a way that resulted in the increase in economic inequality that we see today. Under President Reagan, for example, the tax code became more regressive, the financial industry was deregulated, unions were weakened, and the commitment of the state to shielding individuals from the instabilities of the market was generally reduced (McCartin, 2013; Rosenfeld, 2014; Jacobs and Dirlam, 2016). These policies rewarded a small number of actors and disadvantaged everyone else. This response was not inevitable: it was the result of the priorities of policymakers and the choices they made that reflected those priorities. As Tomaskovec-Devey and Lin (2011) argue, “income distributions are socially negotiated – not natural or optimal” (p. 541).

A number of scholars have described the rise of economic inequality using Korpi’s Power Resource Theory (e.g., Hacker and Pierson, 2010; Jacobs and Myers, 2014; Jacobs and Dirlam, 2016). Korpi (1985) argues that the amount of power and resources different groups bring to the political arena will subsequently influence the distribution of economic resources in society. To that end, he predicts that states with strong labor movements and left-liberal parties should have a more equal distribution of economic resources. In the postwar era, unions were able to fight for the broader interests of the American worker in the political arena. The changes that occurred in the late 1970s and early 1980s in the United States shifted the balance of power from a post-war situation where the interests of both business and organized labor were considered legitimate by the state to a situation where organized labor was largely eliminated from the equation and the state's interests focused primarily on serving business (Western and Rosenfeld, 2011; Jacobs and Myers, 2014; Rosenfeld, 2014; Mizruchi, 2014)

Rosenfeld (2014) argues that organized labor wasn't just a player in the post-war era political economy – it was *"the* core equalizing institution" (p. 2). More specifically, Western and Rosenfeld (2011) describe two ways in which strong, legitimate labor unions contributed to the economic well being of workers. First, unions helped to raise the wages of both union workers and workers at non-union firms in highly unionized industries. Second, and more broadly, unions were the foundation of a *moral economy,* which promoted "norms prescribing the fair distribution of pay that are institutionalized in the market's formal rules and customs" (p. 517). They note three ways in which unions are central to the moral economy: 1) culturally, by generating public speech about economic inequality, both in the broad society and within firms, 2) politically, by actually influencing policy, and 3) institutionally, by helping to extend union conditions to workers who were not in unions.

While a third of non-agricultural workers were unionized between the mid-1940s and early 1950s, only 11% of the workforce belonged to unions in 2016, including just 6.7% in the private sector (U.S. Bureau of Labor Statistics, 2017). Western and Rosenfeld (2011) found that deunionization's impact on both union and non-union wages explained a third of the increase of wage inequality among men employed in the private sector, and a fifth among private sector women. Further, Myers and Jacobs (2014) show that during and after Ronald Reagan's presidency, unions stopped playing a key role in mitigating inequality. This is unsurprising: the three factors commonly cited as weakening the labor movement are the failure of congress to update the National Labor Relations Act in 1977 (Hacker and Pierson, 2010), Reagan's appointment of anti-labor individuals to the National

Labor Relations Board (which enforces the National Labor Relations Act) (Tope and Jacobs, 2009), and Reagan's widely-publicized firing of over 11,000 striking air traffic controllers in 1981, which legitimated the idea that striking workers could be fired and replaced (McCartin, 2013). Although the number of individuals belonging to labor unions had started to decline even before these things occurred, these three things no doubt exacerbated the trend. Organized labor was the core institution that aimed to shield workers from some of the the risks of the market, and that institution no longer has much influence at all.

Researchers have also identified trends that increased economic inequality within firms: the financialization of non-financial firms,[6] (Krippner, 2011; Lin and Tomaskovec-Devey, 2013, Jacobs and Myers, 2014), corporate restructuring (Dencker and Fang, 2016), and, perhaps most importantly, a shift in corporate culture from a focus on "multiple stakeholders" including employees to a focus on shareholders (Dobbin and Jung, 2011; Dencker and Fang, 2011; Mizruchi, 2013). The specific reasons these changes led to rising income inequality are complicated, but the key take-away is that although these are practices that occurred within firms, they were made possible by a number of larger changes in public policy. In addition to a weakened labor movement that was no longer able to protect workers from the implications of these firm-level changes, specific policies that contributed to the financialization of non-financial firms and corporate restructuring include financial deregulation that began under presidents Reagan and Carter, lax monitoring of the financial sector that began under Reagan's Securities and Exchange Commission, a rule change under Reagan's SEC that allowed firms to buy back their own stock, the relaxation of anti-trust laws under Reagan that permitted horizontal and vertical mergers, and a law passed under President Clinton that changed the rules regarding executive pay.

[6] The financialization of non-financial firms occurs when these firms incur a growing portion of their profits from financial activities (such as interest rates charged on company credit cards) as opposed to the sale of goods and services (Lin and Tomaskovec-Devey, 2013)

How did this happen?

While the rise in economic inequality in the U.S. and the shift of power resources from labor to business was not inevitable, it was also not a conspiracy. The Reagan presidency was a turning point, but there were multiple actors involved in these changes, ranging from business leaders and politicians to academics and financial professionals. And while some of the outcomes of particular policy choices had clear distributional consequences – such as the weakening of labor – this was not always the case. For example, Krippner (2011) demonstrates that many of the policy choices that led to the financialization of the economy were not intended to result in financialization, which increased income inequality, but rather were pursued so policymakers could avoid having to make difficult distributional choices in an era of scarce resources.

But even if it was not a conspiracy, the growing inequality in the U.S. is also not a coincidence. In addition to arguing that the ultimate cause of inequality is political, Wisman argues that "ideology is the most important political tool" (2017, p. 348). As a closer examination of the context in which policy changes that led to growing inequality were implemented reveals, the development and dissemination of a new ideology was critical to the advancement of a new policy agenda and to the primacy of the Inevitability Narrative.

Scholars largely agree that the macroeconomic philosophy that drove the post-war era was Keynesianism, made famous by John Maynard Keynes in his *General Theory of Employment, Interest, and Money* (1936). The foundation of Keynesian economic policy is the idea of *aggregate demand*: if an economy is in a slump, the best way to stimulate it is by using government fiscal and monetary policy to provide more purchasing power to the general public, who will then put that money back into the economy. The logic behind doing this is that when individuals spend money, businesses increase profits - thereby hiring more workers who will continue to make purchases and boost business profits. Thus, Keynesian theory highlights the importance of the government's role in managing the economy.

In the aftermath of the Great Depression, unemployment was high and the economy was largely stagnant. Keynesian ideas about increasing the purchasing power of the population in order to stimulate the economy were behind many of the New Deal programs established by Franklin Roosevelt, including Social Security and Unemployment Insurance, which provided cash directly to individuals who were out of the workforce, the Works Progress Association and the Civilian Conservation Corps, which created public works jobs for individuals who could not find them in the private sector, and the Wagner Act (or the National Labor Relations Act), which legalized collective bargaining for unions. A major component of Keynesianism is that the state has an active role in the market and in battling things like unemployment.

Although there were individuals in the post-war era who did not adhere to Keynesian notions and believed government intervention in the market was harmful (which I will briefly discuss below) this ideology was largely accepted from the 1930s through the early 1970s, even by business leaders and Republican politicians (Mizruchi, 2013; Hacker and Pierson, 2015). Yet multiple historians have documented that a small group of wealthy, conservative businessmen (as Phillips-Fein notes, they were mostly men) wanted to undermine the Keynesian policies that provided economic stability to many Americans. At first the disgruntled businessmen who opposed the policies of the New Deal faced ridicule and their views were considered outside of the mainstream – they were viewed as rich people trying to advance their interests at the expense of everyone else, which was especially unwelcome in the aftermath of the Great Depression (McGirr, 2015). Franklin Roosevelt noted in 1936 that these individuals wanted to "squeeze the worker dry in his old age and cast him aside like an orange rind into the refuse pail" (quoted in Philips-Fein, 2009, p. 20). Consequently, the businessmen realized that to gain traction in undoing the New Deal, they needed to find a way to legitimate their worldviews to policymakers and the public. One of these individuals, retired DuPont executive Jasper Crane, believed they needed to find a free market "bible" – something that could convincingly articulate their viewpoint in a way that went beyond mere material interests (Philips Fein, 2009a and 2009b).

Crane's desires were answered by a small group of economists, most prominently Ludwig von Mises, Frederick von Hayek, and Milton Friedman, who agreed about the dangers of "collectivism" and the importance of relatively unfettered markets for the wellbeing of all. According to Philips-Fein (2009), the crowning achievement of these academics was their "defense of the free market using the language of revolutionary change" (p. 39). They believed that a market largely free from state intervention was the only way for humans to achieve what they saw as the most important goal: freedom. Their version of freedom was a particular kind, however – freedom from state intervention, or "negative freedom." This stands in contrast to positive freedom, or the power and resources to fulfil one's potential. Rather than helping the masses, these academics warned that the state interventions of Keynesianism were the first steps on the road to totalitarianism. In addition, they argued that humans could never understand the intricacies of the market and thus would only ruin things if they tried to intervene. Because the market was both politically neutral and all-knowing, it was thus able to achieve the "perfect social order without coercion" (Philips Fein, p. 34) through the price mechanism (supply/demand). Historians note that the fundamental force driving the older scholars like Hayek and Mises was a "profound fear" that state intervention would eventually turn into totalitarianism (Stedman Jones, 2012).

Over the next three decades, these researchers and their wealthy funders slowly built a wide-reaching intellectual apparatus – what Plehwe and Mirowski (2009) describe as a "neoliberal thought collective" – that was capable of challenging the underlying Keynesian assumptions of the Post-War Era. This "thought collective" included university departments, think tanks, and the Mont Pelerin society, an invitation-only group of pro-free market intellectuals started by Hayek in 1947, which Friedman credited as the driving force behind his bestselling book *Capitalism and Freedom* (Burgin, 2015). The Mt. Pelerin Society was made possible because it was funded over the years by conservative businessmen and wealthy foundations. Although academics such as Friedman did produce scholarship that met rigorous economic standards and became a cornerstone of field of economics, this scholarship was distinct from their political activities, which were often not based on empirical tests (Krugman, 2007; Stedman Jones, 2012). Yet as Stedman Jones (2012) notes, the legitimacy of the political message of Friedman, Hayek, and others was bolstered by the existence of their mainstream scholarship.[7]

The business conservatives and the neoliberal academics had a mutually beneficial relationship. The business leaders provided funding for the academics to do their work, and in turn, the academics provided crucial legitimacy for the business conservatives' arguments about dismantling the New Deal. Indeed, Phillips Fein (2009a) argues that it is unclear if the economic approach of Hayek, Mises, Friedman and the other scholars who were affiliated with the Mont Pelerin society would have survived if not for the support of conservative American business leaders. The importance of these scholars in the trajectory of the American political economy should not be understated: at a meeting of the Conservative Political Action Conference shortly after his election, Ronald Reagan gave a special thanks to Hayek, Mises, and Friedman for their "intellectual acuity in dark times" (Phillips-Fein, 2009a, p. 261).

[7] Indeed, a number of members of the Mt. Pelerin (such as Friedman, Hayek, George Stigler, James Buchanan, Ronald Coarse, and Gary Becker) won the Nobel Memorial Prize in economics. Although a recent book by Offer and Soderberg (2016) suggests that the Swedish Bank committee that decides the Nobel Memorial Prize in Economics, which is not one of the actual Nobel Prizes commissioned by Alfred Nobel, has generally tried to advance a neoliberal economic view, it is still true that the neoliberal economists have made significant contributions to the mainstream economics profession (Krugman, 2007; Stedman Jones, 2012).

Yet ideas need an opportunity to germinate, and that opportunity came in the 1970s, when the economic rules of the Post-War era no longer seemed to apply. In the era of stagflation, Keynesian principles no longer seemed to work: inflation and unemployment were considered opposite problems, and yet they were happening at the same time (Mizruchi, 2013). As historian Daniel Steadman-Jones notes (2012), "luck, opportunism, and a set of contingent circumstances" all played key roles in the transition from Keynesianism to neoliberalism (p. 20).

Over the course of the 1970s, as threatened business leaders engaged in a massive political mobilization in response to their falling profits (Hacker and Pierson, 2010; Mizruchi, 2013), the ideas of the Neoliberal Thought Collective moved from the fringe into the mainstream. Eventually, these ideas constituted the economic foundation of Ronald Reagan's administration. Philips-Fein (2009) documents that during his campaign in 1980, Reagan promised his business supporters that he would "use the bully pulpit of the presidency to spread the faith of the free market" and that in his administration, the federal government would "no longer be hostile and adversarial toward business … government should be put into its place and no longer interfere with the private sector" (p. 244). A new era of economic inequality was born, and these neoliberal ideas have lived on through both Republican and Democratic administrations.

As multiple scholars have observed, these ideas do not persist because the free market is "natural" and thus is the only possible option (Wisman, 2017). Even the members of the Mt. Pelerin society did not agree on issues such as the role of trade unions (Steiner, 2009), if too much corporate power was good or bad, the necessity of anti-trust laws (Van Horn, 2009), and the role of the state in providing welfare for its citizens (Bergin, 2009). Individuals even evolved over the course of their careers: Milton Friedman, for example, became more rigid in his interpretation of what constituted a "free" market over time (Bergin, 2009).

Rather, these ideas persisted for at least three reasons. First, because the idea of the market as a natural, self-regulating entity is powerful: as Somers and Block note, it is probably the most potent ideological tool of what they describe as "Market Fundamentalists" (p. 10). Second, because the ideological infrastructure disseminating this narrative is large and well-funded, ranging from politicians and the press to the network of think tanks staffed by free-market academics. Finally, this narrative persists because it is relatively simple (too much government intervention is bad!), and *no coherent counter-narrative has emerged*. Unfortunately, the explanation of how these changes occurred is quite complicated - I have only scratched the surface of the historical narrative in this chapter. Hacker and Pierson (2010) describe the factors that underlie the transition from the post-war era to the new economy as "mind-numbingly complex." Thus, even if one adapts Bernie Sanders' message that the economic system is rigged, understanding the specific ways in which it is rigged and how those factors came about is far from straightforward.

Conclusion

Neoliberal ideas play a key role in the ideology of the American Dream, because they suggest that because the free market is fair, individual initiative is the most important factor in one's ability to get ahead economically. Hacker (2008) calls this ideological trend the "Personal Responsibility Crusade," Somers (2008) uses the term "Market Fundamentalism," and Bernstein (2006) refers to "You're On Your Own" or "YOYO." I have showed in this chapter, however, that the "free market" is in no way natural, and that the changes between the Post-War Era and the New Economy were far from inevitable. Instead, they were a result of motivated human action. Not only is the dominant ideology not an accurate way to describe the stratification system, but deliberate policy changes have reduced the ability of the labor market to reward hard work and effort over time for a large swath of the population. While some individuals have greater access to the labor market now than in the post-war era as a result of the Civil Rights and Women's Rights movements, all people are disadvantaged by the stagnant wages and rising inequality of the post-war era. Ultimately, this chapter shows that individuals have ample reason to challenge the dominant ideology. It underscores the question at the heart of this dissertation: given the state of economic opportunity and mobility in the contemporary U.S., how - and among whom - does the ideology of the American Dream persist?

Chapter 3: Data and Methods

As I noted in Chapter 1, most previous research on beliefs about the dominant ideology comes from surveys. Yet this method does not allow us to understand the nuances in one's perspective, as well as how individuals explain their beliefs. In order to provide insight into how individuals make sense of economic stratification and how the dominant ideology persists among those who are struggling economically, I chose to conduct a series of in-depth interviews across two diverse geographic locations. The specific goals of my interviews were threefold. First, I aimed to understand my participants' own experiences with the economic system (as well as those of their parents) and how they made sense of those experiences. Second, I wanted to identify the content of my participants' beliefs about economic opportunity (for example, is the dominant ideology accurate? Is the economic system fair?), as well as their specific explanations for why some individuals struggle economically while others do well. Finally, I hoped to understand the conditions that lead my participants to challenge or reproduce the ideology of the American Dream and to understand how they reconciled any contradictions in their beliefs about the dominant ideology with their lived experiences.

I aimed to interview an economically diverse sample of men and women who were likely to have had parents, grandparents, or other adults they knew who benefitted from the economic system of the Post-War Era. In other words, I wanted to speak with individuals who, if they had been born 30 years earlier, would likely have experienced a very different set of employment and economic conditions than they did in 2015. With this in mind, I conducted 88 in-depth interviews with 56 white individuals[8] from two small cities with very different economic conditions: middle class Williamstown (n=30) and working class Paulson (n=26) (both are pseudonyms). The cities are located in a rust belt state (henceforth, Rust Belt State) that had a large, unionized manufacturing sector in the postwar era but has since shrunk considerably. Adults from 40 families were represented in the study, and I spoke with both partners in 20 of the 40 families. I conducted the interviews from September 2013 to June 2015, although I asked follow up questions of some participants in 2016. With the exception of three participants, I spoke with everyone in my sample at least once in 2015.[9] I focused on individuals who identified as white because their parents and grandparents were the most likely to have benefitted from the economy of the post-war era, and because introducing racial variation into my sample when I was already varying on economic status and gender would have made it more difficult to tease out trends. While I attempted to interview a relatively even number of men and women, I ended up with more women (n=33) than men (n=23).

My belief was that these individuals, who had a "front row seat" to the changes in the American stratification system described in the previous two chapters, might be more attuned to the differences between the Post-War Era and the "New Economy" than individuals who were not from a geographic area that had transformed so dramatically. Perhaps this exposure would lead them to question why individuals in earlier generations were more easily able to achieve the trappings of a middle class life and experience stable employment, often with lower levels of education - and to question whether the dominant ideology was indeed accurate. Table 3.1 displays my sample by gender and location.

[8] The number of interviews is higher than the number of participants because I conducted at least two interviews with many participants.

[9] These three individuals did not respond to my request for a follow up interview in 2015.

Table 3.1: Sample by Gender and Location

	Women	Men	Total
Paulson	15	11	26
Williamstown	18	12	30
Total	33	23	56

The organization of this chapter is as follows. First, I provide an overview of my sampling frame, discuss Paulson and Williamstown in more depth, and detail my approach to (and experiences with) recruitment. Then I provide an overview of the demographic characteristics of my sample. Next I discuss my interview protocol, the interviews themselves, and how my own identities and presentation may have influenced the interview process. Finally, I discuss my process for analyzing the interview data.

Sampling Frame

In addition to focusing on white individuals from Paulson and Williamstown, I limited the parameters of my sample in several other ways: parental status, relationship status, and employment status.

Parental Status

I limited my sample to individuals with children or stepchildren who lived with them at least part time. Unlike childless adults, who may think about the economic opportunities of today's youth in an abstract sense, parents have a vested interest in their offspring achieving economic success in the future. To that end, strategies about how they can best help their children succeed and what today's economic conditions may mean take on a deeper level of meaning. In addition, many of the largest expenses faced by adults are those related to their children, including saving for college, health-related expenses, and the cost of moving into certain neighborhoods so their children can attend particular schools. My participants' first-hand experiences with the contemporary American K-12 educational landscape, the costs involved in extracurricular activities, and preparing their children for higher education or the labor market provide a vivid window into the steps and processes involved in social stratification. Consequently, parents may have a different perspective on economic opportunity and the American Dream from people without children.

I also tried to limited my sample to individuals whose oldest (or only child) was in the 5th through 11th grade. Although four participants had older children with a former partner who no longer lived with them, all of my participants had at at least one child in this age range. 40% had children who were between the 5th and 8th grades, and 60% had children in 9th to 12th grades. I selected this age range for my participants' children because these parents are at a unique stage in their child's educational trajectory: while some have older children who are starting to think about life beyond high school, all still have room to dream about and anticipate their child's future without the next steps laid out in stone. In addition, these parents all have children who have spent more time in the educational system than parents with younger children, so they have had more experience with how the educational system works and how it might influence their children's opportunities for success in the future.

Relationship and Employment Status

I deliberately constructed a sample where all of my participants lived in two-income households: all were either married (n=52) or cohabitating with a romantic partner (n=4) and both partners were employed at least 10 hours a week at the time of our initial interview. I focused on married or cohabitating individuals because the two-parent family is often constructed as the most desirable family type in the United States (Cherlin, 2010), and people who are single may believe their financial situation would improve if they had a partner with an additional income, which may impact how they make sense of their own economic opportunity. I limited my sample to families where both partners were employed at least part time in order to maintain consistency: including families where one or both partners did not work might have introduced variation into my sample that would have made it more difficult to tease out trends in my analysis.

The Research Setting

Paulson and Williamstown are cities of approximately 100,000 residents located about an hour from each other in Rust Belt State. The socioeconomic conditions in the cities are very different: while Williamstown was recently named one of the top places in the U.S. to live by a major national magazine, Paulson is well-known in Rust Belt State for its high levels of crime, poverty, and unemployment. I selected these locations for my research sites because I wanted to increase the chance that my participants would have a range of economic experiences even though I did not explicitly sample on economic characteristics (like income or education). I was also curious how living in different types of environments would influence my participants' views on the dominant stratification ideology.

Paulson

If a city were to embody the transition from the post-war era to the new economy, it would be Paulson. It is the birthplace of American Manufacturing Company (a pseudonym, henceforth AMC), a large corporation that provided many individuals in Paulson, Rust Belt State, and beyond with secure employment, benefits, and the trappings of a middle-class life. The company was also a hub for union activity and organizing during the Post-War era. In the middle of the twentieth century, Paulson was thriving and touted for the middle class lifestyle it offered many of its residents, yet its fortunes began to change when AMC started to shed jobs in the 1970s.

When I conducted my interviews in 2015, Paulson was known for its high levels of crime and poverty, abandoned homes, and empty storefronts. Its official unemployment rate was 11% (American Community Survey, 2017), but likely it was much higher given that official unemployment measures do not count individuals who have given up looking for work. AMC still employed some people on the assembly line in and around Paulson, but these jobs were few and far between: individuals had to receive a referral from a current employee, then be selected via lottery for a temporary position that might or might not become permanent. Rebecca Griffin, a Paulson participant who had recently gotten a permanent job on the AMC assembly line, said she had waited four years to have her name drawn out of the lottery despite having a referral from the chairman of the union. She arrived at our interview wearing a nylon jacket with the the name of her plant and the union logo stitched on the lapel, and mused at how times had changed since her father worked at AMC. “When he was in AMC, they just hired people off the street,” she told me - something I heard from many of my respondents. Indeed, 81% of the participants in my Paulson sample had a parent or parent in-law without a college degree who had worked in a blue-collar position for AMC (on the assembly line or in the skilled trades), but only 15% either had a blue-collar position at AMC themselves or had a partner who worked in such a position when we spoke. I began to think of having a permanent blue-collar position at AMC as akin to winning the lottery, as employees received health insurance plans with no copays or deductibles, overtime pay, and annual profit sharing bonuses in the thousands of dollars. These benefits are unavailable to many white collar workers in the contemporary U.S., even those with postsecondary degrees.

AMC was one topic that came up repeatedly among the participants in Paulson; the other was the city’s level of crime. While I did not begin my interviews in Paulson with concerns for my own physical safety, the majority of participants in Paulson spoke about their own safety concerns and mentioned particular areas of the city I should avoid, which led me to become much more aware of my surroundings. Part of their trepidation may have been racialized: all were white and lived on the outskirts of the city, while the “high crime” areas of the city were mostly African-American. Yet I cannot dismiss their warnings as mere hyperbole: over 80 individuals were shot or stabbed during the three months I was in Paulson conducting my interviews, a significant number for a relatively small city. One, April Bullock, lived on a street she described as “one of the main murder streets of Paulson” and said someone had been murdered at a barbeque two houses down from her a few days prior to our interview; another, Josette Lee, told me one of her friends had been killed the day before our interview in a drug deal gone wrong. Both of these events did in fact occur; I read about them in the local newspaper.

My participants’ exposure to the crime in Paulson varied. While everyone had Paulson street addresses, only three families actually lived in areas they (and others in my sample) considered the “dangerous” part of the city. The rest lived in the outer ring of the city in an area known as Paulson Township. Given that I aimed to interview white individuals, it makes sense I was better able to find people who met my criteria in Paulson Township: many white residents of Paulson fled the center city for newly developing working class suburbs like Paulson Township in the 1940s and 1950s. Discriminatory practices like redlining meant these areas remained largely white: although Paulson itself was 60% African American in 2015, Paulson Township was only 8% African American (American Community Survey, 2015**)**. In addition to racial differences, the economic conditions are more favorable in Paulson Township than in the city: the median family income in Paulson in 2015 was $30,000 and the poverty rate was 40%, compared to $45,000 in Paulson Township with a poverty rate of 12% (American Community Survey, 2015). The median family incomes in both places were less than in the United States overall ($53,000), but the 12% poverty rate in Paulson Township was slightly lower than in the U.S. in 2015 (15%).

While the four individuals who lived in the "dangerous" parts of Paulson spoke about the measures they took to protect themselves—such as owning guns and pit bulls—the majority of people who lived in Paulson Township said they felt relatively safe in their neighborhoods. Only one family (April and Randy Bullock, who lived in Paulson) sent their child to school in the notoriously underfunded Paulson school district; the majority sent their children to the better funded (and more racially homogenous) district in Paulson Township. The Paulson Township parents gave mixed reviews of the schools in the district: while some were satisfied, others commented that the class sizes were too large or the demographics of the schools were changing because the district had recently enacted an "open enrollment" policy, meaning that children from the city of Paulson could attend. In 2015, 60% of the students at the Paulson Township High School were eligible for free or reduced lunch, compared to 82% at Paulson High School, where April and Randy Bullock sent their son (National Center for Education Statistics, 2015).

Although the lived experiences of an individual in the city of Paulson and an individual in Paulson Township are somewhat different, I will often refer to all 26 of the participants from this area as "Paulson area" participants, given that only four participants from three families actually lived in the city itself. This is partially because I have so few Paulson city participants, but also because the participants in both areas are demographically diverse: the four Paulson city participants included April and Randy Bullock, whose family income was $12,500, Danielle Young, whose family income was $24,000, and Robyn Curbo, whose family income was $105,000. They also held diverse views on the dominant ideology, ranging from mostly rejecting it (Robyn Curbo) to wholeheartedly embracing it (Danielle Young). I will, however, point out when the Paulson city participants have perspectives that seem to result from their unique worldviews.

Williamstown

Williamstown is a mostly white suburb of 100,000 residents with a median household income of $90,000. It has a relatively well-educated population: over 50% of adults held Bachelor's Degrees in 2014, twice as high as the national average of 28% (American Community Survey, 2015). Compared to Paulson, where my participants provided a seemingly endless stream of stories about the dangers of particular parts of the city and waxed nostalgic about the rise and fall of AMC, there was nothing to distinguish Williamstown from any of the other predominantly-white, middle class suburbs in Rust Belt state (and beyond). It had a quaint downtown with small businesses, coffee shops, and a large outdoor area that housed its bustling Farmer's Market, which featured a sign proclaiming Williamstown as one of the "Top Places to Live in the US." Beyond the downtown was urban sprawl, replete with chain stores, restaurants, and an upscale shopping mall. 66% of individuals in Williamstown in 2015 were white, 19% were black, and 11% Asian. The unemployment rate in Williamstown was 3.1 (compared to 10.8 for Paulson), and the poverty rate was 8%: lower than in Paulson (40%), Paulson Township (12%), and the U.S. overall (15%).

Indeed, the majority of my participants said Williamstown was an excellent place to raise a family, with safe neighborhoods and a good public school system. All but five of the families in Williamstown sent their children to public school: the rest sent their children to private, Catholic school (n=4) or homeschooled (n=1). There were three public high schools in Williamstown, and the majority of the families in my sample sent their children (or were planning to send their children) to two of the three: Williamstown South and Williamstown West. These schools had free and reduced lunch rates of 19% and 22%, respectively: much lower than the 60% at Paulson Township High School and the 80% at Paulson High School, where April and Randy Bullock sent their son. Yet many of the public school parents in Williamstown spoke with distress about how a bond issue to raise money for the schools had failed in 2013, blaming its defeat on older residents of the city who did not have children in the public schools and were more likely to vote in off-year elections. Several of my participants were current or past officers of the Parent Teacher Associations at their children's schools and had worked behind the scenes to try and pass the bond, which came up again on the ballot in 2015 and passed. Most said they were satisfied with the education their children were received in the public schools, although some commented that the buildings were aging physically, which they hoped the funding from the bond would help to address.

Recruitment

Given my stringent parameters around geographic location, parental status, relationship status, and employment status, recruiting participants for the study was difficult. By focusing only on individuals who identified as white, I limited my ability to recruit through schools and some community organizations, such as the YMCA, where I needed to describe my recruitment criteria to gain access to participants. In order to get past the admittedly awkward problem of only focusing on white individuals, I designed colorful flyers that said I was a graduate student and wanted to talk with parents about "raising kids in the United States today." The back of the flier included a list of "frequently asked questions" where I provided more details about the study - for example, in response to the question "what will we talk about during the interview," the flier said "I am interested in how you think your parents' opportunities for economic success may be different or similar to your own experiences, and also how you think about your kids' opportunities in the future." I also said I was interested in "how people think about the American Dream, economic opportunity, and how these things may or may not be changing over time." I presented the study as being about raising children in order to make it seem more accessible to a wide audience, but I was clear on the back of the flier about the topics we would discuss and elaborated more fully when I spoke with the participant in person. The flier included a link to a web address where individuals could go online and fill out a short, IRB approved survey that asked a series of questions about whether they lived with a romantic partner, employment status, the grades of their children, and racial/ethnic background. This method allowed me to screen participants for the study without having to explicitly say I was focusing on white individuals. I offered the participants a $75 cash incentive for taking part in the study, which was advertised on the flier. I felt strongly they should be compensated for revealing personal details to me about their lives and knew from the previous experiences of my colleagues that recruitment was more successful when incentives were involved. I was also aware that my strict recruitment criteria might limit the number of eligible individuals and hoped that providing a financial incentive would encourage more people to contact me.

I began recruiting in Williamstown first, and posted fliers at local businesses, libraries, and online at multiple Williamstown-specific Facebook and webpages, especially those aimed at parents. I also emailed youth sports leagues and various dance, music, gymnastics, and karate studios to see if they would be willing to post a flier at their location or email a blurb about my study to their families. I had limited success with these methods: I did not hear back from most of the people I emailed, and only a few eligible participants contacted me via the website. Fortunately some of these participants told their friends about the study, and I ended up recruiting about half of my participants in Williamstown via word of mouth from these initial contacts. People consistently told me they simply did not know many people who fit all of my criteria: the children weren't in the designated age group, or one of the parents wasn't working, or the couple was divorced. I eventually set up a booth at the Williamstown Farmers' Market in the Summer of 2014 to see if I could find more participants, and this recruitment method ended up working relatively well. I went to the Farmer's Market for multiple Saturdays; my husband and two-year-old often handed out fliers at my booth while I walked up to people asking if they wanted to participate in the study. Most of these encounters were unsuccessful, but I ended up finding enough people via this method to reach my goal of 30 participants.

Recruiting participants in Paulson was also difficult. Unlike in Williamstown, the Paulson Farmer's market was a recruiting dead-end. Although I visited multiple times, I never found a single participant this way: most of the people I encountered at the city's newly-remodeled market were visiting from out of town. An administrator at a local charter school agreed to distribute my information to eligible families, but then realized he did not have any families who fit my criteria. My lucky break came when a woman in Paulson saw a blurb about my study online and posted it onto the parents group for one of the public schools. Eight people signed up overnight, and those individuals eventually told enough of their friends that I was able to reach 26 participants.

I was surprised by the challenges I experienced in recruiting, especially given the financial incentives I offered the participants. Recruiting challenges were somewhat different in Paulson and Williamstown. In Williamstown, many of my participants said most of their friends had at one partner who stayed home full-time, which made them ineligible for the study. In Paulson, relationship status seemed to be a significant barrier: multiple participants said they knew people who would qualify for the study except they did not have a partner. This makes sense, given the demographics of both areas. I initially wanted to interview individuals from 60 different families in order to increase the variety of economic experiences represented in my sample, but when recruitment presented a significant challenge I changed my mind and decided to open up the study to my participants' partners. In the end, I interviewed both partners in half of the families. In some cases the partner was not willing to participate and in other instances we were simply unable to make the interview work with our schedules. In retrospect, interviewing two partners was a fascinating exercise, as I was able to see two distinct perspectives on the same set of objective economic circumstances.

Sample Characteristics and Demographic Differences by Location

Although the median income of the 40 families in my sample was $117,000, their incomes ranged from $12,500 to $250,000. The Pew Research Center (2016) calculated three "income tiers" for every state - upper, middle, and lower - based on family size and the cost of living. According to Pew, middle income families are those with incomes between 2/3 and double the median household income for the US (adjusted based on family size and cost of living for the geographic location), upper income families are those with a household income more than double the median, and lower income families have incomes less than 2/3 of the median. Based on this method, 28% of the families in my sample (n=11) were in Pew's highest income tier, 53% (n=21) were in Pew's middle tier, and 20% were in Pew's lowest tier (n=8). As a group, my participants were relatively privileged compared to many other families in the U.S.: all were white, all had a partner, and each partner was employed at least part time. 66% (n=27) came from a household where at least one partner had a bachelor's degree, and 28% (n=11) came from a household where at least one partner had a post-graduate degree (although no participant came from a household in which both partners had a post-graduate degree). While 73% of my participants did not have parents who earned a college degree, the majority believed their parents were now doing well (59%) or okay (25%) economically. Yet as I anticipated, the characteristics of my participants differed based on location, which I describe in the next few paragraphs. I go into significantly more depth about my participants' socioeconomic conditions in the next chapter.

Income, Education, and Employment

The families in my sample from Williamstown had higher incomes, higher levels of education, were more likely to work in white-collar positions, and were more likely to include one partner who worked part time by choice than those in Paulson. Conversely, families in Paulson had lower incomes, lower levels of education, and were more likely to work in blue collar or service sector positions. They were also less likely to include one partner who worked part-time by choice. In this section, I briefly detail some of these differences.

As a group, the 19 families in the Paulson area had a median family income of $75,000: higher than the median for both Paulson and Paulson Township as reported by the Census, but lower than the $130,000 median income for the families in Williamstown. Only 37% had family incomes over $100,000. Median family incomes differed in Paulson and Paulson Township: the median income for the three families in the city of Paulson was $24,000, compared to $75,500 in Paulson Township. Only two of the 19 families in Paulson were in Pew's upper income tier (11%): the remaining were in the middle (n=9; 47%) or lower tier (n=8; 42%). Conversely, 81% of the families in Williamstown had family incomes over $100,000, and all were in Pew's upper (n=9; 43%) or middle income tier (n=12; 57%). The range of family incomes in each location varied: in Williamstown, incomes ranged from $60,000 to $240,000; in Paulson Township they ranged from $22,000 to $250,000; and in the city of Paulson they ranged from $12,500 to $120,000.

There are also clear educational differences between the locations. Only 27% of participants in the Paulson area had completed their Bachelor's degree when we spoke (n=7), compared with 73% of participants in Williamstown (n=22). 33% of participants in Williamstown had a master's or professional degree (n=10), while no participants in the Paulson area had completed their graduate education. Participants in Williamstown were much more likely than those in Paulson to live in a household where at least one partner had a 4-year degree: 93% of the Williamstown participants lived in a household where at least one partner had a Bachelor's degree, and 60% (n=18) lived in households where both partners had a four year degree. Yet this was true for fewer than half of the participants in the

Paulson area (44%), and and only one Paulson family included two adults with Bachelor's degrees.[10] . Table 3.2 shows the distribution of families in the sample by income and educational attainment.

Table 3.2: Sample by Income and Educational Attainment

	Number of Families (Participants)	Median Family Income	Participant Educational Attainment	Family Educational Attainment
Paulson Area	19 (26)	$75,000 ($12,500-250,000)	< BA: 19 (73%) BA: 7 (27%)	0 BAs: 11 (60%) 1 BA: 7 (35%) 2 BAs: 1 (5%)
Williamstown	21 (30)	$130,000 ($60,000-240,000)	< BA: 8 (27%) BA: 12 (40%) > BA: 10 (33%)	0 BAs: 2 (10%) 1 BA: 6 (29%) 2 BAs: 13 (62%)
Total Sample	40 (56)	$115,000	< BA: 27 (48%) BA: 19 (34%) > BA: 10 (18%)	0 BAs: 14 (34%) 1 BA: 13 (32%) 2 BAs: 14 (34%)

Given these educational differences, it is unsurprising that the types of jobs my participants held varied. In Williamstown, 87% of families included breadwinners who were either in a "professional" white collar position (e.g., engineer, attorney, research scientist, or master's-educated public school teacher) that required a particular type of educational credential (50%), or a non-professional white-collar position that did not require a particular educational credential, such as corporate middle manager or corporate salesperson (37%). Each of these breadwinners had at least a Bachelor's degree. Only three families in Williamstown included a breadwinner in a blue-collar position. None of these individuals had bachelor's degrees, but all three were unionized, and two of the

[10] Indeed, 60% of Williamstown participants lived in households where at least one partner had a master's or professional degree, although five of these individuals were in a household where one partner had a master's degree and the other partner did not have a BA. No individuals in my sample lived in a household where both partners had graduate degrees

three made over $100,000. No families in Williamstown included a breadwinner in a non-union blue-collar or service sector position. In total, 13 of 21 families in Williamstown (62%) included a breadwinner who earned more than $100,000. In the Paulson area, only seven breadwinners were in a white collar position (38%), and only three of the seven were in professional positions. Instead, 62% of breadwinners in Paulson were in blue-collar unionized or service sector positions (26%, n=5) or non-unionized blue collar or service sector positions (37%, n=7). None of the individuals in these latter two types of positions made over $100,000, and only three of the 19 families in the Paulson area included a breadwinner who earned more than $100,000.

There was also variation based on full and part-time work. Families in Williamstown were slightly more likely to include one partner who worked part-time: 52% (n=11) had such an arrangement, compared to 42% of families in Paulson (n=9). What differed more dramatically between the two locations was the reason for full versus part time work: in 82% of the families in Williamstown with a part-time worker (n=9), the female partner worked part time by choice to be available for their children.[11] Yet this was true for only half of the eight Paulson families with at least one part time worker: in the other Paulson families, individuals worked part time because they were unable to find a job with more hours (n=2) or experienced health problems (n=2).[12] Families in Williamstown were also more likely than those

[11] The remaining two families Williamstown families included one partner who was working part time while in school, and another with a partner who was looking for a new job after being laid off.

[12] Two families in Paulson included two part-time workers: Randy Bullock could only find seasonal work and his wife April had mental health problems that made it difficult to work full time; in second family, Danielle Young was enrolled in school and her husband Steve had physical health problems that prevented him from working full time.

in Paulson to have a male breadwinner: 81% of the families in Williamstown included a male breadwinner, compared to 58% of the families in Paulson.[13]

Family Structure

86% of the families (n=18) in Williamstown were "traditional," meaning the partners were married, both were in their first marriage, and all offspring were either the couple's biological children or adopted by both partners together. In the other three families, two of the partners had been married previously; all three included one partner who had children with someone other than their current partner. All of the couples in Williamstown were married at the time of our interview. In Paulson, on the other hand, only 41% of families were "traditional" by these standards. While all but three families in Paulson included two married partners, the majority had been married before (n=9) and/or included at least one partner who had children from a previous relationship (n=11).

Employment Hardship

The majority (70%, n=28) of families in my sample experienced employment-related hardships: 48% of families experienced an involuntary layoff (n=19) of one or both partners, and an additional 22% experienced a demotion or pay cut (n=9). When we break families down by those that experienced at least one layoff or at least one demotion / pay cut, we see that individuals who experienced layoffs were more likely to live in the Paulson area and have less than a B.A., while those who experienced demotions or pay cuts were more likely to live in Williamstown and have at least a B.A.

[13] 32% of Paulson families included a female breadwinner and 11% included two partners who made roughly the same amount.

Table 3.3: Employment Hardship by Location and Education

	Location	Education of Affected Person
Layoff (n=19)	Williamstown: 7 (37%) Paulson: 12 (63%)	< BA:12 (63%) BA: 6 (32%) > BA: 1(5%)
Demotion / Pay cut (n=9)	Williamstown: 6 (67%) Paulson: 3 (33%)	< BA: 4 (44%) BA: 4 (44%) < BA: 1 (11%)

Family Background

The majority of participants across both locations had parents who did not graduate from college, although this was more common in Paulson (89%, n=23) than in Williamstown (57%; n=17). In Williamstown, 13 participants had a parent who had earned at least a BA, and 7 had at least one parent who had earned a graduate or professional degree. In Paulson, only three individuals had a parent with a BA, and none had earned a graduate or professional degree. Majorities in both places included at least one parent who had a unionized position: 65% in Paulson, and 53% in Williamstown.

A similar number of individuals in both places said their parents were now doing well economically: 57% in Williamstown (n=17) and 62% in Paulson (n=16). Although slightly more Paulson participants said their parents were doing well, more also said their parents were not doing well: 23% (n=6) compared to 10% (n=3) in Williamstown. Conversely, more Williamstown participants said their parents were doing "fine" or "okay" economically:" 33% (n=10) v. 15% in Paulson (n=4). I observed that overall, 82% of the individuals in my sample who said their parents were doing well economically either had parents in a union (49%), had parents with a bachelor's degree(15%), or both (18%). This differed somewhat by location, however: 75% of Paulson participants who believed their parents were doing well economically had parents in a union without a college degree, compared to only 29% in Williamstown. Participants in Paulson were much more likely to have divorced or never-married parents (69%, n=18), compared to only 20% of participants in Williamstown (n=6). Interestingly, this did not seem to play a meaningful role in my participants' assessment of their parents' economic circumstances, likely because many eventually remarried.

The Interview Protocol

I created an initial interview script (see Appendix A) with more questions than I could actually ask each individual, and then chose the questions that seemed most relevant to the particular participant's circumstances as the interview progressed. As the interviews were semi-structured, I also asked many questions not on the script. I did ask each participant a core set of questions, however, which I discuss in the next few paragraphs.

My intention was to give each participant multiple opportunities to talk about how economic stratification works in their own lives, in the lives of those they know, and in American society more broadly. The first part of the interview focused on the participants and their parents and children (or stepchildren). I opened the interview by asking each participant to tell me about themselves and their family, including what each partner did for work, where they grew up, how long they had lived in the area, and the grades and ages of their children. This relatively straightforward set of questions was intended to put the participant at ease. We then moved to a discussion of the participant's parents and their economic circumstances, both in the present and when the participant was growing up. As part of this section, I asked about the factors they believed influenced their parents' economic outcomes and if anything happened beyond their parents' control to help or hurt them economically. My goal was to understand how they viewed their parents' economic circumstances and the reasons they believed their parents ended up in particular economic positions.

The next section focused on the participants' own educational, occupational, and economic experiences. First, I aimed to understand the details of these experiences: I asked each individual to discuss their educational and occupational trajectory, including what school was like for them (with an emphasis on high school and, if applicable, college); if there was anything they wanted to "be" when they grew up; their experiences with post-secondary education (if any); and the jobs they had held. I was interested in how they perceived their current job: was it a "good" job? Did they think they had job security? Did they enjoy work? What about their partner? I then asked for more sensitive information about their economic circumstances, including their approximate household income, their levels of debt, the amount they had in savings, and whether they had ever declared bankruptcy. I intentionally placed this section toward the middle of the interview because I wanted to give participants the chance to become comfortable with me before asking sensitive details about their economic lives. This technique seems to have worked, as all of the individuals in my study told me their household income and the majority provided details about the circumstances surrounding their savings and debt. I asked about other aspects of their economic circumstances as well: did they own their home? Did they have health insurance? Did they use any public assistance or payday lending services? Did they receive financial help from friends or family? Did they provide financial help to others? I also asked about their spending habits: did they believe they "lived above their means," whatever that meant to them? Did they spend money on things like personal grooming (e.g., pedicures or tanning), hobbies, or hire people to help out at home, like a cleaning person or someone to mow the lawn? What about vacations?

These questions were intended to paint a portrait of each individual's economic circumstances, because I wanted to understand their experiences with the stratification system when I asked about the dominant ideology in the next part of the interview. Yet I also wanted to know how they *felt* about their circumstances and what forces they believed were responsible for the economic conditions they had just described: as I had anticipated, individuals' objective circumstances were not always predictive of how they felt about their situation. To understand participants' subjective views about their economic circumstances, I asked if they believed they were financially secure (and what financial security meant to them), if they lived paycheck to paycheck, if their economic circumstances caused them anxiety or kept them up at night, and if finances ever caused tension in their relationship with their partner. I also asked how they believe they compared economically to other people they knew, other people in Rust Belt State, and other people in the U.S. Then, as I had done in the previous section with their parents, I asked participants to reflect on the factors they believe most influenced their economic circumstances, and if anything happened beyond their control that either positively or negatively impacted them.

I also asked each participant a series of questions about their children's educational experiences, such as satisfaction with their children's schools, how their children performed academically, and what they think will happen to their children in the future, including whether they will go to college, how they will finance college, and what the participant can do (if anything) to increase their child's chances of economic success in the future. I asked if there is anything they can do to help their children get ahead in the future that other parents in the U.S. might not be able to do, and if there are things other parents might be able to do that they cannot do. I also asked if they believed their children would be better off economically than others in society in the future, and if it would be easier or harder for their children to get ahead economically than it was for them.

I then moved into the second part of the interview, where my goal was to understand how the participant made sense of economic stratification in the contemporary United States. I gave the majority[14] of participants a blank chart (see Appendix B) where I asked them to describe the American social class structure - who was at the top, who was at the bottom, and who was in between. I then asked them to name each "class" with the words they thought were most appropriate, such as "wealthy," "working class," or "upper middle class," and to write out examples of occupations and incomes for each. The purpose of this chart was twofold: to understand how they conceptualized the class structure, and to transition into the next question, which I called the "alien question." In this question, I told them to pretend an alien from Mars came to the United States who didn't know anything about this country, and that the alien wanted to know why some people were doing well economically while others struggled. I then asked them to explain to the alien why people ended up in particular places. This question was useful because many of my participants found it humorous, and because it forced them to think about the U.S. stratification system from an outsider's perspective and to actually explain it. I also asked questions about whether they thought the system of sorting people was fair, if people generally ended up economically where they deserved to be, if they thought people born into poverty in this country had a good chance to get ahead, if they believed it was more expensive to raise a family now in the U.S. than in the past, and if they in the "American Dream" – the notion that anyone in this country could get ahead with hard work and effort.

I also included two vignettes at the end of the interview where I asked most[15] participants to read two fictional stories and to comment on the factors they believe

[14] In some cases where I was limited for time, I gave participants a ladder to represent the class structure and did not have them name each social class group. I decided to do this because I ultimately did not find the description of classes to be especially useful for my analysis - instead, the most useful part was their belief about why people ended up at the top or the bottom or in the middle. Although I do not use the descriptive data about social class in my analysis for this dissertation, I plan to revisit them for a separate paper in the future.

[15] As with the social class worksheet, I did not ask some participants about the vignettes due to time constraints. As with the class worksheet, I found the vignettes were of less use than I anticipated, mostly because individuals usually repeated things they had already said in other places.

influenced each participant's economic trajectory (included at the end of Appendix A). The vignettes were written in such a way that my participants could identify individualistic and/or structural explanations for the characters' economic outcomes. Although the vignettes describe the lives of fictional individuals, the circumstances in each story are based on data from the Brookings Center for Children and Families' Social Genome Project (Sawhill, Winship, and Grannis, 2012) that describe why some individuals are more likely than others to achieve economic success. These vignettes are included in Appendix A. Finally, In order to further understand what factors may have influenced my participants' views, I asked them about their news consumption habits, their political beliefs and voting behavior, and whether they had heard about the Tea Party, Occupy Wall Street, economic inequality, and the idea of the 1% v. 99%. I also asked about their religious beliefs.

I conducted 22 interviews in Williamstown in the fall of 2013 and the spring and summer of 2014 using this format. Yet despite the detailed data I collected, I began to feel like the interviews were missing something. First, it was sometimes unclear why some participants with relatively high incomes felt badly about their economic circumstances and said they were living paycheck to paycheck, while others with much lower incomes seemed to be doing okay (or at least *feeling* okay). Were some people getting more help than I realized from their families or other sources? What were the main expenses that were stressing particular families out, and how did those vary across the sample? How much did they actually have in retirement, or in home equity? How much did their children's extracurricular activities cost? How did they incur (or avoid) credit card debt? While I had asked some of these questions in the first interview, I realized that gaining a more nuanced understanding of the details surrounding my participants' economic circumstances would help me to better make sense of the hardships and successes they experienced in trying to achieve their version of the "good life."

Second, it was often difficult for me to understand how each participant made sense of the dominant ideology from the questions in this first interview. While some participants clearly believed the dominant ideology was the best way to describe the stratification system and one participant rejected the dominant ideology outright, the rest espoused views that seemed to challenge the dominant ideology in one sentence and then support it in the next. This was not unexpected: based on previous research (Young, Jr., 2004; Mazelis, 2017), I had anticipated that people's views on the dominant ideology would include a mix of beliefs. Yet I didn't realize how difficult it would be to make sense of the diversity of perspectives espoused by each individual. I was dissatisfied with simply saying that some people hold both types of perspectives: it seemed like there was a continuum of beliefs about the stratification system, and yet my questions were not sufficient in helping me untangle those nuances.

Given these two issues, I made the decision to modify my research design after the first 24 interviews. Instead of interviewing 80 people, I decided to reduce my sample to approximately 55-60 participants and to go into more depth with each participant in order to better understand both their economic circumstances and how they made sense of the dominant ideology. To gain more information about each family's economic circumstances, I decided to do a budget-like activity with my participants. I envisioned this being somewhat like the budget activity Kathryn Edin and Laura Lein conducted with women on public assistance in their 1997 book "Making Ends Meet," and I met with Laura Lein, who was then the Dean of the School of Social Work at Michigan, to discuss their process. Unlike Edin and Lein, my intention with the activity was not to try and reconcile every cent of my participants' income and expenses. Instead, my goal was simply to gain a better understanding of each family's economic circumstances.

I designed a budget worksheet to gather economic data about my participants, which is included as Appendix C. The worksheet covered twelve topics:

income, savings, non-mortgage debt, housing, utilities, transportation, food, health care, child-related expenses, clothing/shoes/toiletries, vacations, and miscellaneous. I went into significant detail on many of these topics: for example, pages 3 and 4 of the worksheet are about "other sources of income or resources" and included 22 different potential sources for the participant to consider, such as bonuses at work, assistance from family and/or friends with various things (e.g., major purchases, emergencies, day to day expenses, or vacations), pawning possessions, or donating plasma. Unlike the economic data I collected in the first interviews where I asked open-ended questions, I wanted this worksheet to help participants recall details that they might otherwise forget. The worksheet is slightly more detailed than the actual data I collected from most participants, as I realized I did not need to ask every question to gain a relatively nuanced picture of my participants' finances - and also that I needed to be considerate of my participants' time. I also did not ask participants for "evidence" of their financial situation by requesting tax returns, pay stubs, or bills; I wanted them to feel comfortable talking to me and not like I was being too invasive or causing them an undue burden in having to track down documentation. Thus, the information I gathered through the budget worksheet should be considered an *approximation* of each family's circumstances, not anything I verified with documentation.

In addition to the worksheet, I developed a set of questions intended to help me better untangle my participants' beliefs on the dominant ideology. One of these questions was what I call the "A/B question," where I had participants read two statements about the stratification system and then choose the one they agreed with the most:

> A) Whether or not a person gets ahead economically in this country is mostly up to them—if someone has the drive, works hard and gets the right skills, they can get ahead economically in America.

> B) Circumstances beyond any person's control have a lot to do with whether or not they can get ahead economically in this country— for example, the state of the economy or competition for jobs can severely limit a person's ability to get ahead economically in this country.

I adapted this question from a survey conducted in 2011 by the Pew Research Center's Economic Mobility Project. Although it was a forced choice question, it gave me the chance to talk with people about *why* they chose A or B. I could also gain insight into participants' beliefs about the dominant ideology by the speed and intensity with which they answered the question. Some individuals quickly circled A or B and gave a lengthy explanation for why they had done so, while others struggled to choose an answer or explained why they believed in both. In those situations I probed people to say which one they believed was more true than the other, just to see how they explained their thought process.

I also incorporated a set of what I called "conversation starters," in which I asked participants to read a list of items (e.g., luck, a parent's economic circumstances, belonging to a union, race, or growing up in a good neighborhood) and then rate, from 1-4, the degree to which they believed this factor played a role in people's economic circumstances. I then asked participants to talk about some of their answers, especially if their scores seemed to contradict things they had said in the rest of the interview. I did not use the scores by themselves as data unless I had a chance to ask the participant about their reasoning, but they did help initiate conversations with the participants in some cases.

I also included several questions about policy in an attempt to understand how my participants' more abstract views about stratification translated into support for concrete actions. I asked participants to pretend the next president asked them to be on a task force and wanted them to tell him/her the three things they thought were the biggest issues/problems in the US that need to be addressed. The purpose of this was to try and understand the degree to which concerns about economic opportunity and related topics were priorities for my participants. I also asked them to assess whether they would be in favor of particular policies, including more assistance to the poor and/or middle class, free college tuition, free child care, paying parents to stay home with young children, a higher minimum wage, and a government jobs program. While I did not ask every participant all of these questions, I tried to touch on some of them in each interview. The second interview script is included in Appendix D.

I now had two relatively long interview instruments, so I decided the best path forward was see if the 22 participants in Williamstown were willing to do a second interview with a budget component, and to conduct either two interviews with the remaining participants in Williamstown and Paulson or one longer interview. I also wanted to make sure my participants were fairly compensated for both their time and the depth of information they were providing, so the IRB agreed I could give each participant $75 for the first interview (as I initially requested) and $100 for completing the budget activity, or $175 total. When I emailed the original 22 participants, I wrote the following to describe the second interview:

> In the second interview, my primary focus is on better understanding how families today manage their income and expenses – which expenses cause people to feel stressed, which ones feel manageable, etc. I will ask you a series of questions about various aspects of your budget (for example, housing or food) and talk to you about how much you spend in this area (you can give estimates) and whether you are satisfied with your circumstances in this area.

Fortunately 19 of the 22 Williamstown participants who had done the first interview in 2013 or 2014 were willing to complete a second interview in early 2015. In some cases I conducted the budget activity with both partners, but in most cases I did it with the individual I had spoken with originally. Most of those 19 participants (almost all women) were the ones who did the household finances anyway, so they were able to answer my questions. In a few cases a participant who did not manage the finances had talked with their partner beforehand and came to the interview with various budget items written down. The remaining eight individuals I spoke with in Williamstown were partners of individuals I had already interviewed, and I asked both the questions from the first interview script and the additional questions about stratification I had added to the second interview.

When I began my interviews in Paulson, my intention was to conduct two interviews with one partner, just as I had done with the 19 participants in Williamstown, in order to complete the budget activity. I initially believed one of the reasons the 19 individuals from Williamstown were willing to divulge so many details about their economic lives to me was because they had already completed one interview and felt comfortable; thus I wanted to give my Paulson participants the same courtesy and give them a chance to get to know me first. Soon, however, I began to realize that many of the participants in Paulson seemed less concerned about divulging details about their economic circumstances than the individuals in Williamstown: when I went through my informed consent form for the first interview and talked about the detailed ways in which I would protect their privacy, many responded with some version of "my life is an open book," and seemed unconcerned about divulging details to me. In three of these cases, I ended up doing the entire interview sequence, including the budget activity, in one sitting. In these situations I asked each participant at the end of the first interview sequence if they would be interested in scheduling a second interview to do a budget activity (to ensure they did not feel coerced), and if they said yes, I gave them the option of just doing it then or setting up another time. Each of these participants completed two separate consent forms, one for the first interview and one for the budget activity. In the end, I was able to complete the budget exercise with 36 of the 41 families in my sample (88%).

Interviews

I conducted the majority of first round interviews in a public or semi-public place, such as coffee shop or restaurant, a public library, the participant's church, or the participant's workplace. As I knew individuals might be less willing to divulge confidential information in public, I tried to make sure were were in a secluded location and spoke in soft tones. I conducted the majority of second round interviews with the budget activity in a more private location, such as a participant's home or a private conference room at a public library.

The interviews themselves were challenging in a number of ways. First, because of the sheer breadth of material I wanted to discuss with each participant, I had to strategically determine what questions to ask and what questions to omit. This was difficult because I did not actually know at the time which topics would end up being most relevant to my analysis, as I was using an inductive approach. There were a number of instances when I was analyzing my data that I realized I had not gone into as much depth on a particular topic with a certain participant as I would have liked; in some cases I completely omitted asking certain participants questions that I ended up wishing I had asked each of person. Ultimately I did the best I could; because of the number of topics I wanted to cover I ended up having to make some sacrifices.

The interviews were also challenging because I asked participants to discuss two potentially sensitive topics: their financial circumstances and the politically-charged topic of economic stratification in the contemporary U.S. I always felt a little nervous when I approached the section on participants' income, as I never knew if they would accuse me of being too nosey, refuse to answer, or even end the interview. Fortunately this did not happen, but I also avoided asking certain people additional details about their financial circumstances if they seemed reluctant about the income question. I also found it difficult to balance asking follow-up questions about their views on economic stratification without seeming like I was being too confrontational, especially if they had said things that were contradictory and I was trying to understand how they reconcile these views. I often felt like I was walking on eggshells during the interviews, as I wanted to learn about both of these sensitive topics without upsetting the participants.

A third challenge was the emotional demand of breaching these sensitive topics combined with the physical demands involved in conducting long interviews. Many of my interviews lasted longer than three hours, and sometimes they went into the four or five hour range. Some individuals were succinct in their responses and we were able to finish relatively quickly, but many others talked at length about their background, economic circumstances, and what they thought about economic stratification in the U.S. today. I found that some individuals seemed to really enjoy talking about their lives, and I often had to figure out how to steer them back on topic without seeming disrespectful. When I told each participant at the outset that the interviews generally lasted between one and a half to three and a half hours, many scoffed at the idea anyone could talk for three and a half hours - only to exceed that length in their own interview. In multiple instances, the interviews only ended when the establishment where were located closed for the evening. In some cases participants cried or became emotional. In the end, the majority of participants seemed to enjoy the interviews, or at least acted as though they had. Given that almost everyone who I asked to do a second interview complied, I feel confident the interview process was at the very least tolerable for my participants. Several said it felt like therapy.

I ended up conducting interviews with three couples where both partners were present for at least part of the interview. While this was not ideal, it was sometimes the only way I could schedule the interviews, and occasionally the second partner came to the interview even if I had not been expecting them. I recognize that I likely did not get as much information from these joint interviews on some issues as I would have in two separate interviews, especially since participants sometimes made negative comments about their partner's spending habits or human capital when I spoke with them one-on-one. In these joint interviews I asked participants to write down their answers to some of the questions (like the Alien Question and the A/B Question) in order to prevent them from influencing each other's initial responses. Although there were clear drawbacks to the joint interviews, there were also advantages: the partners would often debate and challenge each other on their responses to the questions about the stratification system in ways that I was not able to do, and this helped me to gain a better sense of where each partner stood.

At the end of each interview I audio recorded field notes with my impressions, experiences, and any points that I believed were especially relevant. All field notes and interviews were transcribed verbatim; I transcribed some myself but the majority were completed by a third party.

Reflexivity

I believe my social identities, experiences, and demeanor helped me to gain the trust of my participants. I am a white woman in my mid-thirties, and all of my participants were white. While it is possible some of the male participants might have held back with me in ways they would not have if I was a man, I still felt like I was able to obtain thoughtful responses from the men in my sample. In addition to gender, one clear difference between myself and many of my participants was social class, and specifically education. All of my respondents knew I was working on my doctorate, and many did not have any postsecondary education. I also come from an upper-middle class background: my father is a physician, and I grew up in a materially comfortable position that differed from the circumstances of some of my participants, especially in Paulson. Although my participants did not know that I grew up in an economically advantaged household, it is likely that some aspects of my presentation, style of speech, and demeanor indicated I was from a relatively privileged background.

However, I worked as a case manager with low-income families before attending graduate school, have a master's degree in social work, and have conducted research interviews in cities such as Detroit and Camden, New Jersey, so I have experience working with individuals from diverse socioeconomic backgrounds. I worked hard to create a friendly and relaxed environment from the outset by trying to engage in small talk, joking around with my participants when appropriate, and offering to buy my participants coffee or a snack before we started the interview if we were at a place that sold them. It also likely helped that I was a parent myself, so I could relate to my participants as they spoke about the challenges inherent in raising children. Some participants referenced my status as a parent in the interviews, noting things that I had to look forward to (such as the high cost of extracurriculars) when my then-two year old daughter was older. I tried to dress for each interview in a casual yet professional way: black pants or nice jeans with boots or flats, a sweater or blouse, and minimal jewelry and makeup.

Data Analysis

I finished the interview stage of my dissertation with a large amount of data: some of my participants spoke with me for over ten hours across multiple interviews. Because my interviews covered an array of topics, it was daunting to begin the process of analyzing it. I used a grounded theory approach, in which researchers collect data without pre-existing hypotheses and then identify the theories that emerge organically from the data (Charmaz, 2000).

I used four primary methods for data analysis: memos, spreadsheets, the qualitative coding program MaxQDA, and the statistical package SPSS. First, I used an inductive approach to identify themes in the data by reading each transcript multiple times and putting together a list of both the topics I knew I wanted to code (the participants' objective economic circumstances and background, how participants felt about their economic circumstances, and their views on the dominant ideology) and several themes I had noticed throughout the interviews and in the transcripts that seemed linked to the participants' views on the dominant ideology, including who they blamed for their economic circumstances and whether they were actively working to get ahead in the future.

Using MaxQDA, I created an intricate, color-coded codebook with six broad coding themes: "Background," "Economic Circumstances," "Views on Stratification," "Mobility Expectations," "Attributions," and "Challenging (the dominant ideology)." While I tried to create broad sub-categories under each folder in order to minimize the number of codes, I realized that I would not be able to organize and analyze my data unless each of these seven codes was broken down into multiple subcodes. Some of these seven codes had relatively few subcodes, but others, such as "Economic Circumstances" and "Views on Stratification," included many detailed subcodes to allow me to make sense of the the various statements participants made about these topics. For example, "Economic Circumstances" included "Comparative Economic Circumstances," "Objective Economic Circumstances," and "Subjective Economic Circumstances," each of which also had many sub-codes.

I moved back and forth between writing memos and re-reading interview transcripts in order to identify the universe of variation on a particular topic, and then worked to develop codes that best represented that variation. In the end, I had over 13,000 coded interview segments in MaxQDA. While coding my data took almost nine months, it ultimately made the analysis process much easier because it meant I could quickly pull up source material about each topic as needed. MaxQDA also has several tools that allow the user to visualize their codes, enabling me to identify trends in participants' worldviews.

After coding the data in MaxQDA, I used spreadsheets and memos to try and weave a narrative based on the coded interview data. This process involved various methods, including color coding, making lists, and drawing maps and charts. Once I came up with meaningful qualitative categories, I used SPSS to identify how widespread the trends were across my sample, and to link the qualitative data with participants' demographic data from the budget exercise. Although I obviously did not conduct any statistical analysis, I found SPSS invaluable for creating frequency tables and calculating descriptive data.

In some ways the large volume of data made the analysis process much harder, as I had so much information on each participant it was often difficult to see what might be relevant to the questions I wanted to answer. Yet adding the budget activity and the additional questions about stratification proved invaluable to the analysis. As I suspected, the budget activity shed light on details about participants' circumstances that did not come out in the first interview and enabled me to make the arguments in Chapter 7 about Hardship Buffers. The additional stratification questions helped to clarify many participants' seemingly disparate responses about the dominant ideology, and to create the continuum of stratification worldviews that is introduced in Chapter 5 and serves as the foundation for the rest of my dissertation. As with any data collection process, my methods were far from perfect. In retrospect, I would have made some changes to the interview protocol, as I hardly used some of the questions for my analysis (such as with the social class description activity and the vignettes; I also did not draw on the data on my participants' children as much as I anticipated) and I did not have as much data about other areas as I would have liked (such as logistical support my participants' received from their parents or in-laws). This is the downside of an inductive approach to research. However, I do feel confident that my complicated and sometimes messy data collection process allowed me to uncover the variation in my participants' worldviews on the dominant ideology, and to make sense of how so many of my participants reproduced this ideology even though their lived experiences seem to contradict it. It is to those lived experiences I now turn: in the next chapter, I will describe my participants' socioeconomic conditions in more depth.

Chapter 4: "We Look Like We've Got Our Shit Together… But We Don't:" The Limits of Traditional Social Class Measures in Understanding Economic Well-being

Leah Morgan told me that growing up, her dream was to be on the pages of *Town and Country* magazine. She certainly looked the part: with a stylish blonde haircut and straight, white teeth, Leah arrived at our our initial interview in a Williamstown coffee shop looking like she had stepped out of a J.Crew catalog. She was wearing an expensive-looking blue blouse, a pair of black fitted dress pants, patent leather flats, and delicate silver jewelry; I described her as "stunning" in my field notes. Simply put, Leah Morgan looked like she had a lot of money, and the measures sociologists often use to describe socioeconomic status – income, occupation, and education – only confirmed that impression. By these measures, Leah was solidly upper-middle class: she had a bachelor's degree, her husband had a law degree, and they had a combined income that exceeded $220,000. They both held white-collar jobs that paid well and offered benefits, and Leah had access to a sleek company SUV that doubled as her personal vehicle.

Yet after we had spoken for about an hour, Leah revealed the extent of her economic hardship. She told me she only had $2,000 in rainy day savings (which she saw as inadequate), no home equity, and $70,000 in her 401k, from which she had repeatedly withdrawn in order to cover her bills. Although Leah and her husband put money away each month for her three children's college funds, she didn't believe it was nearly enough. "Yeah, $100 a month per kid, which is a joke," she said glumly. "It's a joke. We should probably be doing about $1,000 a month." She told me they were in the process of getting rid of over $30,000 in credit card debt using a debt management plan,[16] and that since she did not have access to her credit cards, she had started going online and getting cash from payday lenders. "I feel like an inner-city poor person," she told me.

One could question of some of Leah's economic choices – such as sending her daughter and two sons to private, Catholic school and paying significant amounts for their travel sports. Yet Leah firmly believed Catholic school was the best option for her children after she had been bullied in public school as a child, and since two of her three children suffered from depression and anxiety, she had enrolled them in sports at the suggestion of their pediatrician. It seemed that the root of Leah's problem was a subprime, adjustable rate mortgage she and her husband had unknowingly signed a few years before our interview. They had paid $1,500 a month prior to the rate ballooning after the mortgage's low "teaser" period. Their payments suddenly doubled to $3,000, and it made their desired lifestyle much more difficult to achieve. Leah berated herself and her husband for signing the mortgage, even though she said she thought they were being careful when the read the documentation. Leah had also been laid off twice in the past ten years from various corporate sales positions, and she had filed bankruptcy eight years earlier after her ex-husband racked up significant debt in her name and then divorced her. I thought about how wrong I had been about Leah's financial situation based on her appearance and my knowledge of her "traditional" socioeconomic status (SES) measures, and asked if other people knew about the extent of her struggles. "Oh

[16] Debt management plans are an alternative to bankruptcy for individuals who want to reduce their debt, but still have the income available to make monthly payments. Debt management companies advise individuals stop paying their debt and then, when the individual has missed a few payments and the accounts are delinquent, the company works with the creditors to negotiate lower interest rates and consolidates the debt into one monthly payment, which the individual then pays directly to the company. Individuals also pay the company a monthly fee. The advantage of a debt management plan is that individuals are able to pay their debt off faster without having to declare bankruptcy, although their credit often takes a hit when they stop making payments at the beginning of the process.

my God, that's a great question," she said. "Nobody would have any idea. Nobody. We look like we've got our shit together. We really do. We do. But we don't."

Leah Morgan was not alone. Over and over, well-dressed individuals with college degrees would sit down for an interview and talk about their seemingly middle class life, then halfway through the conversation would reveal that, in actuality, they had significant financial problems, or felt less than secure about their economic circumstances. I described the "middle class squeeze" of stagnant wages and rising costs in Chapter 2, and the families in my sample personified this trend. In their effort to save for their own futures and provide their children with a middle class life – a home in a good school district, extracurricular activities, and the occasional family vacation – these families were stretched thin.

However, not all of the individuals in my sample who experienced financial hardship felt badly about their circumstances. I met 49-year-old Rick Suess at a 50's style diner in Paulson; he arrived at our interview wearing a black t-shirt adorned with a motorcycle company logo and had colorful tattoo sleeves on both arms. I described him in my field notes as looking "really tough, like someone I would not want to mess with." Rick had worked as a self-employed handyman in Paulson for many years and was proud of his reputation as reliable and hardworking; he had built a considerable client base and said he had a steady stream of new customers via word of mouth. With his fiancee, an administrative assistant, he had a household income of $70,000. Yet Rick had no money in savings at all, including in retirement – since he was self-employed, he had no access to a 401k or pension. He said that he thought he would continue working into his 70s, and that his sons could help carry his tools. I asked Rick if he was where he expected to be in his life at this point financially, and he downplayed his lack of savings:

> **RICK:** I mean, of course I would like to have a chunk of change in the bank, that I could go and – count on, but I mean, I like to live for

> now. That's why we go on vacation two or three times a year, because we spend our money now. If we aren't doing that, that would be going in the bank. I mean, if I've got a couple of grand in the bank, I'm happy. Is that going to take care of me if I was to get hurt tomorrow, no. But it is what it is, I'm not going to worry about it until it happens.

In some ways, Rick's attitude toward money feeds into stereotypes about profligate spending: instead of saving money, he is spending his resources on vacations. Yet even if Rick had been putting money aside for his retirement or a rainy day, his relatively low income ($48,000 before he met his fiancee) and lack of a 401k or pension means the amount he could realistically accumulate toward retirement would not be enough. Given these challenges, it makes sense that he tries to live for the present. Indeed, his motto was "you only live once," something he repeated throughout our interviews:

> **RICK:** I said this before, too, but you live once. Living on the edge the whole time and stress (in) your life and not – splurge on the $60 bucks a day it costs to go out tonight, you're just going to die old and angry. [...] Making memories is what matters. Making payments is – whatever, it's just a necessity. There's only two things you've got to do, and that is pay taxes and breathe.

Rick was born to a single mother in Paulson, who had worked in a unionized position on the assembly line at American Manufacturing Company (or AMC, the large corporation in Paulson I described in the previous chapter), had married an AMC worker later in life, and now had what Rick described as a comfortable retirement. But Rick said he was doing "just as good, if not better" than his mother and stepfather in terms of money - just not in terms of "planning:"

> **RICK:** I really think I am doing just as good if not a bit better on the money side. But not on the planning side. They have retirements, they have pensions, they have life insurance, they have things that are paid off. I have things paid off that are trivial, but they have their home paid off. The big stuff.

It is unclear what will happen to Rick when he retires, but he was relatively unconcerned about his circumstances - describing himself as “fat and happy.” The degree to which he felt good about his circumstances was evident when I asked him about the biggest factors that contributed to his economic situation. Instead of talking about why he had no money in savings, he spoke about the reasons he was doing well economically:

> **RICK:** My drive. My determination to get out there, and my hustle. I just gotta get out there and hustle. I mean, I'm not afraid to shovel (a) ditch and get dirty […] I'm just not afraid to go out there and make money.

As is clear with the examples of Leah Morgan and Rick Suess, the concept of economic security is inherently messy. Both experienced financial hardships that would not be apparent by looking at their incomes and, in Leah’s case, education, and both had very different takes on their economic circumstances. Indeed, questions about what “constitutes” social class have been an issue since the early days of sociology, and the subject of a vigorous debate since. Is class related to one’s relationship to the means of production, as Karl Marx (1867) suggested? Or related to one’s life chances, as purported by Max Weber (1946)? And how does culture fit in, as described by Pierre Bourdieu (1983)? Many researchers use “traditional” measures of class, such as one’s income, education, or occupation, to describe participants’ economic circumstances. Yet as Armstrong and Hamilton (2013) note, qualitative researchers often select their sample in ways that deliberately construct social class boundaries based on predetermined criteria, which makes class seem simpler that it is empirically. Although I recruited participants from two geographic areas with diverse economic conditions, there was significant economic variation within each location, so I could not group the Williamstown participants as one socioeconomic group based on their economic circumstances and the Paulson participants into another.

Further, my data provides a unique lens into my participants' economic circumstances because I have both extensive "objective" data on most of the families in my sample and "subjective" data on how participants make sense of their objective economic circumstances. I quickly realized that "traditional" measures of socioeconomic status were not especially useful in understanding my participants' economic circumstances. Some individuals, like Leah Morgan, looked like they were doing well economically according to traditional social class measures, yet actually experienced significant financial hardship. Others, like Rick Suess, had family incomes that put them in the middle of the income distribution, experienced financial hardship, but were not particularly upset about it.

Yet there was significant economic variation in my sample, so I aim to describe it as closely as I can in this chapter using three measures: a "traditional" social class measure based on family income and the educational attainment of both partners, an assessment of "economic struggle" that looks more closely at individuals' financial profiles and takes into account assets and debt, and a subjective measure that takes into account the degree of angst each participant experienced with regard to their economic circumstances.

The purpose of this chapter is threefold. First, it highlights the variation in my participants' objective and subjective economic circumstances, which plays an important role in my arguments in the rest of this dissertation. Second, it shows the degree to which the families in my sample struggled economically, even though their median family income was $117,000. Finally, it underscores the degree to which research that relies on "traditional" measures of and proxies for socioeconomic status without digging deeper into individuals' financial circumstances may misrepresent actual economic status and draw erroneous conclusions about the relationship between economic well-being and outcomes of interest. In addition, survey questions that ask individuals how they feel about their economic circumstances should not serve as a proxy for individuals' objective economic circumstances, as I observed individuals with quite dire objective situations who felt relatively good about their economic conditions.

The chapter proceeds as follows. First, I describe the 40 families in my sample according to "traditional" socioeconomic status measures of education and income. Next, I summarize participants' experiences with economic hardship and the extent to which these experiences align with traditional SES measures. Finally, I describe how they make sense of these circumstances, and the factors that seem to play a role in their subjective assessments.

Measure #1: Traditional Socioeconomic Status (SES)

Creating a "traditional" measure of social class for my participants was challenging, even without taking into account debt and assets. This is because the household incomes, educational attainment, and occupations of the families in my sample did not always align with each other in a coherent way. For example, three families in which neither partner held a bachelor's degree had a combined income that exceeded $100,000, while six families included at least one adult with a bachelor's degree, but had combined incomes below $100,000. The primary earner in three families worked in a blue-collar position with an income that exceeded $100,000, while four families included a primary earner with a white collar position whose income was less than $100,000.

In the end I used both income and education to create three "traditional" SES groups, which I call "upper/middle" SES, "middle" SES, and "lower" SES. For income, I drew on the Pew Research Center's 2016 income comparison tool, which calculated three "income tiers" for every state – upper, middle, and lower – based on family size and the cost of living (Fry and Kochar, 2016). According to this tool, middle income families are those with incomes between 2/3 and double the median household income for the US (adjusted based on family size and cost of living for the geographic location), upper income families are those with a household income more than double the median, and lower income families have incomes less than 2/3 of the median. I input the income and family size of each family in my sample into Pew's online calculator and was able to assess how their income compared to the rest of the families in Rust Belt State. The families in the "upper/middle" SES group had incomes in Pew's upper or middle tier based on their family size, the "middle" SES group had incomes in the middle tier, and the "lower" group had incomes in the lowest tier.

Although I refer to Pew's income classification throughout this chapter, I could not simply place individuals into SES groups based on this measure because I also wanted to take into account their educational attainment. I divided families into three tiers based on educational attainment (zero adults with a BA, one adult with at least a BA, or two adults with at least a BA), and If I had tried to combine Pew's three-tier income classification with this three-tier measure of educational attainment, there would have been *eight* SES different groups. I also did not include occupation in my classification scheme, as it was less straightforward to classify occupations than income and education, and because adding another variable to income and education made it even difficult to come up with a parsimonious classification schema. I will briefly describe the criteria I used to classify participants into "traditional" SES groups and then discuss each group in more detail in the following section.

I identified 15 families (21 participants) as "upper/middle" SES. All had household incomes over $120,000, were in Pew's middle or upper income tier, and included least one partner with a bachelor's degree. The majority (80%) included two adults with a BA, and 60% included one adult with a master's or professional degree. The upper/middle families fell into one of three education/income combinations. A slight majority (n=8, or 53%) were in Pew's upper income tier and included two partners with at least a bachelor's degree. Three families had incomes that put them in Pew's upper tier, but only included one partner with least a bachelor's degree. The remaining four families had incomes in Pew's middle tier, but both adults had at least a bachelor's degree. These configurations are described in Table 4.1.[17] 87% of these families lived in Williamstown (n=13).

I identified 17 families (22 participants) as "middle" SES; as the name suggests, all of these families were in Pew's middle income tier. None of the middle SES families included two partners with a bachelor's degree, although 65% (n=11) included one adult with at least a BA, including two families where one adult had a master's degree. In the remaining 35% of middle SES families (n=6), neither partner had a bachelor's degree. Middle SES families were almost evenly split between Paulson and Williamstown.

Finally, I classified eight families (13 participants) as lower SES. All of these families were in Pew's lower income tier, and none had family incomes that exceeded $50,000. Five of the eight families had incomes between $25,000 and $50,000; the remaining three had incomes below $25,000. With one exception, none of these families included an adult with a bachelor's degree.[18] All of these families lived in Paulson. Table 4.1 provides demographic data on the families in all three groups, and Appendix E includes charts that describe each group. In the following section I discuss each group in more detail.

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[17] While I could have divided this group into two or even three smaller groups, my goal was to make the traditional SES classification schema as simple as possible.

[18] The exception was a family who included two adults with BAs, but had a total income of $36,000. As their income was nearly twice as low as the lowest income in the "middle" group, it made sense to classify them as "lower/middle" despite their educational attainment.

Table 4.1: Demographic Characteristics of Families by Traditional SES

	Upper/Middle (15)	Middle (17)	Lower (8)
Families by location	WT: 13 (87%) Paulson: 2 (13%)	WT: 8 (47%) Paulson: 9 (53%)	WT: 0 Paulson: 8 (100%)
Median Income	$160,000	$100,000	$39,000
Income Range	$120,000 - $250,000	$60,000 - $130,000	$12,500 - $50,000
% Income > $100k	100%	53%	0
Pew Income Tiers	Upper: 73% (11) Middle: 27% (4) Lower: 0	Upper: 0 Middle: 100% (17) Lower: 0	Upper: 0 Middle: 0 Lower: 100% (8)
Educational Breakdown	2 BAs+: 12 (80%) 1 BA: 3 (20%) 0 BAs: 0	2 BAs +: 0 1 BA: 11 (65%) 0 BAs: 6 (35%)	2 BAs +: 1 (13%) 1 BA: 0 0 BAs: 7 (87%)
Employment Hardships	None: 6 (40%) Demotion: 2 (13%) Layoff: 7 (47%)	None: 5 (29%) Demotion: 6 (35%) Layoff: 6 (35%)	None: 1 (13%) Demotion: 1 (13%) Layoff: 6 (75%)
Median Age of Participants	46	39	36

Upper/Middle Traditional SES

I interviewed 21 individuals from the 15 families in the upper/middle SES group. If one were to glance at the incomes, educational attainment, and occupations of the families in this group, they would likely conclude these families are doing relatively well financially. All but two of the fifteen families (n=13, 87%) lived in Williamstown, and all owned their homes. Their incomes ranged from $120,000 to $250,000, and the median family income of the group – $160,000 – was more than double the median family income of the United States in 2015, which was $72,165 (Semega and Kollar, 2016). 73% of the families in this group (n=11) had incomes that placed them in Pew's upper income tier for Rust Belt state; the remaining 27% of families (n=4) fell into Pew's middle tier. It would not be accurate to describe any of the upper/middle SES families as "upper income" however, as none had earnings that placed them in the top 1% of earners for Rust Belt state in 2015.[19]

With regards to educational attainment, the adults in the upper/middle families were, as a group, more educated than most adults in the United States. Although only 33% of all adults over the age of 25 in the U.S. had a bachelor's degree and 13% had a graduate or professional degree in 2015 (Ryan and Bauman, 2016), all but one individual in this group had at least a bachelor's degree and 39% (n=8) had a graduate or professional degree. 13 of the 15 families (80%) included two partners with a bachelor's degree, and 60% (n=9) included at least one partner with a graduate or professional degree. There were three families in this group where only one of the adults had a BA, but all had incomes of at least $150,000, which placed them in the upper income tier for the state according to Pew.

All but one of these families was employed in a white collar position,[20] and all but three breadwinners made at least $100,000 a year. 53% of these breadwinners (n=8) were in a "professional" position (e.g., engineer, attorney, research scientist, or master's-educated public school teacher) that required a particular type of educational credential. The remaining white-collar breadwinners were in positions that did not require a specific educational credential, although all had a bachelor's degree. Examples of these positions are corporate middle manager, corporate salesperson, and business manager for a small company. Only one family included a partner who worked in a blue collar job: Dale Robinson worked as a carpenter, while his wife, Sara, had a master's degree in public health and a white collar position as a hospital administrator. A slight majority of the upper/middle SES families included two adults who worked full time (n=9, or 67%); in the remaining five families the male worked full time and the female worked part time by choice.

[19] Economic Policy Institute (2016)

[20] The exception was Kellie Williams, a former middle school teacher in Paulson who earned over $200,000/year as an "independent distributor" and team leader for a multi-level marketing company (commonly known as a pyramid scheme) that sells organic skin care products.

60% of these families had a male breadwinner (n=9), 33% had a female breadwinner (n=5), and one family included two partners who earned the same amount. These families were not exempt from employment-related hardships: 53% of these families (n=8) included at least one partner who had experienced a layoff (47%, n=7) or demotion/pay cut (7%, n=1). In three families, both partners were affected by employment hardships: one partner experienced a layoff and the other experienced a demotion/pay cut.

The majority of these families had followed the "traditional" path in terms of marriage and childrearing. All were married to their partner at the time of the interview, and 80% were in their first marriage (n=12). In all but two families, each individual only had children with their current partner. 90% of the individuals I interviewed in the upper/middle SES families were older than age 40, and a slight majority (53%) were older than 46. Their median age was 46, higher than the median age of the sample overall (42). All but one of the upper/middle SES families had at least two children: 60% had exactly two, and 33% had three. The majority (73%, n=11) sent their children to public school; the remaining either sent their children to Catholic school (two families in Williamstown and one in Paulson) or homeschooled (one family in Williamstown).

Although almost all of the 21 upper/middle SES individuals I interviewed had attained at least a BA, fewer than half (43%, n=9) had at least one parent who also had a BA. In other words, the majority of these individuals could be described as coming from working class origins. Yet 71% of the upper/middle SES individuals said their parents were doing well financially at the time of our interview (or had been doing well financially before they had passed away); only one individual said her parents were struggling. Even more than higher education, belonging to a union seemed to play a key role in these parents' economic successes: of the 12 individuals who had at least one parent who had belonged to a union, 11 (92%) said their parents were doing well economically. By comparison, only 66% of individuals who had at least one parent with a BA said their parents were doing well now economically. 87% of the upper/middle respondents came from "traditional" families where their parents had not gotten a divorce.

In Chapter 7 I focus on financial family capital, or the financial assistance my participants received from parents or other relatives. While I will not go into too much detail in this chapter about financial family capital, I will touch briefly on a few trends. I classified financial family capital into four tiers – intense, moderate, limited, and none – based on the amount of family assistance participants received as adults and the degree to which this assistance was ongoing. 87% of the upper/middle families were the recipients of intense (53%) or moderate family capital (33%), and all received at least some assistance. 97% of the upper/middle SES families received assistance with at least one major expense, such as providing free, full-time childcare, giving the participant the home in which they lived at the time of our interview (which removed the need to pay rent or a mortgage), paying for all or most of a four-year college degree, and/or giving additional gifts of cash or real estate that exceed $20,000. 46% of the upper/middle SES families received assistance with at least two different major expenses from family members. The most common major expense among these participants was related to higher education: 80% of the upper/middle families included at least one partner whose parents had paid for the majority of their bachelor's degree. Given that the majority of individuals in the upper/middle SES group said their parents were doing well economically at the time of our interview, it is not surprising that the majority received moderate or intense financial help.

Middle Traditional SES

Unlike the upper/middle group, which was comprised primarily of families from Williamstown, the middle group was almost evenly split between families in Williamstown (n=8, or 47%) and families in Paulson (n=9 or 53%). I spoke with 22 individuals from these 17 families. The incomes of the families in this group ranged from $60,000 to $130,000 with a median of $100,000, which was higher than the median family income for the U.S. in 2015 of $72,165 (Semega and Kollar, 2016). Geographic location did not predict family income: the middle SES families from Paulson actually had a slightly higher median family income ($105,000) than the middle SES families from Williamstown ($90,000).

The majority of these families included one adult with a bachelor's degree (n=11, or 65%), but no middle SES family included two adults with a BA. Interestingly, 9 of the 17 (53%) middle SES families included at least one adult who had attempted to get a bachelor's degree but dropped out before finishing. Only one family in this group consisted of two partners who had never attempted a four-year degree. Two families included a partner who was in the process of going back to school when we spoke: one to earn a master's degree and the other to earn a BA.

In addition to their educational differences, the families in the middle SES group were distinct from the families in the upper/middle SES group because of the types of jobs they held. While all but one of the upper/middle SES families included a breadwinner with a white collar position, 42% of the middle SES families included a breadwinner who worked in a blue collar or "pink collar" administrative or service position. Only 29% of the middle SES families included a breadwinner with a professional occupation (n=5): two included nurses with bachelor's degrees and three included engineers. 81% of the families in the upper/middle SES group included a partner who made over $100,000 in their job, but only three families in the middle group (18%) included a single partner who earned that much (one of the nurses and two of the engineers). Yet 94% of families in this group included a breadwinner with what one might describe as a "good" job – a full-time, permanent position that provided both employer-based health insurance and paid at least $50,000. The majority of middle SES families had a male breadwinner (76%, n=13) and two adults who worked full time (59%, n=10). As with the upper/middle SES families, all of the part time workers were women. While 53% of the upper/middle

SES families had experienced a layoff or demotion/pay cut, 71% of the middle SES families were affected by one of these employment hardships: 35% experienced a layoff (n=6), and 35% experienced a demotion/ pay cut (n=6). In three families, one partner experienced a layoff and the other experienced a demotion / pay cut.

Two of the families in this group owned their homes outright: in one case the family had inherited a grandparent's home, and in the other the participant's parents had built her a home. Thirteen families in this group owned their homes but were paying on their mortgages, and the remaining two families had "land contracts."[21] As a group, the 22 middle SES participants I interviewed were younger than the upper/middle individuals: their median age was 39, compared to 46. As with the upper/middle SES families, the majority of the middle SES families had followed the "traditional" path in terms of marriage and childrearing: all but two families included two married partners at the time of our interview (88%), and 76% were in their first marriage. In 71% of the families, each individual only had children with their current partner. 82% of the middle SES families had two children, and 47% had at least three. All but one family in this group sent their children to public school; the exception was a family in Williamstown whose children attended a Catholic school.

73% of the 22 middle SES participants came from a "working class" background, meaning neither of their parents had a bachelor's degree (n=16). Although more of the middle SES participants said their parents were doing well economically (46%) than okay (32%) or poorly (23%), fewer of these individuals reported that their parents were doing well than individuals in both the upper/middle and lower SES groups. In those two groups, 71% and 62% believed their parents were doing well, respectively. Further, only 50% of the middle SES

[21] A land contract, also known as a deed for sale, is when the buyer pays the seller directly instead of going through a bank; the upside of this arrangement is that buyers who do not have the credit necessary to get a bank loan have the opportunity to purchase a home; the downside is that the buyer does not actually build equity in the home until a certain point in time. All four families in my sample who had land contracts lived in Paulson.

families reported that at least one set of parents (their own or their partner's) was doing well economically, compared to 87% of upper middle SES families and 89% of lower SES families.

It was unclear to me why fewer middle SES participants believed their parents were doing well; I did not find any clear trends. Interestingly, the link between a participant's parent(s) belonging to a union and the perception they were doing well economically was not nearly as pronounced among the middle SES individuals as it was among the other two groups. While 73% of the upper/middle SES parents and 88% of the lower SES parents who were perceived as doing well economically had belonged to a union, only half of the middle SES participants' parents who were perceived as doing well belonged. And unlike the upper/middle SES group, where 86% of participants had two biological parents who stayed married to each other, 55% of middle SES participants either had divorced parents or were raised by a single mother. Yet family status did not necessarily seem to affect whether participants believed their parents were doing well economically: among participants who said their parents were doing well economically now, 70% were raised by a single parent or had parents who divorced.

It is important to note that individuals higher on the income spectrum may have a higher bar for what constitutes doing "well" economically, which may explain why more of the lower SES participants believed their parents were doing well than middle SES participants. Yet there is a tangible indicator that suggests this isn't just a difference of perception: only 48% of the middle SES families reported receiving either intense (24%) or moderate (24%) financial family capital, compared to 77% of low SES families and 87% of upper/middle SES families. Middle SES families were also less likely to receive assistance with a major expense than lower or higher SES families: 54% received such a transfer, compared to 66% of lower SES families and 93% of upper/middle SES families.

Lower Traditional SES

I identified eight families with 13 participants as falling into the lower SES group. All of these families lived in the Paulson area, and their family incomes ranged from \$12,500 to \$50,000 with a median of \$39,000. With the exception of one family where both partners held a BA, none of the adults in this group had a four-year degree, although two individuals held associate's degrees. Five individuals were enrolled in school at least part time at the time of our interview: three were working on a bachelor's degree, one was working on an associate's degree, and one was working on a master's degree. Interestingly, all of the families in this group included at least one adult who had attended college but dropped out; some had attended multiple times. For example, Joe Beatty had attended school for both physical therapy and criminal justice, Rebecca Griffin had studied to be an ultrasound technician and a phlebotomist, and Josette Lee twice started coursework in general studies at the local community college. Two adults from the families in the lower group did not complete high school.

Five of the families in the lower SES group had a breadwinner who worked in a non-union blue collar or service-sector job that paid hourly wages between \$8 and \$16, such as cashier, factory worker, truck driver, administrative assistant, or certified nursing assistant. The remaining three families had a breadwinner with a unionized position, but those jobs varied in terms of their pay and benefits: while Rebecca Griffin earned \$16/hour as an factory worker and had a "Cadillac" health insurance plan with no premiums or deductibles that covered her whole family, Danielle Young worked for a social service office affiliated with the state but made only \$9/hour with no benefits. Danielle said her union wasn't very active, and she told me she had recently been attending meetings to try and draft a better contract. Only three of the seven lower SES families received health benefits from their jobs, and one of those families still had to use Medicaid to cover their children. One family included a partner who proudly said he owned his own roofing business because his employer had asked him to get an LLC, but I quickly realized this was a way for the employer to avoid having to pay taxes or Social Security for any of his employees. Four of the families included two full-time workers, two included one full-time and one part time worker, and two included two part time workers. Three of the eight included a female breadwinner. Almost all of families in this group (88%, n=8) experienced a layoff or demotion/pay cut: 75% experienced a layoff (n=8), and one experienced a demotion or pay cut. In three families, both partners were laid off, and in one family, one partner was laid off and the other experienced a demotion or pay cut. All but one of the families in this group received some types of public assistance when I spoke with them, including Medicaid (five families); SNAP/food stamps (three families); free or reduced lunch (six families); and Women, Infants, and Children, or WIC (two families).

Unlike in the upper/middle and middle SES groups, where the majority of families were paying mortgages to the bank, 75% of the families in the lower SES group had non-mortgage housing arrangements. One family had a land contract with a stranger, two families were paying one set of parents back for a house they had purchased for them, two families had inherited their houses from deceased relatives, and one had purchased a home for themselves for $10,000. It is important to note that the low cost of housing in Paulson likely made it possible for families to buy homes for their children (those families were paying their parents back for homes that cost $35,000 and $42,000), or to buy a very low-cost home outright for $10,000. The Bullock family, who had a land contract with a stranger, was paying only $8,000 for their home. While most of the families in this group lived in Paulson Township and said they felt safe in their neighborhoods, the Bullocks and Danielle Young (who lived in the $10,000 home) said they lived in parts of Paulson they considered to be unsafe. All of the families in this group sent their children to public school.

In contrast to the other two SES groups, the majority of families in the lower SES group did not have "traditional" family arrangements. While two married partners comprised seven of the eight families, only two families included both partners who were in their first marriage. Six of the eight families included children from a previous marriage or marriages. As a group, these participants were the youngest in my sample: the median age was 36, ten years lower than the median age for the upper/middle SES group. Only three of the thirteen individuals I interviewed in the lower SES group were older than age 40. The majority of families in this group had either two (n=3) or three (n=3) children; one family each had one child and four children.

All but one of these 13 participants came from "working class" backgrounds: only one participant, Richard Hamilton, included a parent who had earned a BA. Yet the majority said their parents were doing either well (62%, n=8) or okay (15%, n=2) economically – only three said their parents were doing poorly. All but one of the individuals who said their parents were doing well now economically also had parents who were in a union (n=6) or who worked at AMC, the large corporation that started in Paulson (n=1). The remaining person who said his parents were doing well was Richard Hamilton, whose mother and stepfather had both earned bachelor's degrees.

Given that the majority of individuals in this group said their parents were doing relatively well economically, it is unsurprising that the majority received financial help. 50% of the eight families received intense financial family capital, 38% received moderate financial family capital, and only one family received no family capital at all. 87% of the families in this group received "emergency" assistance from their parents, including help with groceries, car repairs, or paying bills. 69% also received help with at least one major expense. Unlike in the upper/middle SES families, where nearly half received assistance with at least two major expenses, only one family in this group received help with two major expenses. The major expenses in the lower SES group primarily fell into two categories: a home or other real estate (n=3) or free child care (n=3).

Measure #2: Economic Hardship

On the surface, the "traditional" SES classification scheme outlined in the previous section appears to provide a clear portrait of the variation in economic circumstances of the families in my sample. The families in the upper/middle SES group, with their professional jobs and comparatively high incomes and levels of education, appear to be doing well. Although most of the families in the middle group had lower incomes and levels of education than the families in the upper/middle group, the majority had a "good" blue or white collar job that paid at least $50,000 and provided benefits. Over half of these families had combined incomes over $100,000. The families in the lower SES group had fewer financial and educational resources than families in the other two groups, and the majority received public assistance.

Despite the clear distinctions based on income and educational attainment, the detailed financial data I collected from the families in my sample in order to better understand their economic circumstances quickly revealed that traditional SES measures are insufficient to explain the economic variation I observed in the sample. With this in mind, I created a measure of estimated net worth in order to better understand each family's financial circumstances. Estimated net worth (ENW) includes each family's reported savings and retirement accounts (cash, stocks, IRAs, etc.) and their estimated home equity on both their primary residence and any secondary residences (including any land)[22] minus consumer debt.[23]

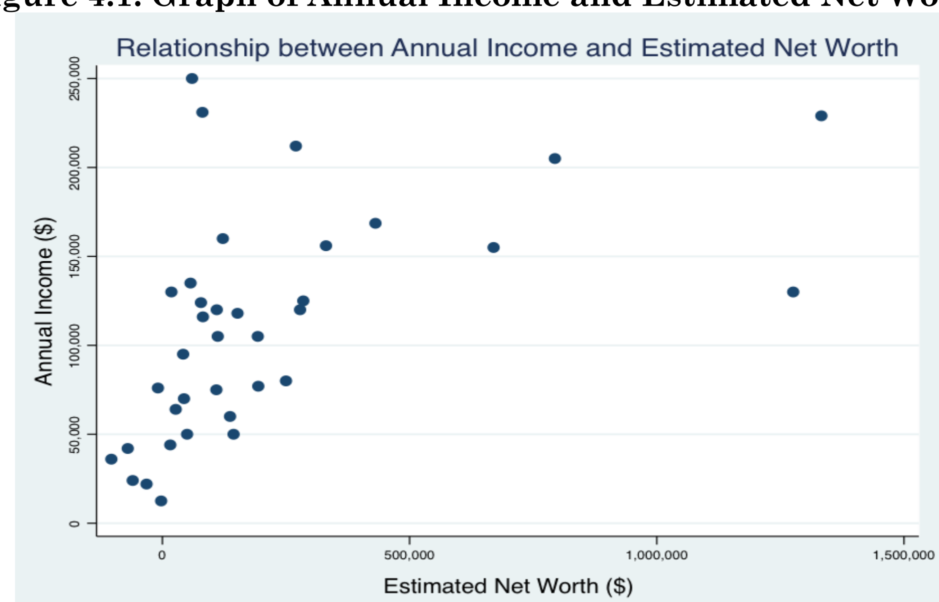
[22] I calculated home equity by asking each family how much their home was worth and how much they still owed on their mortgage(s).

[23] Debt includes credit cards, medical debt, student loans, money owed to the Internal Revenue Service, unpaid bills, and money owed to friends and/or family.

Readers should view ENW as an approximation, as all data are self-reported and some participants were less sure than others about the value of various components.[24] Nonetheless, it provides a more complete picture of each participant's economic circumstances than Traditional SES measures alone. I was able to calculate ENW for 36 of the 40 families in my sample.

As the scatter plot in Figure 4.2 shows, the correlation between income and estimated net worth is not as strong as one might expect, particularly among middle and upper/middle income families. The family with the highest annual income of $250,000 has an ENW of $60,000, which is less than half the ENW of another family, whose annual income is only $50,000. Similarly, one family has an income of $130,000, but an ENW of more than $1 million.

Figure 4.1: Graph of Annual Income and Estimated Net Worth



[24] In addition, I did not include "consumer durables" such as vehicles, motorcycles, or furniture. I followed the example of economist Edward Wolff (2013): in creating a similar measure of net worth, he notes that it is not always straightforward to determine the price of these items, with the possible exception of vehicles. I also did not include the cash value of life insurance, as many of my participants were not clear how much these policies were worth.

In addition to estimating net worth, I also identified other indicators of economic hardship that reveal variation in economic circumstances, particularly among the middle and upper/middle SES families. While all of the lower SES families struggled financially to some degree (as one might expect), I was surprised by the extent of financial hardship I observed among the upper/middle and middle SES families, including households with relatively high incomes, at least one college degree, and “good” jobs. I identified two sets of factors to describe the financial struggles experienced by my participants: 1) having no money in a rainy day savings account, and/or 2) having experienced at least one of the following types of financial hardship:

1. Declaring bankruptcy in the five years prior to our interview;
2. Using a debt management plan in the five years prior to our interview;
3. Experiencing a challenge related to housing in the five years prior to our interview (foreclosure or eviction);
4. Having at least $31,350 in credit card debt at the time of our interview (double the 2015 national U.S. average of $15,675 for households with a credit card balance) (El Issa, 2017)
5. Describing themselves or their partner[25] as having a credit score that made it difficult to get a loan.

Although the 40 families in my sample had a median income of $117,000 and 60% had incomes over $100,000, the majority (n=27, or 65%) had no money in rainy day savings and/or had experienced at least one of the financial hardships listed above. Of those 27 families, 3 had no money in savings but had not experienced financial hardship (11%), 8 had money in savings but had experienced hardship (30%), and 16 had no money in savings and had experienced financial hardship (59%). While I expected to see evidence of the “new economy” in my sample, I was shocked by the extent of financial hardship across the economic spectrum: 65% of the families in the middle SES group and 53% of families in the upper/middle SES group struggled economically based on the criteria above. And the families in the

[25] To satisfy this condition, at least one adult in the household had to express concern with a poor credit score.

upper/middle SES group who struggled were not limited to those with the lowest incomes: six of the eight struggling upper/middle SES families were in Pew's upper income tier.

Table 4.2 shows the breakdown of economic hardships by traditional SES. It is important to note that "non-struggling" vs. "struggling" is simply language I use to describe the families who meet the criteria above, and not to make a judgment about the degree of their struggles. As I will discuss later in the chapter, these labels do not always tell us whether the individuals themselves believe they are struggling.

Table 4.2: Economic Hardship by Traditional SES Group

	Struggling Families	**Non-Struggling Families**
Upper/Middle (15)	8 (53%)	7 (47%)
Middle (17)	11 (65%)	6 (35%)
Lower (8)	8 (100%)	0
Total Sample (40)	27 (68%)	13 (32%)

Struggling vs. Non-Struggling Families

There are clear economic differences between the families in the upper/middle and middle SES groups who experienced financial struggles and those who did not. In the following section, I briefly describe those differences. Given that all of the lower SES families struggled to some degree, I do not describe them here.

<u>Struggling vs. Non-Struggling Upper/Middle SES Families</u>

In the upper/middle SES group, the eight families who struggled financially actually had a slightly *higher* median income than the seven families who did not: $164,000 compared to $156,000. Interesting, income is not a very good predictor of economic struggles: 75% of upper/middle SES individuals who struggled were in

Pew's high income tier, and so were 71% of those who did not struggle. Yet there were sizeable differences in estimated net worth (ENW) between the struggling and non-struggling upper/middle SES families: while the struggling families had a median ENW of $101,000, the non-struggling families had a median ENW of $732,000. Half of the struggling families upper/middle SES families (for which I had data) had an ENW less than $100,000, while all of the non-struggling families had ENWs over $250,000 and the majority (67%) had ENWs over $500,000. 75% of the struggling families did not have any money saved for a rainy day, while all of the non-strugglers did, with a median savings of $47,000. I had savings data for six of the seven non-struggling families, and only one of those six families had rainy day savings less than $25,000. As one might expect, the amount of non-mortgage, non-student loan debt differed significantly between the two groups: while 33% of the non-strugglers had no such debt, 81% of the strugglers did, with a median debt of $9,525.

While it is beyond the scope of this dissertation to try and account for why some families struggled while others did not, several factors stand out among the upper/middle SES group. There were educational differences between the strugglers and non-strugglers, although not markedly so: while all of the families who did not struggle included two adults with at least a BA, this was true for 63% of the struggling upper/middle SES families (n=5). Other possible contributors are employment-related hardships, family financial assistance, choosing public v. private school, and family size.

75% of the struggling upper/middle SES families (6 of 8) had experienced a layoff or demotion, compared to 43% of those who did not struggle (3 of 7). Although two of the non-struggling individuals who lost their jobs were the breadwinners (Dominick Siegel and Marty Price, both of Williamstown), they were buffered in several ways from their employment hardships. Dominick and Marty both worked for local firms that went out of business during the recession: Dominick was a finance manager at his place of work and Marty was a vice president at his. Yet both were able to weather the storm and start new businesses: Marty used money from his savings to partner with several other people, while Dominick's father gave him a loan to start a new company. Both of the business failures were gradual, which meant the men were able to make a plan for something else. And both received resources from their parents to buffer them: Dominick received the aforementioned loan from his father and Dana Price, Marty's wife, received an $120,000 inheritance after her mother died, which cushioned the Price's savings. Dominick was also interested in the stock market, and earned supplemental income trading stocks while his new business was getting off the ground.[26]

Both the Siegels and the Prices received resources from their families that buffered their job-related hardships. They were not alone: 86% of the non-struggling upper/middle SES families were the recipients of intense financial family capital and received help with at least two major expenses, and the remaining family receieved a moderate amount of financial family capital. Dominick and Lauren Siegel were the recipients of intense family capital: in addition to the business loan from his father, their parents paid for both of their college educations and both sets of parents left them trust funds when they died, which they said were worth over a million dollars. This helps us to understand how they have a net worth that exceeds $1 million with an income of $130,000. By comparison, only 38% of the struggling upper/middle SES families received intense financial family capital, and only two received help with more than one large expense (although the remaining received either moderate (38%) or limited financial family capital (25%)). As I noted earlier, all of the upper/middle SES families received at least some help from their families: the difference between strugglers and non-strugglers is that the majority (87%) of

[26] In the third non-struggling family that experienced a layoff, the laid-off partner was not the breadwinner: Michael Varner (Williamstown) lost his job as a teacher but his wife, a scientist for a biotechnology firm, made most of their income. And like Dominick Siegel, Michael traded stocks after he lost his job as as teacher, which helped to supplement their income while he looked for another job.

non-strugglers received intense financial family capital even though they were not struggling, whereas this was true for only 38% of the strugglers, even though all had experienced hardship. Indeed, only 50% of the upper-middle SES strugglers received emergency financial assistance from their families. I discuss this in more detail in Chapter 9.

Two other possible factors that seem to play a role in whether an upper/middle SES family struggled are family size and whether the children attended private or public school. While only one of the seven non-struggling families had more than two children, half of the struggling families had three children. None of the non-struggling families sent their children to private school, but half of the struggling families did so. In total, six of the eight struggling families either had three children or sent their children to Catholic school. Many of the struggling individuals who made these choices came from large families and/or had parents were able to send them and their siblings to Catholic school and wanted to do the same for their own children, but these choices are significantly more expensive today compared to a generation ago. For example, Jen Taylor, whose family income exceeded $200,000, didn't understand why she and her husband were struggling to send their two children to private school and save for their college when her husband's parents were able to send seven children to private school for 12 years each and pay for two years of college for each child. Her mother-in-law had stayed at home, and her father in law didn't have a college degree. "He was in sales," she said of her father in-law. "I don't really know what he did, per se, but you know, he didn't make like, a ton of money. I don't know how they did it."

Struggling vs. Non-Struggling Middle SES families

Eleven middle SES families struggled economically (65%), while six (35%) did not. Unlike in the upper/middle SES group, where the median income of the struggling families was slightly higher than that of the non-struggling families, the middle SES families who struggled had a significantly lower median income ($77,000) than the non-struggling middle SES families ($115,000). Their median ENW was also lower ($78,000, compared to $152,000). And although 55% of the struggling middle SES families had money in savings (compared to 100% of the non-struggling families in the group), their median savings balance was only $700, compared to $10,000 for non-struggling families. None of the non-struggling middle SES families had non-mortgage or non-student loan debt, compared to 66% of the struggling families.

As with upper/middle SES families, education, employment hardships, family size, and family financial assistance seem to contribute to economic struggles. All but one of the non-struggling middle SES families included one partner with a BA (83%), compared with 54% of the struggling middle class families. While 91% of the struggling middle SES families experienced either a layoff (46%) or pay cut (46%), only 33% of the non-struggling middle SES families experienced a layoff (17%) or pay cut (17%). And while only one middle SES family sent a child to private school (a non-struggler), there was a slight difference in family size: only 33% of non-strugglers had more than two children, compared with 55% of strugglers.

There was also an association between family capital and economic struggle among the middle SES participants. While 66% of the non-struggling middle SES families received intense (17%) or moderate financial family capital (50%); this was true for only 45% of those who struggled. Three of the struggling middle SES families (27%) did receive intense financial family capital, which was higher than the non-struggling middle SES families who did so. Yet this was not the norm, as 55% of the middle-SES strugglers received only limited (36%) or no financial family capital (18%). Only 36% of the struggling middle SES families received emergency assistance from their families when they experienced economic hardship (n=4).

Hardship Variation Across SES Groups

In the previous two sections, I highlighted some of the differences between the experiences and resources of the upper/middle and middle SES families who struggled economically and those who did not. In this section I look more deeply at the *types* of economic struggles experienced across the three SES groups. To reiterate, I identified two sets of factors to describe the financial struggles experienced by my participants: 1) having no money in a rainy day savings account, and/or 2) having experienced at least one of the following types of financial hardship:

1. Declaring bankruptcy in the five years prior to our interview;
2. Using a debt management plan in the five years prior to our interview;
3. Experiencing a challenge related to housing in the five years prior to our interview (foreclosure or eviction);
4. Having at least $31,350 in credit card debt at the time of our interview (double the 2015 national U.S. average of $15,675 for households with a credit card balance), or
5. Describing themselves or their partner as having a credit score that made it difficult to get a loan.

In table 4.3, I show that the majority of the 27 families who were struggling economically both experienced economic hardship as described above and had a lack of savings (n=16, 59%). Interestingly, only two struggling upper/middle SES families had money in savings (25%), compared to 55% of the struggling middle SES families (n=8). The median amount the six middle SES families saved was $1,950, and ranged from $750-$6,000. Of note is that the struggling middle SES families without rainy day savings were paying a median of $1,350 a month for housing, compared with only $710 for the individuals who had such savings, which means they may have had more money to put toward savings. Unsurprisingly, none of the lower SES families had money in savings.

Table 4.3: Type of Economic Struggle by SES Group

	No Savings + Hardship	Hardship Only	No Savings Only
Upper/Middle (8)	4 (50%)	2 (25%)	2 (25%)
Middle (11)	5 (45%)	6 (55%)	0
Lower (8)	7 (88%)	0	1 (12%)
Total (27)	16 (59%)	8 (30%)	3 (11%)

Interestingly, few of the families in my sample had high credit card debt at the time we spoke: only 3 of the 27 struggling families had credit card debt that was twice the national average, and only two additional families had credit card debt that exceeded $10,000. 42% of the upper/middle SES strugglers had no credit card debt at all, along with 30% of the middle SES strugglers and 38% of the low SES strugglers. Their average credit card debt was $6,596 (upper/middle), $7,530 (middle), and $10,875 (lower) – all less than the national average for 2015 of $15,675[27] (El Issa, 2017). While it may seem surprising that these families have relatively low amounts of credit card debt, I observed that a number of families drew upon family financial capital to help them make ends meet, and several said they did so in lieu of accruing credit card debt. Indeed, 55% of the families who struggled received direct emergency assistance from their parents or other family members (n=15), and 66% received intense or moderate financial family capital, meaning they benefitted from other types of help as well (such as not having to pay student loans due to their parents paying for college). In addition, ten families (37%) withdrew money from their retirement and housing assets in order to make ends meet. Seven families drew on both family assistance and assets.

[27] Although I primarily use medians, I use the mean here because I wanted to compare to the national average.

However, the relatively low levels of credit card debt does not mean these families did not have any debt at all. If we take into account all non-mortgage and automobile debt, including student loans, credit cards, home equity loans, and medical debt, the low SES strugglers had a median of $35,500, the middle SES strugglers had a median of $9,000, and the upper/middle SES strugglers had a median of $17,675. 71% of upper/middle SES strugglers had such debt (ranging from $9,525 to $58,000); 91% of middle SES strugglers had such debt (ranging from $300 to $75,000), and 87% of lower SES strugglers had such debt (ranging from $2,000 to $103,000). I chose $30,000 as a cutoff for "high" debt[28] and observed that 29% of upper/middle SES families have such debt, compared with 36% of middle SES families and half of lower SES families.

In addition to differing levels of debt, I observed that families reacted to financial hardship in different ways across the economic spectrum. which is consistent with literature on bankruptcy (Sullivan, Warren, and Westbrook, 2008) that describes it as largely a middle-class phenomenon. Only two of the eight lower SES families with economic hardship had declared bankruptcy, both in response to a job loss. Instead, five of the eight lower SES families used different technique: they just didn't pay certain bills, or they rotated paying bills based on when they received shutoff notices. Many of these families said they had debt collectors calling, but that they ignored the calls. When I asked Amanda Hudson (Paulson, Lower SES) if debt collectors called her in response to her unpaid bills, she nodded and said, "honestly, I usually tell them I'm the babysitter and I'm not home."

Upper/Middle SES families also did not declare bankruptcy as often as those in the middle SES group. Instead, several relied on debt management plans. Indeed, I began to think of debt management plans as similar to bankruptcy, in that both were specific, formal actions individuals took because they were unable to keep

[28] As it is near twice the average for credit card debt, and I struggled to find a national composite for non-mortgage, non-auto debt.

up with their financial obligations. While a similar percentage of struggling participants in the upper/middle and middle SES groups undertook such a formal action (51% of upper/middle SES, compared to 55% of middle SES), there were clear differences across the groups in the type of action they chose: 75% of the four upper/middle families who undertook formal action used a debt management plan, while all of the middle SES families who undertook formal action declared bankruptcy. Their circumstances were also somewhat different; while all but two of the nine families in the sample who declared bankruptcy did so in response to a job loss, none of the three families who used a debt management company did so in response to a job loss. Rather, these families were responding to an accumulation of credit card debt over time.

Thus, it may be that the concentration of bankruptcy filings among middle SES participants occurred in response to an immediate hardship, and the upper/SES participants might also have filed for bankruptcy if they faced a similar financial emergency. My sample is simply too small to draw any conclusions, but it remains a possibility that debt management plans are a tool that higher income families draw upon in response to economic hardship. Although discussion of debt management plans is scarce in the academic literature, the experiences of families in my sample suggest that such plans play an important – but largely "invisible" – role in helping households cope. Individuals who participated in debt management plans spoke about how they provided an advantage over filing bankruptcy because they didn't cause such a hit to one's credit. Additionally, whereas bankruptcy filings are public records and are often used to gauge both aggregate and individual-level financial health, data on the use of debt management plans is not widely available. By not accounting for this strategy, we may underestimate the prevalence of economic insecurity – particularly among the higher income households who may be more likely to take advantage of the plans.

In this section, I showed that families across the “traditional” SES spectrum experienced economic hardship. While all of the lower SES families experienced hardship, so did majorities of upper/middle (53%, n=8) and middle SES families (65%, n=11). Factors that appear to contribute to economic struggle among the upper/middle and middle SES participants are educational attainment, employment-related hardships, lower levels of assistance from one’s family, paying for private school, and large family size. I also find that economic hardship manifests itself somewhat differently across traditional SES groups: while half of the struggling upper/middle SES participants and 54% of the struggling middle SES participants took “formal action” regarding their debt or economic hardship via bankruptcy or a debt management plan, only 25% of lower SES participants did so. Yet I find variation between the upper/middle and middle SES participants in the type of formal action they took: while all of the middle SES participants declared bankruptcy, 75% of the upper/middle SES families used a debt management plan. This suggests that debt management plans may be an “invisible” tool higher income families are using to manage their economic hardships.

Measure #3: Subjective Socioeconomic Status

In this section, I assess how participants made sense of their own economic circumstances and explore the relationship between the objective measures I described above and their subjective views. After classifying individuals according to their level of economic angst, I suggest that in addition to objective economic factors, one’s perception of whether they live paycheck to paycheck, comparisons to past economic circumstances, and economic goals play a role in how they view their economic circumstances. These factors help us understand how people’s subjective views about their finances are not always in alignment with their objective economic circumstances.

Economic Angst

As I demonstrated with the stories about Leah Morgan and Rick Suess at the beginning of this chapter, "objective" measures of socioeconomic status like income and education do not always align with whether people view their financial circumstances favorably or unfavorably. While Leah Morgan said she felt like an "inner-city poor person" with her income of $220,000, Rick Suess said he was "fat and happy" with his $70,000 income and no savings. My participants had many opportunities to talk about their economic circumstances in the interviews, and I placed them on a continuum based on their level of economic angst: low economic angst (n=16), moderate economic angst (n=16), or high economic angst (n=24).

<u>Low Economic Angst (n=16)</u>

Individuals with low economic angst did not express very much concern about their economic circumstances. While some noted ways in which their financial situation could improve, they were generally content with the status quo. I classified Rick Suess as having low economic angst. Maya Crider, a 47 year-old attorney from Williamstown (upper/middle SES), is another example of someone with low economic angst. When I asked Maya how her financial circumstances would be impacted if she or her husband lost their jobs, she laughed. "We'd go back to drinking Bud Light and no vacations," she responded. "He [her husband] went to Belgium about 10 years ago for work. He got into all the fancy beers." Unlike Rick, Maya had reason to feel secure about her circumstances: she had a net worth that exceeded $1 million, $60,000 in a rainy day account, and a paid-off mortgage.

The individuals in the sample with low economic angst fall into two groups. The first group, which includes Maya Crider, were understandably low in angst (n=11; 69%). They had relatively high estimated net worths, were non-strugglers, and all had rainy day savings. None believed they lived paycheck to paycheck. Most (73%) lived in Williamstown. High income was not a necessary condition: although the group did not include any lower SES individuals, four of the 11 were middle SES (36%), and a slight majority (55%) were in Pew's middle income tier (as opposed to upper). Yet they all had money in rainy day savings, and seven of the eleven had at least $15,000. Their ENW was also relatively high, with a median of $562,500. These individuals were highly educated: 80% came from households in which both adults had a BA and one partner had a post-graduate degree. Most of these individuals (64%) had not experienced employment hardships. 90% were the recipients of moderate or intense family capital, and 55% received intense family capital. In all but one of these families, at least one partner had received significant help in paying for their college education; the only individual who did not receive family help (Victor Sokolov) received his BA and M.A. in engineering free of charge due to a combination of grants, scholarships, and significant financial assistance from his employer.

The remaining five individuals with low economic angst, including Rick Suess, were less objectively secure. All struggled economically based on the criteria I described in the previous section. Indeed, all but one had filed bankruptcy in the past five years, and Bo Riley, the only one who had not filed bankruptcy, lost his home. Their economic struggles are not necessarily surprising: all had experienced employment-related hardship, and 80% had experienced a layoff. While the median income of the group was $130,000 - the same as the non-struggling individuals with low-angst - their median ENW was only $31,000. The majority of these individuals lived in Paulson, and none lived in a household where both partners had BAs. Only one, Eliza Heeney, had a partner with a Master's Degree (and she herself did not have a BA).

A key similarity between these five individuals is that while all had recently struggled economically, all were now doing better financially than in the past. In each case, the partner who had experienced a layoff was now employed in a job where their pay exceeded that of the job they had lost. Rick Suess, who I classify as experiencing a demotion because he was unable to work as a self-employed handyman for six months while recovering from a car accident in which he was intoxicated, was now back on the job and was engaged to a woman who also worked full-time, so his income was "more, absolutely more" than in the past. Bo Riley and Belinda Durant's husband, Larry, had both gotten permanent jobs (Bo at AMC; Larry for an AMC supplier) after working in contract positions and cycling in and out of unemployment for years. Both lost their jobs in the recession and were unable to find work before their unemployment insurance ran out: Belinda and Larry declared bankruptcy, while Bo lost his home. In addition to having a new, well-paying job, Bo married a woman who also made a relatively high salary; now their combined income was $150,000. Eliza Heeney's husband, John, had looked for work for over a year after leaving the teaching profession, and he finally found a corporate sales job with a higher salary and (perceived) room for advancement. Kellie Williams and her husband had lost their home and declared bankruptcy when he lost his job in the recession, but her husband had since found a new job and she was experiencing significant financial success by direct-selling skin care products for a multi-level marketing company: they now had an income that exceeded $200,000. In other words, although the economic profiles of the five struggling individuals with low angst was quite different than the economic profiles of the 11 non-struggling individuals with low-angst, all five saw themselves on an upward economic trajectory, and believed they were comparatively better than in the past. The differences between the low-angst individuals who struggled and did not struggle are in table 4.4.

Table 4.4: Low Angst Strugglers v. Non-Strugglers

	SES	Location	Median Family Income (% > 100k)	Pew Income Tier	Median ENW	Family Education
Non-Strugglers (11)	U/M: 7 (64%) M: 4 (36%)	WT: 8 (73%) P: 3 (27%)	$130k (100%)	High: 5 (46%) Middle: 6 (54%)	$563k	0 BAs: 2 (18%) 1 BA: 1 (9%) 2 BAs+: 8 (73%)
Strugglers (5)	U/M: 2 (40%) M: 3 (60%)	WT: 1 (20%) P: 4 (80%)	$130k (60%)	High: 2 (40%) Middle: 3 (60%)	$31k	0 BAs: 1 (20%) 1 BA: 4 (80%) 2 BAs+: 0

Moderate Economic Angst (n=16)

Individuals with moderate economic angst believed they were doing okay economically in some ways but also expressed dissatisfaction with at least one aspect of their financial circumstances. For example, Shannon Stewart (upper/middle SES), a part-time librarian from Williamstown who was married to an engineer, described herself as "mostly" financially secure. But then she said, "I feel like we should be more financially secure than we are just based on our income [...] I don't feel like we live extravagantly, but, you know, I have student loans, and we're trying to save for the kids' college and our retirement. You know, it just, it's gone before you know it." April Bullock (lower SES, Paulson), who had the lowest family income in my sample at $12,500, said she wasn't yet financially secure, but didn't feel too badly about her situation. "Like I said, we've got what we need and I'm not broke for the most part," she told me. "I mean, there's weeks we go where we don't have no money, but you know, I have everything I need."

It is challenging to make sense of the beliefs of individuals with moderate economic angst regarding their circumstances: unlike those with low (or high) angst, as these individuals are satisfied in some ways and unsatisfied in others. Individuals with moderate economic angst vary widely by traditional SES and experiences of hardship: three are in the lower SES group, nine are in the middle SES group, and five are in the upper/middle SES group. Slightly less than half believe they live paycheck to paycheck (44%), and none believe their economic circumstances are worse than in the past: 63% believe they are the same as in the past, and 38% believe they are better. Like those with low angst, individuals with moderate angst can be divided into two groups based on those who are struggling and those who are not. These differences are illustrated in Table 4.5.

Table 4.5: Moderate Angst Strugglers v. Non-Strugglers

	SES	Location	Median Family Income (% > 100k)	Pew Income Tier	Median ENW	Family Education
Non-Strugglers (5)	U/M: 2 (40%) M: 3 (60%) LM: 0	WT: 4 (80%) P: 1 (20%)	$120k; (80%)	High: 0 Middle: 5 (100%) Low: 0	$279k	0 BAs: 0 1 BA: 3 (60%) 2 BAs+: 2 (40%)
Strugglers (11)	U/M: 3 (27%) M: 5 (46%) LM: 3 (27%)	WT: 5 (45%) P: 6 (55%)	$75k; (36%)	High: 3 (27%) Middle: 5 (46%) Low: 3 (27%)	$109k	0 BAs: 7 (63%) 1 BA: 2 (18%) 2 BAs+: 2 (18%)

As with the low angst participants, there are differences in educational attainment, ENW, and rainy day savings. There are also differences in income: the non-strugglers had a median income of $120,000, compared to $75,000 for the strugglers. Yet locational differences are not as pronounced: while most of the non-strugglers with moderate angst are from Williamstown, the moderate angst strugglers are more evenly distributed between the two locations. In addition, the traditional SES and Pew income measures reveal significant variation within the group of struggling individuals with moderate angst - an even number of individuals are both upper/middle SES and lower SES; an even number are also in Pew's upper and lower income tiers. 80% of the non-strugglers do not believe they live paycheck to paycheck; compared to 45% of the strugglers.

In the previous section on low-angst individuals, I noted that all of the individuals who struggled economically focused on how their circumstances compared favorably to the past. This was not as straightforward for the struggling individuals with moderate angst: only 55% believed their economic circumstances were better than in the past; most of the remainder believed their circumstances were the same.The non-struggling individuals with moderate angst all believed their economic circumstances were largely the same as economically as in the past. That said, only one individual believed her situation was worse than in the past: Kristin Mackey, who had significantly reduced her hours as a medical technician in order to attend nursing school. We will see in the following section that this differentiates those with moderate angst from many with high angst: in the latter group, 55% believed they were doing worse than in the past.

I find that another factor plays a role in one's subjective economic position, in addition to their objective circumstances and comparison to the past: their economic goals, or what they hope to be able to achieve financially. This played a role among the moderate angst individuals, and I will discuss it in more depth after describing the circumstances of those with high angst.

High Economic Angst (n=24)

The remaining 24 participants had high economic angst. These individuals expressed higher levels of distress and dissatisfaction with their economic circumstances than those with low or moderate angst, describing their finances with words like "terrible" (Marty Price, upper/middle SES, Williamstown) or as something that made them "extremely" anxious (Danielle Young, lower SES, Paulson). Some said their finances kept them up at night: for example, Melissa Kaiser (upper/middle SES, Williamstown) said she tried not to think about her financial situation when she was lying in bed because doing so made her feel "sick to my stomach."

88% of the high-angst individuals struggled economically to some degree (n=21). Most of the individuals with high angst believed they lived paycheck to paycheck (n=20; 83%), and only one (4%) believed their economic circumstances were better than in the past. This is compared to 38% of those with moderate angst (n=6) and 56% of those with low angst (n=9). Instead, half of those with high angst believed their economic circumstances were worse than in the past. Indeed, all but one of the individuals who believed their circumstances were worse than the past had high angst. Individuals from all three traditional SES groups were represented almost evenly: seven in the upper/middle SES group, seven in the middle SES group, and ten in the lower SES group.

It is less instructive to divide the high-angst individuals into two groups based on their economic struggles, given that only three individuals were not struggling, two of the three non-strugglers (Dana and Marty Price) were married to each other, and I do not have information on net worth for the Sonia Patterson, the third non-struggler. This means the median net worth and savings for the non-strugglers looks very high, as it only includes Dana and Marty Price ($670,000), while median savings ($190,000) looks disproportionately high given that Marty and Dana had $190,000 and Sonia had $10,000.

Table 4.6: High Angst Strugglers v. Non-Strugglers

	SES	Location	Median Family Income (% > 100k)	Pew Income Tier	Median ENW	Family Education
Non-Strugglers (3)	U/M: 2 (67%) M: 1 (33%) LM: 0	WT: 3 (100%) P: 0	$155k; (100%)	High: 2 (67%) Middle: 1 (33%) Low: 0	$670k[29]	0 BAs: 0 1 BA: 1 (33%) 2 BAs+: 2 (67%)
Strugglers (21)	U/M: 5 (24%) M: 6 (29%) LM: 10 (48%)	WT: 9 (43%) P: 12 (57%)	$64k; (38%)	High: 2 (10%) Middle: 9 (43%) Low: 10 (48%)	$54k	0 BAs: 9 (43%) 1 BA: 5 (24%) 2 BAs+: 7 (33%)

[29] This omits Sonia Patterson; it only includes one family (Dana and Marty Price)

That said, breaking down the individuals with high-angst into strugglers and non-strugglers (which I did in Table 4.7) provides important information on the experiences of the 21 high angst-strugglers, the largest subgroup of individuals in the entire sample. If we look only at traditional SES, we see that a significant number of upper/middle and middle SES individuals are in this category, including seven individuals in families where both partners have BAs. This is where a more complete picture of my participants' financial circumstances becomes useful: only 10% of the high-angst struggling individuals have any money in rainy day savings, and their median ENW is only $54,000, the lowest in the sample. Although not included in the table, 95% of these individuals either experienced a layoff or demotion in their family. Only one individual in this group, Carla Armstrong, did not believe she lived paycheck to paycheck. The fact that so many of these individuals did not have money in savings, believed they lived paycheck to paycheck, and saw their economic circumstances as worse than before helps us to better understand why they might feel stressed out about their financial situation.

Yet an important question remains unanswered: why did the individuals with high angst who did not have objective struggles feel so stressed out? Part of the answer seems to be that Sonia Patterson believes she lives paycheck to paycheck, while Marty and Dana Price experienced significant downward mobility. And none believed they were close to meeting their economic goals, which I discuss in more detail below. First, however, I will describe their circumstances in more depth to provide insight into why they might feel high angst.

Sonia Patterson's husband (who I did not interview) was an engineer with a BA, yet Sonia said he stayed in a job she viewed as low-paying ($70,000) because it offered flexibility that allowed him to pick up their children from school as needed when Sonia was at work. Although they had $10,000 in savings, Sonia believes she lives paycheck to paycheck. They have three children, and Sonia works part time as a nurse by choice because she wants to be home with her children as much as possible. Sonia volunteered extensively in order to support her children: she was a girl scout leader, and was a past PTA officer. In her perfect world, she would not work at all, and just stay at home like her own mother did when she was growing up ("I can still see her setting out construction paper in my classroom at school (as a volunteer)," she told me) - but financially, this wasn't an option. Sonia told me that they struggled sometimes to buy everything they needed:

> **SONIA:** I'd like to go to the stores and just, if I need that pack of toilet paper, or if I need that hair dye, or if I need a pack of this, I don't want to have to think about it. Do we really need this, this -- You know, I just want to be able to go in there and buy -- like I need shampoo, I need soap, I need this. I don't have to say -- I don't want to say oh, I have to wait until next check to buy it, and I have to do that. I have to do that, so I wish we were more financially set.

Sonia's husband was not willing to incur credit card debt, and aside from help with a down payment, they received no ongoing economic help from family members. Sonia's husband believed they needed to stop "living beyond their means," but Sonia didn't think they were doing that in the first place. We had the following exchange:

> **SONIA:** Yeah. We always wish we had more (in savings). I mean, like my paycheck goes straight into our savings, but I'm always transferring just to make the monthly bills. My husband's check, really the first one goes straight to the mortgage, and then we have no money like for the rest of the month, and then his other check goes for all the bills, so we maybe have like $100 or so left [...] You know, and I tell him maybe you should try and get, like another job, or try and get this, and he's kind of old world, old school too. If we can't afford what we have now, then we're living beyond our means, but like, we don't do anything. We don't go to shows like everyone goes every weekend. We don't go on lavish vacations. We're just living day by day, you know? I mean, that's -- And he's just like, well, then it's like (cut more things), and I'm like, what else is there to cut?
>
> **JESS:** Like, what kinds of things do you think he would want you to cut?

> **SONIA:** He said, like the internet in the house. I'm like, well, you can't, because now that my son is in 7th grade, he needs that for some of his homework. I don't care.

The situation of Sonia and her husband provide a clear illustration of the effects of the New Economy. Although Sonia's parents were immigrants from Eastern Europe who each had less than 10 years of formal schooling, they were able to put Sonia and her four siblings through Catholic school for 12 years on one income - her father worked at AMC and eventually opened his own small business. Sonia's husband is an engineer with a BA, and Sonia wanted to have more than three children, send them to Catholic school, pay for their college, and stay at home full time. Yet this was simply not available to her, given stagnant wages and the rising cost of living.

Dana and Marty Price had higher "objective" SES measures than Sonia and most of the other individuals in the sample: they had no credit card debt, an income that put them in Pew's "high" tier, a relatively high net worth (compared to the other individuals in the sample) of $670k and $190,000 in a rainy day savings account. 51-year-old Marty was the vice president of a small business that sold sports apparel and Dana (age 48) was a substitute teacher. They had a 15-year old daughter and a 17-year-old son. Dana, who had a master's degree in education, had been a full-time middle school teacher when their son was born. But he had special needs, and since Marty worked so many hours, they decided Dana would stay home to take care of their son - especially because they did not have family who lived near to help out. At the time this seemed like a reasonable plan, as Marty was working for a different company that was doing very well and he made over $300,000 a year. He drove a BMW, and the whole family vacationed several times to Hawaii. But then the company went out of business in the recession, and Marty started up his current company with two business partners. In his new job, Marty only made $157,000 - a significant pay cut. Dana also went back to work, although she found it difficult to find another full-time teaching job and only made about $12,000 a year as a substitute. Marty and Dana did not live paycheck to paycheck, yet Marty described himself as economically insecure based on the amount he had in savings:

> **MARTY:** Right now I should have $1M in the bank. That was my spreadsheet estimation. I thought I was banking it up to get there. And I should have an income that's in the mid-two's and I'd be financially secure because then I'm still saving towards a really good retirement, or if it all falls apart, then I've got -- it would be hard for two people to retire on that figure. Really hard.
>
> **JESS:** With the $1M saved, it would be hard?
>
> **MARTY:** Yeah. But you could and so, that's what the figure is. That's what it is right there. My actual program was at $3.4M at age 60 was the whole, was the plan. And within there, there was a couple of college educations and a used Porsche 911. That was all in the program.

Marty noted that if he got sick or the "economy imploded," they wouldn't be on "welfare tomorrow" because of their home equity - but that they "aren't secure in the least." Dana described their financial situation as "terrible" and was still trying to find a full-time teaching job. And in addition to their concerns about retirement, Marty and Dana did not have employer provided health insurance, and they had a $15,000 family deductible for their current plan and an $800 premium. Even with those high expenses, Marty described the plan as "crappy" and said he was putting off a colonoscopy because he was afraid he would have to pay for most of it out of pocket and his friend had to pay $3,500. Their oldest son took several prescriptions and for a time, it was so expensive through their insurance that Dana was ordering them from India. The copays recently dropped, however, so they were back to getting them filled at Walgreens. Ultimately it makes sense, given their economic goals, that Dana, Marty, and Sonia felt high levels of angst about their economic circumstances.

Determinants of Subjective SES

What might explain the variation in angst within traditional SES groups? We certainly gain insight by looking more closely at one's economic situation, as I did by examining economic struggles and estimated net worth. In Table 4.7, I break down median income, estimated net worth, and the percent of participants with economic struggles by SES and angst. We see, for example, that 71% of the high-angst, upper/SES individuals had experienced economic hardship (compared to 22% with low angst), and 83% of the high-angst middle SES individuals had experienced economic hardship (compared to 43% with low angst).

Table 4.7: Economic Angst, Traditional SES, and Economic Characteristics

	Low Angst	**Moderate Angst**	**High Angst**
Lower SES (13)	-	N: 3 Income: $13k ENW: -$3k % Struggle: 100%	N: 10 Income: $40k ENW: -$8k % Struggle: 100%
Middle SES (22)	N: 7 Income: $105k ENW: $112k % Struggle: 43% (3)	N: 8 Income: $78k ENW: $123k % Struggle: 63% (5)	N: 7 Income: $100k ENW: $78k % Struggle: 86% (6)
Upper/Middle SES (21)	N: 9 Income: $205k ENW: 1.27 M % Struggle: 22% (2)	N: 5 Income: $160k ENW: $278k % Struggle: 60% (3)	N: 7 Income: $155k ENW: $101k % Struggle: 71% (4)

Yet economic hardship and objective economic measures like ENW are not enough to help us understand level of angst participants experience: for example, Sonia Patterson and Marty and Dana Price, who felt high angst, all have financial circumstances that are either better than or similar to other individuals who felt low or moderate angst. I find that angst about one's financial circumstances seems related to three factors in addition to their objective economic conditions: how their current economic circumstances compare with the past, the degree to which they believe they live paycheck to paycheck, and their economic goals. As I noted in the discussion of the characteristics of individuals in each angst category, all but one of the individuals who indicated that their current economic situation was worse than in the past had high angst, and only one individual with high angst believed their circumstances were better than in the past. The belief that one lives paycheck to paycheck is also correlated with higher angst: none of the individuals with low angst reported living paycheck to paycheck, compared to seven of the 16 with moderate angst (44%) and 20 of the 24 with high angst (83%). These trends are illustrated below in Table 4.8. In the final section of this chapter, I discuss the relationship between one's goals and their level of economic angst.

Table 4.8: Angst, Comparison to the Past, and Paycheck to Paycheck

	Compared to the Past	**Paycheck to Paycheck**
Low Angst	Better: 9 (56%) Same: 7 (44%) Worse: 0	Yes: 0 No: 16 (100%)
Moderate Angst	Better: 6 (38%) Same: 9 (56%) Worse: 1 (6%)	Yes: 6 (38%) No: 10 (62%)
High Angst	Better: 1 (4%) Same: 11 (46%) Worse: 12 (50%)	Yes: 20 (83%) No: 4 (17%)

Economic Goals

Participants' economic goals seemed to play a role in the degree to which they experienced economic angst. This helps to show how individuals with relatively poor objective economic circumstances, such as April Bullock, might feel better than those who seem to be doing well economically, such as Marty and Dana Price. I divided economic goals into three types: high, moderate, and low, which I discuss in more detail below. Although goals are closely linked to traditional SES, there was variation within each SES group (see table 4.9), and the patterns help us better understand the within-group variation in economic angst. Unfortunately, I was unable to classify the goals of four participants, as I realized in retrospect that I did not probe in enough detail on their goals to put them into a group.

Table 4.9: Economic Goals and Traditional SES

	Economic Goals		
Traditional SES	**Low**	**Moderate**	**High**
Low	4	6	0
Middle	3	15	3
Upper/Middle	0	3	18

High Economic Goals (n=21)

The majority of individuals with high economic goals (86%, n=18) both wanted to put money aside in the future for their own retirement and into a rainy day account and pay for some aspect of their children's education (private K-12 and/or most of the expenses related to college). The remaining three participants with high economic goals (Marty and Dana Price and Jim Nider-Osborne) were not as concerned about saving for their children's education: rather, they were focused primarily on saving for their own future. Their children all went to public school, and they did not intend to cover all or even most of the cost of college. I identified these three participants as having high economic goals because they had not hit their desired retirement benchmarks and were among the oldest participants in my sample (Dana and Jim were 48 and Marty was 51), so they wanted to put as much money into savings as possible. Jim, who was 48-years old and lived in

Williamstown (upper/middle SES), said he put a quarter of his paycheck into retirement. He had $750,000 saved so far, and aimed to have several million dollars accumulated by the time he retired from his job as an engineer. I previously detailed how Marty and Dana felt badly about the amount they had in savings.

Many of the individuals with high goals had a specific amount they wanted to put into a rainy day savings account: three individuals said they wanted at least $100,000, two wanted enough money to cover at least six months of expenses, and one wanted $45,000. Shannon and Stephen Stewart already had $20,000 in a rainy day account, and although Shannon believed this was a good start, Stephen lamented that it wouldn't last very long if something happened to him as the breadwinner. The majority of individuals with high economic goals also had middle-class aspirations in terms of their lifestyle, such as owning a home in Williamstown, their children participating in expensive extracurricular activities, or taking "big" vacations to places like Disney World or Hawaii. They were uncomfortable with significant consumer debt or unpaid bills. As one might expect, the majority of individuals with high economic goals were in the upper/middle SES group (86%; n=18). Education also seemed to played a significant role: 90% of the individuals with high economic goals had at least a BA, and the two individuals who did not have BAs had partners who had one. All but one of the individuals with high economic goals lived in Williamstown; the exception was Jodi Allman, a nurse from Paulson.

Yet actually realizing high economic goals requires significant financial resources, especially given that Americans are expected to put more of their own money toward their retirement in the past and the cost of living has risen. As such, the 21 individuals with high economic goals were at various stages of realizing them, which seemed to play a role in their economic angst. Even though the objective financial circumstances of some of these participants might suggest a low level of angst, their high expectations and the fact that they had not yet achieved their goals resulted in higher angst. Conversely, the individuals with high goals who were realizing them had low angst.

Shannon and Stephen Stewart had high goals and moderate angst. Compared to many of my participants, their economic circumstances looked quite good: they had $25,000 in a rainy day account, a net worth of $278,500, and no credit card debt. Both attended Flagship U and Stephen for his BA in Engineering and Shannon for her BA and MA in Library Science. Stephen had worked as a computer engineer for most of his career for a Fortune 500 company, and Shannon stayed at home with their children when they were younger and had gone back to work part time in 2012 at a local library. When we spoke in 2015, Shannon was looking for a job with more hours, but was struggling to find something in her field. Stephen was the breadwinner: he made $100,000 of their $120,000 income. Both expressed concerns about their economic circumstances. Shannon said:

> **SHANNON:** I feel like we should be more financially secure than we are just based on our income. But, um, you know I don't feel like we live extravagantly, but, you know, I have student loans, and we're trying to save for the kids college and our retirement…You know, it just, it's gone before you know it, you know?

She told me she felt good about their savings overall, but was concerned if something happened to Stephen, since he made the bulk of their income:

> **SHANNON:** Well, like, my big worry is that something happens to him. Um, you know, if-if he dies. We have life insurance and that will help us, help us for a while, but, you know, I-I'm working part time. I can't support us on that.
>
> **JESS:** Could you, if you needed to, get a full time job, do you feel like you could do that?
>
> **SHANNON:** I mean, eventually. I would have to ... the library market right now is terrible. And there, um, there's been fewer and fewer full time jobs… Um, so, you know, I-I might even look outside the field if - if something happened to him. You know, to support the three of us.

> **JESS:** What kind of fields might you look at, do you think?
>
> **SHANNON:** I don't even know. I've never done anything other than retail.

Shannon brought up her concerns about something happening to Stephen three different times during our second interview, to the point where I asked if he had a particular health problem that she found especially concerning. She said he didn't, but that his job was stressful and sometimes she worried that he would die of a stroke. Stephen also said he felt financially secure, but echoed Shannon's concern about what they would do if something happened to him:

> **STEPHEN:** Uh, and if something were to happen (to me), that $25,000 (in liquid savings) might only be 10 months of mortgage. So, doctor bills, food, right, everything else. It's not actually that much time. So, I can't get sick. I can't lose my job. Shannon is already having a horrid time getting a job.

It makes sense that the Stewarts were concerned about something happening to Stephen, given the degree to which they were dependent on his income and the difficulty Shannon was having in finding a job. And their finances were especially tight since their goal was to pay for both of their children to attend college: while Stephen's parents had paid for his tuition at Flagship U, Shannon was still paying back her student loans. Stephen said, "I knew that (his parents paying for college) was worth a lot. I didn't realize how much until I met my wife, whose college was not taken care of." Although the Stewarts were able to enroll their daughter in the state's prepaid tuition plan and contributed $200 each month, they could not afford to enroll their son in the plan, which was now almost $800/month. While they had $80,000 in home equity and $285,000 in retirement, Stephen did not view these assets as something they could draw upon to help pay for college. He noted that their house "wasn't worth that much," and that taking money out of retirement "went against every bit of financial advice I have ever heard." He said that in the worst case, Shannon could work at Target for 40 hours a week and her salary could go toward paying for groceries ("Could you imagine what a blow that would be? But that income, uh, if that covered the food and had the discounts there, helped with purchases and everything") while Stephen's went toward college tuition. "Wow," he said glumly. "We've still got a mortgage to pay for." Given their economic goals of saving for their own future and paying for their children to attend college, it makes more sense that Shannon and Stephen Stewart did not feel more financially secure. This example shows how one's goals play a key role in their level of economic angst – because one's goals determine the threshold that individuals hope to meet.

Moderate Economic Goals (n=21)

21 participants had moderate economic goals. The majority (91%) were concerned with putting money away for their own future, but were not focused on putting money toward their children's education like many of those with high goals. While 86% of individuals with high economic goals were concerned with paying for their children's education, this was true for only three of the 21 participants with moderate goals. Yet those three individuals were less concerned about having a certain amount in savings for their own future, which is why I did not classify them as having high economic goals. One of these three individuals, Chandra Smith (Williamstown, Middle SES), said she was not especially worried about retirement because she expected an inheritance. When I asked if she had thought about retirement, she said that looking too far into the future "depressed her," and she spoke about her expectation of inherited wealth:

> **CHANDRA:** I don't want to sound crass, but because of where both of our moms are -- an inheritance is likely, so. [...] They're not going to be around forever, and they are both very financially well to do, so hopefully that will be there one day.

Bo Riley (Paulson, upper/middle SES) was also relatively unconcerned about the future: although he had $6,000 in a rainy day account, he was planning to spend most of it to take his wife and two daughters to California for vacation. He said:

> **BO:** Well, my wife, in the environment she was raised in, saving is pretty important. Me, not so important, because it is and it isn't. It's – things happen all the time. And you can't take it with you. A lot of my friends, a few of my friends have died at a really young age. My mom died at 49. I'm 40 – going to be 47 this year. I think it's important to have money, because like, I'm going to get my teeth repaired and it's nice to have – if it costs me $1,000, I can pay for it. That's important. Where when I was single, I would – probably would not have gotten it fixed. No way. Because we didn't have it. So having a savings is important, but I'm not caught up on it, though.

In this passage, Bo shows he is less concerned about saving money for retirement and more concerned about having money on hand for emergencies like having his teeth fixed. Yet he had no money in savings when we spoke and was still content with his economic situation, so I did not describe him as having high economic goals. Bo was also blasé about retirement, and only had $20,000 in his 401k since he had only recently gotten a job that paid benefits. He said he hoped he could retire at a "decent age," and when I asked what that meant, he said:

> **BO:** I hope it's in my low 60s, but I know if I wait for retirement, I know – I know you can't get like Social Security until like you're in your upper 60s now or whatever, so it seems I'm not going to get a retirement. I'm just going to get my 401(k). I don't know if that's going to happen or not. I hope to like – maybe we'll have to go homeless and get on the state, you know, in order to retire early. I don't know.

Bo laughed when I asked if he was kidding about being homeless and "going on the state," but he didn't elaborate on his plans for retirement. Despite their blase attitude about the future, Bo and Chandra still wanted to pay for most of their children's college: although neither had started saving yet, both seemed to believe the money would be there when the time came.

The final individual with moderate economic goals and educational aspirations was Kellie Williams (Paulson, upper/middle SES). Her children attended private, Catholic school, although the tuition in Paulson was significantly less than what the participants in Williamstown were paying. Kellie said she wanted to put money aside for the future, but also said she felt financially secure on the day of our interview even though she had no money in either retirement or a rainy day savings account. She said she felt secure because she and her husband had just paid off all of their credit card debt. As she felt comfortable about her finances with no money in savings or retirement, it made sense to classify her as having moderate (instead of high) goals.

While most of the individuals with high economic goals either had enough money saved to cover several months of their expenses or wanted to have that much available, individuals with moderate goals were often more vague about the amount they wanted in liquid savings or were satisfied with an amount in liquid savings that I knew would not cover even a month of expenses based on their budgets. The majority of individuals with moderate goals were in the middle SES group (66%, n=15), although 13% (n=3) were in the upper/middle group and 25% (n=6) were in the lower SES group. Geographically, they were more split than those with high goals: 59% were from Paulson and 41% were from Williamstown. The educational differences between those with high and moderate economic goals individuals is significant: while 85% of the individuals in the high goal group came from households in which both partners had at least a bachelor's degree, only one individual in the moderate goal group came from a two-BA household. Instead, 50% in this group came from households in which one individual had a BA, and the remaining 35% came from households in which no adults had BAs.

What might help us understand the factors that played a role in why three individuals in the upper/middle SES group held moderate (instead of high) goals, and six individuals with lower SES had moderate (instead of low) goals? The three upper/middle SES individuals with moderate goals differed from the rest of the upper/middle SES participants (who all had high goals) in their family educational attainment: they were the only three upper/middle SES individuals where only one partner had a BA. In addition, two of the three were from Paulson, which may also play a role in lowering their expectations. Six individuals with moderate goals were in the lower SES group; I observed that five of the six (83%) had parents who they believed were doing well economically, compared to only one of the four individuals with low SES who had low goals (25%). It is possible this may have played a role in their desire to put money aside in savings, although ultimately I can only speculate.

Low Economic Goals (n=7)

Seven participants had low economic goals: they were less concerned about putting money away for the future and were focused instead on getting by in the day to day. Rick Suess has low economic goals, given that he had no money in savings and was not especially concerned about it. April and Randy Bullock (Paulson, lower SES) also had low economic goals. Although they had the lowest income and the most material hardship of any family in my sample, they had moderate - not high - angst. They lived on one of the worst streets in Paulson, according to April, in an area of town that many of my participants told me to avoid. I noted in an earlier chapter that someone had been murdered at their next door neighbor's house during a BBQ a few days prior to my interview with April. They had no electricity or running water, and April spoke of the bullets that whizzed past her door every day. I realized this was not hyperbole when I went up to her door and saw it was literally riddled with bullet holes. Yet her goals did not include moving to a different area - she said she wanted to stay on her street and buy the lot next door in order to make a bigger yard, as long as the person who lived in the home where the murderous BBQ took place moved away. She was also not focused on accumulating money for the future: rather, she wanted to get caught up on her most recent outstanding bills. I asked her what would have to happen for her to feel financially secure:

> **APRIL:** Like, just getting caught up on the past bills. The bills that are important right now, not like, the cable bill from 10 years ago, not that stuff. But the rent and – really just the rent and the electric.

April had no money in savings, and said she couldn't think about retirement, noting that it "would stress me out too much." Others with low goals acknowledged their lack of savings and said they weren't especially concerned about it. I had the following exchange with Randy Bullock, April's husband:

> **RANDY:** I don't think a certain amount of money (in savings) really makes much of a difference, whether you have $2,000 or $20,000, it's whatever you need for you.
>
> **JESS:** Yeah. Do you think there would ever be a time when you might need some money, or?
>
> **RANDY:** It's possible. There's always an opportunity for that to happen.

Like April, Randy didn't want to move out of their neighborhood:

> **RANDY:** I mean, I'm not unhappy with the house I have, or where I live – a lot of people don't like the area I am in, it don't – it doesn't bother me. I'm actually more comfortable there, which is strange. It's quiet. For the most part, but I know what is going on around me. I'm a very observant person, I watch what is going on and who is over here and what's there, so it's not that bad.

85% of the individuals with low economic goals were from Paulson, although they were almost evenly split between middle and low SES. The only individual from Williamstown with low expectations was Kristin Mackey, who repeatedly invoked religion during our interview. Kristin said she and her husband were living paycheck to paycheck while she went to college to become a registered nurse, but she said she didn't have any expectations about her financial circumstances and that she didn't know if they would have enough money to retire comfortably. Unlike most of the people in my sample, Kristin said she was very open about her financial struggles with other people, because she believed God would handle things:

> **KRISTIN:** But again, I think it's [her openness about finances] because we have faith in the fact that God's going to take care of it. [...] I mean that's our main thing and it's never done me wrong. We've had many horrible things happen in our life and been down and out and I always stand firm on that because I know that God knows what he's doing. Who am I to question, right?

Ultimately, I noticed a common thread among the individuals with low economic goals across SES groups: all had experienced hardship in the past, and saw their current economic circumstances as an improvement in comparison. Five of the seven individuals with low economic goals grew up in a household with an abusive parent and/or a parent who abused alcohol or drugs (Randy Bullock, April Bullock, Rick Suess, Amanda Hudson, and Karen Wilson). Randy Bullock described his mother as being in an "alcoholic, pill-popping, laying on the couch comatose type state" much of the time. Karen Wilson said her stepmother was verbally and emotionally abusive growing up, and that her childhood was "like Cinderella, but without the happy ending." At least three individuals with low goals (April Bullock, Amanda Hudson, and Rebecca Griffin) had struggled with substance use themselves – for example, Amanda Hudson said she had started using drugs in 7th grade to escape from the abusive situation at her home. Rebecca Griffin and April Bullock dropped out of high school, although Rebecca eventually went back to get her GED. Only Kristin Mackey did not discuss either abuse growing up or struggling with substance use, but she said she had undergone many struggles in her life and thus wasn't so concerned with money. She noted that her family did not have much money growing up, and they had been forced to eat "government cheese."

Several of these individuals referred positively to their current economic circumstances, which likely would have been unacceptable to most of the individuals with high or moderate economic goals. Even though Amanda Hudson said she had a credit report that was "a good inch and a half thick" and debt collectors calling regularly, she said, "I'm [...] I feel like I'm staying well. Even though, you know, the money and stuff. This is the best I've ever been." This is reminiscent of the working class young adults in Jennifer Silva's 2013 book *Coming Up Short*, who often measured their well-being based on their ability to overcome the emotional hardships of the past. Similarly, although Rebecca Griffin had no money in savings and sometimes struggled to put food in the fridge, she believed her circumstances were the best she had been. "Ummm, most of my adult life, I just struggled," she said. "Since I got on at AMC, I finally got off of the financial aid. [...] Like Medicaid and food stamps. There has been times where I had gotten cash assistance." April Bullock rated her financial circumstances as a seven on a one to ten scale (with ten being the best), despite the significant material hardships she experienced. But her threshold for comparison was low, given her past:

> **APRIL:** Well, my mom – when she left my dad, my mom worked at a bar and she didn't make that much money. Like I said, we had popsicles for lunch at some point. So, but yeah. I haven't had to do that yet. Have not had popsicles for lunch yet.

Economic Goals and Subjective SES

Taking economic goals into account helps us to better understand the interplay between one's financial situation and their economic angst, which I illustrate in Table 4.11. All of the six upper/middle SES individuals who had high angst also had high goals, as did one of the middle SES individuals (Sonia Patterson). Of the 13 remaining middle and lower SES individuals with high angst, all but one had moderate - not low - goals. Conversely, six of the seven individuals in my sample with low goals had either moderate (n=5) or low angst (n=1); only one individual with low goals had high angst (Rebecca Griffin). All three of the lower SES individuals with moderate angst (April Bullock, Randy Bullock, and Amanda Hudson) had low goals, which helps us understand the seeming disconnect between their objective economic circumstances and their angst. On the other hand, all but one of the upper/middle SES individuals with moderate angst had high goals, which helps us understand how individuals like Shannon and Stephen Stewart experience moderate angst despite having an economic situation that was more stable than most of the individuals in the sample. Ultimately, it seems the combination of one's objective economic circumstances, economic goals, the belief that one lives paycheck to paycheck, and comparisons to one's past that help us understand one's level of angst. As I noted previously, simply looking at one's income and education - and even their more detailed financial data - does not always help us to make sense of how they see their circumstances.

Table 4.10: Economic Angst, Traditional SES, and Goals

	Low Angst			**Moderate Angst**			**High Angst**		
Goals	Low	Mod	High	Low	Mod	High	Low	Mod	High
Lower SES (13)	-	-	-	3	-	-	1	6	-
Middle SES (22)	1	4	1	2	5	1	-	6	1
Upper/Middle SES (20)	-	2	7	-	1	4	-	-	6

Conclusion

In this chapter, I described my participants socioeconomic circumstances using three measures: a "traditional" social class measure based on family income and the educational attainment of both partners, an assessment of "economic struggle" that looks more closely at individuals' financial profiles and takes into account assets and debt, and a subjective measure that takes into account the degree of angst each participant experiences with regard to their economic circumstances. I find that traditional SES as measured by income and education is limited as a proxy for my participants' economic circumstances. Despite the fact that my participants have a relatively high median family income, a deeper examination of my participants' finances shows that the majority of families in my sample are struggling. The hardship among the higher income families is in many ways "invisible," not only because they continue to maintain a certain standard of living (often as a result of help from their families) but because they are able to use tools like debt management that are hidden, rather than bankruptcy. The link between income and estimated net worth is not as strong as one might expect, which is particularly consequential for individuals' future economic circumstances (across the income spectrum) since they are vulnerable to economic shocks and unprepared for retirement.

Additionally, the chapter shows that objective measures of one's economic position and their subjective well-being are not always closely related. Angst is also affected by their economic goals, whether they believe they are doing better than in the past, and the degree to which they believe they live paycheck to paycheck. In Chapter 5, I describe the ways in which my participants make sense of the dominant ideology, and in Chapter 6 I assess the degree to which objective financial circumstances and subjective economic angst play a role in one's assessment of the ideology of the American Dream.

Chapter 5: Worldviews

In the previous chapter, I documented widespread objective economic hardship and subjective angst among my participants. Given this, one might expect them to be critical of the dominant stratification ideology, but that was not the case. Indeed, only 11% of participants (n=6) believed this ideology was an inaccurate way to describe the stratification system in the contemporary United States. The purpose of this chapter is to describe the variation I observed in my participants' worldviews on the dominant ideology, or their overarching view of how the stratification system works (Ross, 1975). I placed my participants' worldviews about the dominant ideology on a continuum, ranging from the True Believers[30] (who mostly reproduced the dominant ideology) to the Challengers (who mostly rejected it). Between the True Believers and Challengers are the Justifiers and Skeptics; individuals in these two groups offered mixed perspectives on the dominant ideology, with the Skeptics more critical than the Justifiers. I draw upon two concepts, schemas (Sewell, 1992) and injustice frames (Gamson, 1992), to describe the variation in these four broad worldviews. In this chapter, I focus on *what* people believe about the dominant ideology, and do not go into depth about the demographic characteristics and different experiences of individuals across the worldview continuum. Unpacking these differences is the focus of the rest of the dissertation.

This chapter proceeds as follows. First, I discuss the existing research on how individuals make sense of the stratification system, as well as its limitations. Then I

[30] Name adapted from Reynolds and Xian (2014)

outline my approach to identifying each participant's worldview, and describe how these worldviews occur on a continuum. I then discuss the concepts of schemas (Sewell, 1992) and injustice frames (Gamson, 1992), and document the different schemas and injustice frames I observed among my participants. After describing the different schemas and injustice frames, I discuss the similarities and differences across the four worldview groups in depth. Although lengthy, this chapter provides the foundation for the remainder of my dissertation, where I discuss the different factors that shaped my participants' views of the stratification system.

Existing Research: What do People Think about the Dominant Ideology?

We know relatively little about how contemporary Americans make sense of economic stratification and the ideology of the American Dream, beyond a general awareness that the majority of people appear to reproduce this ideology to at least some degree. This is because most of the existing research is survey-based (Feagin, 1975; Smith, 1985; Kluegel and Smith, 1986; Ladd and Bowman, 1998; Shepalek, 1989; Smith and Stone, 1989; Hunt, 1996; Cozarelli, Wilkinson, and Tagler, 2001; Hunt, 2004; Economic Mobility Project, 2009; Longoria, 2009; Economic Mobility Project, 2011; Reynolds and Xian, 2014; Ellis, 2017), and surveys are limited in their ability to provide insight into the processes and mechanisms that lead people to articulate particular perspectives. I anticipated before starting my interviews that trying to understand how people make sense of the dominant ideology would be complicated, and this was indeed the case. My participants frequently contradicted themselves; some described the economic system as unfair even when they ultimately adhered to the dominant ideology quite strongly or said the dominant ideology wasn't accurate when they had supported it only moments earlier. For example, Heather Beatty (Paulson; lower SES; high angst) spoke frequently about how people's economic circumstances were a result of their own actions during the nearly six hours we spent together. But at one point I asked her if she thought the idea of the American Dream - the notion that hard work and playing by the rules generally leads to economic success - was accurate. To my surprise, she said no:

> **HEATHER:** No. [...] Some places it doesn't matter how hard you work, you just are always going to be stuck where you are at. Unless you, you know, like - kinda where I am. I'm doing jobs that should be done by our (city) attorney right? The building inspector, a police officer. I mean jobs that are way out of my, what I should be doing, but I will never be compensated any differently than the girl who is sitting there planning her dinner on Facebook.

Heather worked as an administrative assistant for the city of Paulson, and she had voluntarily taken on some extra projects to try and improve her department. Yet she felt like her supervisors didn't treat her well, and was upset that one of her co-workers, an older woman, seemed to be slacking off - including planning meals online during work hours and, at one point, cooking roast beef for her family's evening meal in the kitchen. The perspectives of individuals like Heather underscore the degree to which survey questions present a challenge in trying to make sense of individuals' beliefs. While Heather is focusing mostly on her own experiences and not making a structural critique about the stratification system, she is still criticizing the dominant ideology. Yet most of her answers showed me that she still believed the stratification system was largely fair, and she reproduced the dominant ideology much more than she challenged it.

That individuals' beliefs about the dominant ideology and the economic system are often rife with contradictions has been observed by other qualitative researchers (Young, Jr., 2004; Johnson, 2006; Mazelis, 2017). Yet the number of qualitative studies on how people make sense of the dominant ideology is small, and most of it is dated (McLeod, 1987); examines only African Americans (Young, Jr., 2003; Welburn, 2013); or mentions peoples' surprisingly persistent beliefs in the dominant ideology as something discovered as part of a larger research inquiry, not as the subject of inquiry itself (Silva, 2013; Tan Chen, 2016; Mazelis, 2017). In these latter studies, Silva, Tan Chen, and Mazelis observed that their participants (working class men and women in New Jersey, unemployed autoworkers in Detroit and Windsor, Ontario, and low-income women in Philadelphia, respectively) often drew upon the dominant ideology to make sense of their hardships. Yet the dominant ideology was not the primary focus of their research, and none aimed to systematically understand how this ideology varied among their participants, as I do in this dissertation. Johnson (2006) described widespread adherence to the dominant ideology among individuals of different races and economic classes, but her aim was not to uncover the variation in these worldviews. Young, Jr.'s research (2004) is the most analytically useful for my own project, as he systematically focuses on the ways in which his participants' worldviews on the dominant ideology vary. Yet his focus on a different population means my work fills an important gap in our knowledge on this subject.

In addition to the limited ability of survey research to untangle the nuance in people's beliefs, the structure of many of these studies is of limited utility. A number focus on the degree to which participants believe "individual" factors (such as hard work) and/or "structural" factors (such as discrimination) play a role in one's economic position, as well as what demographic groups are likely to hold certain beliefs (Feagin, 1975; Smith, 1985; Kluegel and Smith, 1986; Smith and Stone, 1989; Shepalek, 1989; Hunt, 1996; Cozarelli, Wilkinson, and Tagler, 2001; Hunt, 2004; Economic Mobility Project, 2009; Longoria, 2009). A consistent finding from this research is that most people believe at least somewhat in the dominant ideology (based on their adherence to "individual" factors), even while many also observe that structural factors also play a role in economic outcomes. The common way in which many of these researchers analyzed beliefs on the dominant ideology was by providing participants with a list of statements (both individual and structural) about why people are poor or wealthy or why people do or do not achieve economic mobility, and then having participants assess how important the statements are using a Likert scale. The researchers then look at these results in order to obtain descriptive statistics (i.e. 20% of respondents think racial discrimination is “very important” in mobility, or the item that received the highest number of “very important” responses in explaining poverty was “hard work”). The variables are then analyzed using factor analysis, a statistical technique used to tease out similarities among items. Similar items are then grouped together to create “individualistic” and “structural” independent variables, and researchers typically plug these variables into a regression equation in order to assess whether particular socio-demographic attributes (such as race, gender, age, income, or years of education) make individuals more likely to support or reject the dominant ideology.

Yet most of this existing literature does not allow us to understand the degree to which people *combine* individual and structural beliefs about economic opportunity into a coherent worldview, something also observed by Reynolds and Xian (2014). While these studies provide information about how many people reject or accept particular statements or sets of statements (and what demographic factors may be tied to these beliefs), it is more difficult to assess individuals’ *overall* views about stratification from this method. For example, a person might indicate that every statement about why people are poor, both individual and structural, is “very important,” while some might choose mostly individual or mostly structural statements.

This is especially important because a number of scholars have suggested that instead of simply rejecting or accepting the dominant ideology, many individuals engage in something called layering (Kluegel and Smith, 1986; Smith and Stone, 1989; Hunt, 1996; Hunt, 2004), also called the formation of co-narratives (O’Connor, 1999; Young, Jr., 2003). This is the idea that most individuals believe in the dominant ideology, at least to some extent, and that more “structural” beliefs about stratification that question the dominant ideology are layered on top of those beliefs, rather than leading people to reject the dominant ideology altogether. Kluegel and Smith note that it is only when one is presented with and accepts a coherent alternative ideology do they begin to reject the dominant ideology.

Reynolds and Xian (2014) attempted to improve upon the existing literature by examining people's beliefs on both "meritocratic" elements (such as education and hard work) and "non-meritocratic" elements (such as discrimination and having well-educated parents) using data from the General Social Survey. They created four portraits of "belief systems" about meritocracy based on their findings: 33% of their participants were "True Believers," or individuals who mostly focused on meritocratic elements; 24% had a "Dual Consciousness," meaning they believed equally in both meritocratic and non-meritocratic elements; 17% were "Cynics" and believed mostly in non-meritocratic elements; and 26% were "Discouraged," who believed in neither meritocratic or non-meritocratic elements. Yet these profiles do not help us to understand how these individuals arrived at certain conclusions, the nuances of their beliefs, and especially what the 26% of "discouraged" individuals believe about economic stratification.

Several recent studies included a "forced choice" question on whether individual or economic factors are more important in getting ahead (Pew Research Center, 2011) and the overall fairness of the economic system (Ellis, 2017). Pew asked the following question (which I also used in this research):

> A) Whether or not a person gets ahead economically in this country is mostly up to them—if someone has the drive, works hard and gets the right skills, they can get ahead economically in America.
>
> B) Circumstances beyond any person's control have a lot to do with whether or not they can get ahead economically in this country—for example, the state of the economy or competition for jobs can severely limit a person's ability to get ahead economically in this country

They found that 55% of people chose A and 41% chose B, although only 30% "strongly" believed in B, while 46% "strongly" chose A. Ellis (2017) asked if the economic system is basically fair, since most everyone has an opportunity to succeed, or basically unfair, since not all Americans have an equal opportunity to succeed. He found 53% of his participants believed the system was "basically fair," while 47% saw it as "basically unfair." Ultimately, however, these questions tell us very little about why these participants chose A or B, or why they believed the system was fair or unfair.

The majority of the survey-based studies also try to assess who is likely to hold particular beliefs. Ultimately, these findings are inconclusive: although some studies find differences across demographic groups (such as women or individuals with low incomes being less likely to buy into the dominant ideology), others find the opposite to be true. And researchers are unable to explain why these differences occur, so they speculate based on theories such as Robinson and Bell's "underdog thesis" (the idea that individuals who are disadvantaged are more likely to challenge the dominant ideology) and "theory of enlightenment" (that individuals with greater levels of education will know more about the workings of society and thus challenge the dominant ideology) (1978). Some studies find support for these theories, while others do not. I discuss these theories in more depth in Chapter 6, when I talk about the factors linked to my own participants' beliefs in the dominant ideology.

It seems that the main point to be taken from the existing research is that the ideology of the American Dream plays a central role in how many individuals make sense of economic stratification, yet people interpret it in complex, messy, and often contradictory ways, combining individualistic views about the importance of hard work with notions about the ways in which social structures impede economic success. In general, people develop worldviews by combining their own experiences and personal knowledge with the "raw cultural materials" in a society that explain how a phenomenon works, including common narratives, discourses, signs, and symbols. As noted by Sewell (1992) and Swidler (1986; 2003), individuals have a limited "toolkit" of cultural materials to use in formulating their worldviews about particular phenomena at a particular time, but they can combine these cultural interpretations with their own experiences and knowledge in multiple ways. These nuances are simply not present in the existing survey data. By attempting to understand both my participants' lived experiences and their views on the dominant ideology, I hope to shed more light on how they understand the stratification system and how the ideology of the American Dream persists in an era of economic hardship.

My Approach

My objective was to identify the variation in my participants' worldviews on economic stratification. According to Ross (1975), a worldview is a person's overarching narrative about how something works. To do this, I wanted to provide my participants with as many opportunities to talk about the workings of the stratification system as possible. As I discussed my methods in detail in Chapter 3, I will only provide a brief overview here. I asked participants the "alien question:" to explain to an alien from Mars who knew nothing about the U.S. why people ended up in particular places economically. I adapted Pew's A/B question, discussed above. I also asked questions about whether individuals thought the system of sorting people was fair, if people generally ended up where they deserved to be economically, if they thought people born into poverty in this country had a good chance to get ahead, and if they believed it was more expensive to raise a family now in the U.S. than in the past. I asked if they believed the idea of the American Dream, that individual effort led to success, was accurate, and if the U.S. was a good place to raise a family. I used "conversation starters" where I asked them specifically about various factors that might influence stratification, inquired about what they viewed as the most important problems in the U.S., and included two vignettes at the end of the interview where I asked to read the stories and to comment on the factors they believe influenced each participant's economic trajectory. I did not ask every question of every participant due to time constraints, but was able to obtain an overview of their perspectives on the workings of the stratification system. While some of these questions might seem repetitive, I purposely wanted to give participants many opportunities to discuss the same general topic in order to tease out the nuances in their views.

Consistent with previous research, almost all of my respondents reproduced the dominant ideology to some degree. Yet their beliefs occurred on a continuum, with some strongly supporting the dominant ideology and others mostly rejecting it. I identified four stratification worldviews among my participants: True Believers (n=18), Justifiers (n=26), Skeptics (n=6), and Challengers (n=6). These worldviews ranged from the "True Believers," who strongly supported the dominant ideology, to the "Challengers," who mostly rejected it. The Justifiers and Skeptics fall in the middle, with the Justifiers supporting the dominant ideology more than the Skeptics.

Figure 5.1: Continuum of Stratification Worldviews

Given the amount of data I had on my participants' worldviews, I needed to develop a systematic method to evaluate their perspectives. I use the concepts of "schemas" and "injustice frames" to describe the variation in my participants' worldviews on the dominant ideology. Schemas (Sewell, 1992) are the factors my participants' believed influenced economic stratification in the U.S., and injustice frames are their assessments of whether the schemas they identify that may challenge the dominant ideology are unjust (because they are due to motivated human action) or unfortunate but inevitable (Gamson, 1992). Schemas and injustice frames provided the "ingredients" for my participants' worldviews about the stratification system, or the overarching conclusions they reached about whether the dominant ideology is accurate (Ross, 1975). The True Believers draw upon mostly *meritocratic* schemas, which purport that one's economic circumstances are largely a result of individual effort, human capital and career choices, and spending habits. They generally believed the economic system was just. The Challengers drew mostly on *structural* schemas, which describe features of the economic system that make it harder for individuals to get ahead economically, and generally believed the system was unjust. The Justifiers and Skeptics drew upon both of these types of schemas, although the Justifiers were more likely than the Skeptics to see the system as unjust. In the following sections, I describe the variation in schemas and worldviews among my participants, and conclude the chapter with a more detailed explanation of the four stratification worldviews.

Schemas

Sewell (1992) describes *schemas* as existing ways of understanding how social phenomena work. In this dissertation, I use the term schema to refer to the factors my participants identified to describe how the process of economic stratification works in the United States, or why, *in general,* individuals or do well financially. While I also gathered data on how my participants made sense of their personal economic circumstances (as well as those of their parents), I am interested in this chapter in how they believe the stratification system works *as a whole.* If individuals used their own experiences or those of their parents (or others they knew) to generalize about the system in general, I included them in my understanding of their worldviews. While I asked my participants directly about whether they believed particular factors mattered in the stratification system, I decided not to include something as a schema if it was something my participants did not come up with voluntarily on their own.

To identify the schemas my participants used to describe the process of stratification, I read through each interview transcript and listed every schema mentioned. Then I categorized the schemas into three broad groups - *meritocratic schemas*, *structural schemas,* and *neutral schemas*. I also identified one stand alone schema - the *taxation schema* - that did not fit neatly into any of the other three categories. *Meritocratic Schemas* are economic sorting mechanisms based on individual action and initiative, including one's work ethic, educational attainment, career choice, and spending habits[31]. *Structural Schemas* are economic sorting mechanisms explicitly related to social structures and institutions: they include differential access to economic opportunities based on race or income, low or stagnant wages, the rising cost of living, and a lack of government intervention (such as meager social welfare programs or regulation). *Neutral Schemas* are sorting mechanisms that participants described as neither a direct result of an individual's actions or of particular social institutions. Examples are having a supportive family, luck, or access to a mentor. The taxation schema is the idea that many middle class individuals in the U.S. struggle economically due to their high tax burden - especially because they have to pay for low-income people and government programs that do not matter.

Unsurprisingly, the most widely mentioned schemas were those related to individual action, as 93% of participants (n=52) invoked meritocratic schemas when they spoke about the stratification system. 84% of participants mentioned neutral

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[31] While the research cited in Chapter 2 clearly shows that things like educational attainment and career choice are not *only* a result of one's individual initiative, the participants who embraced these schemas often appeared to believe this was the case.

schemas (n=47), and 73% mentioned structural schemas (n=41). The taxation schema was invoked by only four participants, but it played such a significant role in their evaluation of the stratification system that not including it seemed like an oversight. The vast majority of participants (54 individuals, or 96%) mentioned schemas from at least two different categories, and a majority (32 participants, or 57%) mentioned schemas from three categories. One individual mentioned schemas from all four categories.

The use of multiple schemas by my participants illustrates the complexity of trying to understand individuals' beliefs about economic stratification - yet it also helps to show the variation among the beliefs of the four worldview groups. All of the Skeptics and Justifiers mentioned both meritocratic and structural schemas, but only 25% of True Believers (n=5) and 33% of Challengers (n=2) mentioned structural and meritocratic schemas, respectively. This makes sense, given that True Believers most strongly adhere to the dominant ideology and Challengers generally reject it. There was the most schematic variation among the Skeptics and Justifiers: the mean number of schemas mentioned by these participants were 2.9 (Justifiers) and 2.8 (Skeptics), compared to 2.1 the True Believers and 2.2 for the Challengers. In the following section, I provide examples of the various schemas.

Table 5.1: Schematic Variation by Worldview Group

	Meritocratic	**Structural**	**Neutral**	**Taxation**
True Believers (n=18)	100%	17% (3)	78% (14)	3 (15%)
Justifiers (n=26)	100%	100%	88% (23)	1 (4%)
Skeptics (n=6)	100%	100%	83% (5)	0
Challengers (n=6)	33% (2)	100%	83% (5)	0

Meritocratic Schemas

Meritocratic Schemas describe factors influencing economic stratification that participants viewed as *largely within a person's control*. These schemas support the dominant ideology, as they highlight the role of individual action in economic stratification. I identified four subgroups of meritocratic schemas described by my participants: those focusing on individual initiative and choices (which I call "individual" schemas); those focused on educational attainment ("human capital" schemas); those focused on career choice ("career choice" schemas) and those related to financial management and making "smart" financial choices ("overconsumption" schemas).

Unsurprisingly, individual schemas were the most widely invoked meritocratic schema: 86% of all participants (n=48) included them in their discussion of the stratification system. For example, Karen Wilson (middle SES), a moderate angst Justifier from Paulson, invoked an individual schema to discuss why people struggle economically. She notes that most people in Paulson are there because "that's where they choose to be," while people at the top "worked to get there:"

> **KAREN**: Sometimes I think that people that are here (at the bottom of the economic ladder) are there by choice. They don't want to do anything more. I think the people that are here (at the top), I think you know, that's what they worked to get there. Obviously, school, whatever. People in the middle, I mean, they still have opportunity to move up. But they can go down. It's up to them. But I think that people that are here (at the bottom), a majority of them in our area are there because that's where they choose to be.

Karen's statement is an example of something I coded as both an individual schema and a human capital schema, as she also talks about the importance of education in getting ahead. Ultimately, she sees people's economic position as a result of their own actions. Similarly, Melissa Kaiser (upper/middle SES), a high angst Justifier from Williamstown, believed people could get ahead economically if they worked hard. As a high school teacher, Melissa said she had seen students get ahead "all the time" based on their level of individual effort:

> **MELISSA**: No one should be here (at the bottom of the economic ladder), no one should have to live that way, but I think you've gotta be willing to work your way out. I mean, we put in a lot of work to get our degrees and land where we're at, and if you're not fully willing to put in the work, then maybe you should be collecting the garbage. But I think the opportunity is there for kids, I see it in school all the time. if you're willing to do this work, you can get out, you can go over here, you gotta be willing to put the work in.

While individual schemas were widely invoked across all demographic groups, there were slight differences. 91% of middle and upper/middle SES participants invoked them, compared to 69% of lower SES participants. Individuals with low subjective angst were the most likely to invoke individual schemas (94%), compared with 83% of individuals with high angst. Individuals in Williamstown were slightly more likely to mention individual schemas than those in Paulson (93% v. 77%). There were no meaningful gender differences in terms of mentioning individual schemas.

Human capital schemas were mentioned by 55% of participants (n=31). Although this was the second most commonly invoked meritocratic schema, it is somewhat surprising that more individuals did not mention it - especially given that higher education is often perceived as a key to upward mobility in our society. Grubb and Lazerson (2004) describe this belief as the "education gospel," which suggests individuals can save themselves from the insecurities of the labor market if they simply pursue a post-secondary degree. Rebecca Griffin (lower SES), a high angst Justifier from Paulson who had recently gotten a job on the assembly line at American Manufacturing Company, invoked a human capital schema. She emphasized the importance of post-secondary education in determining one's economic position:

> **REBECCA (**in response to the alien question): Education.

> **JESS:** Can you say more about that?
>
> **REBECCA:** Um, these people up here are the ones who went to school for at least four years. These people here (at the very top) went to school for 8 years. Umm, and their education and their degrees, you can't get these positions without them. I'm just fortunate to get a referral as far as AMC goes. Because you don't even have to be smart.

Rebecca did not have a college degree, and indeed, individuals without a BA were more likely to speak about the importance of human capital (67%, n=18;) than those with a postsecondary degree (45%; n=13). Women were also more likely to invoke this schema than men: 67% of women mentioned it (n=22), compared to only 39% of men (n=9). Those who struggled financially were more likely to mention human capital (65%, n=24) than those who had not (37%, n=7), although strugglers with less than a BA (74%) and more than a BA (75%) were more likely to mention it than those who held a four year degree (46%). People in Paulson were slightly more likely to mention human capital schemas than those in Williamstown, although the difference was not large: 62% v. 50%.

The career choice schema was mentioned by only nine participants. Andrew Kaiser (upper/middle SES), a high angst True Believer from Williamstown, focused on career choice when answering the alien question. Andrew was a high school teacher, and compared his own economic circumstances with those of his wife’s brother, an investment banker who he described as financially well-off:

> **ANDREW**: Um, part of it is just the path that you choose. Like, we've chosen to be teachers and that has certain financial limitations to it. I mean, that is just the way it is. Um, same with my wife's parents, they were both in education and you know, my dad is a barber. You know, I mean there's only, you're not going to be a millionaire, you're not going to make a million dollars a year. Where the career path that he (wife’s brother) choose or ended up in allows for you know, financially you know, that higher earning. I mean, as a teacher there is a slot, you make this and that is it.

Unlike the human capital schema, which was invoked most often by those without a B.A., the career choice schema was invoked most often by individuals with higher levels of educational attainment. All but one participant who mentioned the career choice schema already had a Bachelor's Degree, suggesting they recognized that just earning a degree is not enough to achieve economic success. All of the individuals who invoked this schema were upper/middle (n=6) or middle SES (n=3), and all but two lived in Williamstown.

Finally, 41% of participants (n=23) mentioned the overconsumption schema. There is a robust set of cultural narratives that focus on this schema - Warren and Tyagi described what they call the "overconsumption myth" in their 2003 book *The Two Income Trap*. The overconsumption myth is the idea that individuals in the United States struggle economically because of their profligate spending habits and poor financial choices, not because of the changes between the post-war economy and today. In Chapter 8, I go into more detail about this myth and how it is disseminated in popular culture. Dana Price (upper/middle SES), a high angst Justifier from Williamstown, invoked the overconsumption schema:

> **DANA:** Um, you know I hear that all the time, people are always talking about (struggling economically), and I always say this same thing, you know, Marty (her husband) and I at one time, for 18 months, kind of an experiment, we had one car. And I say, people choose to have two cars and they choose to go on great vacations and they choose to have 600 channels of cable and they choose to have their daughters in dance and they choose not to shop for their clothes at the Salvation Army, you know, and on and on and on and they choose to have their tweens to go to Starbucks.

Although Dana was a self-described Bernie Sanders supporter, she had seemingly not internalized his message about the "rigged economy," instead focusing on how people spent their money on cable, vacations, extracurricular activities, and Starbucks. Like the career choice schema, overconsumption was most commonly invoked by individuals with greater economic resources. 83% of the individuals who mentioned this schema were upper/middle SES (n=11) or middle SES participants (n=8). It was also more common among women than men: 52% of women mentioned this schema, compared to 26% of men. Interestingly, geographic differences were not especially large: 39% of individuals from Paulson discussed the overconsumption schema (n=10), compared to 43% in Williamstown (n=13).

Structural Schemas

Structural Schemas describe factors impacting one's economic struggles or successes that emphasize larger social structures and institutions. These schemas contradict the dominant ideology, as they suggest features of the social structure itself can make it difficult for individuals to get ahead or to make ends meet financially. The structural schemas my participants mentioned include "Barriers to Opportunity, "Employment Hardship," "Cost of Living," "Racial Barriers," and "Government Neglect." "Barriers to Opportunity" schemas focus both on the barriers to opportunity (or lack of barriers) individuals experience as a result of their circumstances of birth, as well as the difficulty adults living in poverty face in trying to move up the economic ladder. "Employment Hardship" schemas focus on hardships related to the workplace, including a lack of employment opportunities, stagnant wages, and the changing nature of work in general (less employment security, employees being "just a number," etc.), and how these changes make it harder to get ahead. "Cost of Living" schemas focus on the rising cost of living, and how it leads to hardship for many families. "Racial Barriers" schemas emphasize the hardships that racial and ethnic minorities face in getting ahead. Finally, "Government Neglect" schemas address the failure of the government to provide economic support to American families.

As one might imagine, the invoking of structural schemas differed by demographic subgroup. It might seem logical that those who live in Paulson would be more likely to invoke structural schemas given their proximity to greater economic hardship, but the differences based on location were not large: 81% of people in the city of Paulson mentioned structural schemas, compared with 67% in Williamstown. We see more striking differences when examining economic angst: 50% of individuals with low economic angst mentioned structural schemas, compared to 69% with moderate angst and 92% with high angst. Objective SES mattered as well: 100% of individuals in the lower SES group mentioned structural schemas, compared to 63% in the middle SES group and 67% in the upper/middle SES group. The "enlightenment" hypothesis suggests individuals with higher levels of education may be more attuned to structural inequalities in the economic system, but this was not supported in my sample: 60% of individuals with more than a BA discussed structural schemas, compared with 74% of those with a BA and 77% with less than a BA. In the following sections, I provide examples of structural schemas invoked by my participants.

"Barriers to Opportunity" schemas focus both on the barriers to opportunity (or lack of barriers) individuals experience as a result of their circumstances of birth, as well as the difficulty adults living in poverty face in trying to move up the economic ladder. This was the most widespread structural schema, invoked by 59% of participants. Shannon Stewart (Upper/Middle SES), a moderate angst challenger from Williamstown, spoke about the barriers that individuals from lower-income families face in getting ahead. While she mentions coming from an abusive household and the role of family support (neutral schemas), her emphasis on "fancy private schools" make this a structural schema:

> **SHANNON:** I think some people are born with the deck stacked against them, I mean, you come from an abusive household, you don't have family support, you live somewhere with crappy schools. It's going to be a lot harder for you to succeed. You have parents who can afford to send you to a fancy private school, you're born on third base. It's not that impressive if you hit a homerun.

Josette Lee (lower SES), a high angst Justifier from Paulson, spoke about the differences available to low-income children when she read the vignette about

Thomas, whose mother had gotten him into a high-quality daycare at her place of employment (see Appendix A):

> **JOSETTE:** His upper hand right off the bat was his mother had the upper hand with where she worked, to put him on highfalutin daycare or whatever, who would be tuned in to see if somebody's gifted. You take him to an inner city daycare where there's 20 kids, badass babies, kids running around, so to speak, nobody's going to be looking at their gifted readers.

Barriers to opportunity schemas also include the hardships disadvantaged adults face in getting ahead economically. Amanda Hudson (lower SES), a moderate angst Justifier from Paulson, mentioned the experiences of her mother, who was limited in her employment opportunities because she could only take jobs on the bus route. Amanda generalizes her mother's experiences to describe the barriers faced by low-income adults who want to get a higher paying job:

> **AMANDA:** Unless you were talking about the lower class. It's really hard to come out of that.
>
> **JESS:** Can you say more about that?
>
> **AMANDA:** Um, you know, if you're always worried about just putting food on the table, you can't worry about finding a new job to… get higher pay or maybe the babysitter can't do those hours and that job would pay for it. Um... My mom, for instance, would take the bus, so she had to find places that was on that route. You know. So it limited where she could go.

Individuals from Paulson were slightly more likely to mention this schema than those from Williamstown (65% v. 53%); those without a BA (63%) were more likely to mention it than those with a BA (58%) and a graduate degree (50%). Similarly, people in the lower/middle SES group (77%) were more likely to invoke it than those in the middle SES group (50%) and upper/middle SES group (57%) although upper/middle SES individuals mentioned it more than those in the middle. Women were slightly more likely to discuss it than men: 64% v. 52%.

43% of participants discussed employment-related schemas. These focus on hardships related to the workplace, including a lack of employment opportunities, stagnant wages, and the changing nature of work in general (less employment security, employees being "just a number," etc.), and how these changes make it harder to get ahead. They were the second most commonly invoked structural schema, mentioned by 43% of participants (n=24). Karen Wilson (middle SES), a moderate angst Justifier from Paulson, said many individuals in Paulson struggled to get ahead because of a lack of jobs:

> **KAREN:** I would say there is really no jobs in this area for people. I mean, they're shutting down grocery stores that are big chain grocery stores that people relied on for years. So then they don't have transportation, because most of the time, it's bussing. So now they lost that.

John Heeney (middle SES), a moderate angst Skeptic from Williamstown, spoke about stagnant pay among workers since the 1970s:

> **JOHN:** You've got – like even here in (Rust Belt State), some of the (AMC executives) saying, we can't take care of our unions because, you know, 30% of all of our money that we spend is on health insurance. Okay, but then you look at that and of that 30%, like 25% is going to the executives. It's like are you freaking kidding me? [...] If people – you know, if more people knew that wages have been essentially stagnant to deflating since the early 70s while executive pay has gone through the roof, you know, are you telling me that they're that much smarter and working that much harder 30 years ago and yet the guy on the floor is not?

Joe Beatty (lower SES), a high angst True Believer from Paulson, said it was challenging to get ahead because of a workplace mentality where any employee can be replaced. He compares this to how it was for his own parents, who had well-paying jobs at AMC:

> **JOE:** But things are definitely different now than they were for my parents.

> **JESS:** Can you say more about that?
>
> **JOE:** Now it's - I think - to me personally, I think for the most part, regardless of what job you have nowadays, you're just a number. There's no sense of -- integrity toward your employees. Any employee can be replaced. They were looking for an employee when they found you. There just isn't that dynamic where it used to be where you had a job, and that's where you are you were staying because you enjoyed it. And now they just - oh, you don't like things here? Leave. Go find somebody else.

Lower SES individuals and those without a BA were most likely to invoke this schema: especially men in these groups. 62% of lower SES individuals mentioned employment-related schemas, compared to 36% of those in the middle and 52% in the upper/middle SES groups. Similarly, 48% of those without a BA discussed employment hardships, compared to 37% with a BA and 40% with a graduate degree. There were not large differences by geographic location or gender.

"Cost of Living" schemas focus on the rising cost of living, and how it can lead to hardship for many families. This was invoked by eight participants. Chandra Smith (middle SES), a high angst Justifier from Williamstown, said many of the families she knew were struggling economically because the cost of living was rising while incomes stayed stagnant:

> **CHANDRA:** I think the big thing is because the cost of living increases and people's income is not. You know, if it stays the same, you are lucky. But for a lot of people, for whatever reason, is decreasing, because companies just don't want to pay more. So you are expected to spend, spend, spend but nobody wants to help you come up with that money.

Chandra focuses here on both cost of living and stagnant incomes, but this was not the case for everyone who invoked cost of living schemas. For example, I had the following exchange with Heather Beatty (lower SES), a high angst Justifier from Paulson:

> **HEATHER:** You know, it's just everything costs money. Sports, they can't do any extra-curricular activities without it costing $300, every year 300 bucks for my kid to play softball for a month. That's a total of four hours, five hours. [...] The food - insane. Insanely expensive, yes. Clothing - insanely expensive. Everything is just so expensive, so expensive.

Lower SES individuals mentioned the cost of living most frequently - 23% did so, v. 14% of those in the middle SES group and 10% in the upper/middle group. All but two of the individuals who spoke about the cost of living were women.

"Racial Barriers" schemas emphasize the hardships that racial and ethnic minorities face in getting ahead. Only five participants discussed racial barriers without my prompting. All of these individuals had at least a Bachelor's degree, and four of the five lived in Williamstown. Marty Price (upper/middle SES), a high angst Justifier from Williamstown, repeatedly discussed race throughout our interview, speaking about his advantage as a "tall, white guy:"

> **MARTY:** If you're a tall white guy living in America -- if you look at all the Fortune 500 companies in America, only one of them's got a black guy at the head and only a couple of them have women at the head. So it's undeniable. And you're in academia. I'm in business. I meet business owners that say, I ain't never hiring a n---r. They say that. Out loud.
>
> **JESS:** Like, now?
>
> **MARTY:** Yeah. They say that when they've known me for a short while and for all they know, I could have a black wife. They don't even know that. But they just -- it's amazing.

Shannon Stewart (upper/middle SES), a moderate angst Challenger from Williamstown, invoked race when talking about the unfairness of the economic system. "I don't see how you can see the George Zimmerman/Trayvon Martin verdict and say that things are fair," she told me, as evidence of racial inequality in the stratification system. Although many of my interviews took place during the summer of 2015 when unrest was occurring in Ferguson, Missouri and the national discourse was focused on police violence toward African Americans, the majority of my participants did not voluntarily mention race as playing a role in economic stratification - or in any context at all. A few participants said race was important when I asked about it specifically during the "conversation starter" section of the interview, but most said it did not matter or cited "reverse racism" as the "real" problem.

Finally, "Government Neglect" schemas address the failure of the government to provide economic support to American families. Thirteen individuals mentioned this schema. Jennie Hamilton (lower SES), a high angst Skeptic from Paulson, had lived in a European country for several years and experienced their state-run health care system. She said she cried when she realized she had to move back to the United States because she knew she would have to pay for health care:

> **JENNIE:** But when we made the decision to come back I didn't - I didn't cry because I was leaving (European Country) because of, you know, family and friends. I cried because of the thought of having to pay for healthcare [...] I mean, one of the things I love about the U.S. that comes directly from capitalism is the diversity - the different cultures… that you feel. Like, I love being able to go to the grocery store and seeing all the different products. I love the import power that we have. But I just - there are things like the basic things - I would give up that import power for free medical.

Individuals in the upper/middle SES group and who had more than a BA were the least likely to mention this schema: only 10% in each group did so. Conversely, a quarter of individuals with less than a BA or a BA mentioned government neglect. 27% of those with middle SES did so, compared to 39% in the lower SES group.

Neutral Schemas

Neutral schemas differ from individual schemas because they focus on something that is largely beyond an individual's control, but differ from structural schemas because my participants did not view them as features of the larger stratification system itself. In other words, they are qualities of individuals (not social institutions), but are not something an individual can necessarily change. Neutral schemas include “Support and Culture,” “Knowing the Game,” “Knowing the Right People,” and “Luck.”

The “Support and Culture” schema focuses on the idea that parental encouragement and the culture of one’s peer group and neighborhood can either help or hinder individuals economically, without focusing specifically on economic factors that hold individuals back. “Knowing the Game” is related - it focuses on the idea that there are opportunities available to get ahead economically, but that people don’t know how to access them as a result of their upbringing. This schema suggests that the economic system itself doesn’t need to change, and that more individuals can succeed if they know how to “play the game” or access programs or services. If individuals expressed *concern* that people have differential access to the “game,” I included this as a “Barriers to Opportunity” schema above - but if they described it as more of a problem of advertising, I included it as “Knowing the Game.” Similarly, I included “Knowing the Right People” as a neutral schema instead of a structural schema because some individuals invoked it without talking about the fact that “knowing the right people” is intimately related to one’s social class background. If a person talked about both together, then I included them as mentioning both “Knowing the Right People” and the structural schema “Barriers to Opportunity.” Similarly, if individuals mentioned “Luck” as relating to the luck of being born in a particular social station, I coded it as “Barriers to Opportunity” - but if they spoke about “unlucky” experiences like getting hit by a car, I coded it as a neutral schema.

86% of my participants mentioned at least one neutral schema. The “Support and culture” schema, mentioned by 64% of my participants, was the most widely cited neutral schema. It was also the second most widely cited schema overall, after the meritocratic “Individual” schema. None of the other neutral schemas were as widely cited: 27% of participants cited 'Knowing the Game," 25% cited "Luck," and 19% mentioned "Knowing the Right People."

The "support and culture" schema focuses on the idea that parental encouragement and the culture of one's peer group and neighborhood can either help or hinder individuals economically, without focusing specifically on economic factors that hold individuals back. Melissa Kaiser (upper/middle SES), a high angst Justifier from Williamstown, discussed the role of family support. I asked if she thought it was harder to move up the ladder economically now than in the past:

> **MELISSA:** Not if you have parents that care about you. I think if you come from a home where parents don't care about you I think it's really hard, really hard. I think if you have a family that cares about you, or a teacher, or a priest or a mentor, I think you can do it.

Melissa repeatedly said in our interview that the importance was not parental money, but support. Jim Nider-Osborne (upper/middle SES), a low angst Justifier from Williamstown, spoke about the role of culture:

> **JIM:** Everybody has the opportunity to go from here (the bottom of the ladder) to here (the top of the ladder). I think it doesn't happen as often, because there are too many environmental things that really get in your way.
>
> **JESS:** What kind of things?
>
> **JIM:** Is it culturally acceptable to be smart? Is it culturally acceptable to stand up for yourself and not join in when you don't want to? Because that's what it takes.

The "support/culture" schema was most widely invoked by individuals in the middle SES group: 77% mentioned it, compared to 57% in the upper/middle group and 54% in the lower/middle group. Individuals in Paulson were slightly more likely to discuss it than those in Williamstown: 69% v. 60%. Women were much more likely to bring it up than men: 79% of women discussed it, compared to only 44% of men.

"Knowing the Game" is a related schema - it focuses on the idea that there are opportunities available to get ahead economically, but that people don't know how to access them. This schema suggests that the economic system itself doesn't need to change, and that more individuals can succeed if they know how to "play the game" or access programs or services. Rick Suess (lower SES), a low angst True Believer from Paulson, used this schema:

> **RICK:** Sometimes they (people at the bottom of the income ladder) are just stuck and they are unable to move on forward because they don't have the tools or the resources or ability or knowledge or education to know how to get out. Sometimes - I could put 10 people in a room and out of 10 they all want to make money, but maybe only four of them know how to make money. Maybe only four of them know how to talk to people. The other ones, they are like, they don't know how to talk, or they won't talk, they don't know how to dress, they don't know how to present themselves.

15 individuals mentioned this schema. Interestingly, there were not major differences across demographic groups.

Eleven individuals spoke about the "buddy system" in getting ahead, or about the importance of having a mentor who could help steer the way. Carla Armstrong (middle SES), a moderate angst Justifier from Paulson, discussed this schema:

> **CARLA:** And then for the higher paying jobs, or the jobs with greater titles or whatever the case may be, there's so much of a buddy system around here it drives you up the wall. I mean, it does. You know, I had a girlfriend of mine who got – she used to work with me, and she was making 30, 32,000, and because of who she knew – had not a lick of experience in this field – she got a position that almost tripled her pay with absolutely no experience in that field because of who she knew. And I'm all about networking, but I mean, come on now.

This schema was most frequently cited by individuals with a graduate degree: 50% mentioned it, compared to 21% with a BA and only 7% with less than a BA.

Finally, 14 individuals spoke about the role of luck in getting ahead. Will Derusha (upper/middle SES), a moderate angst True Believer from Williamstown, spoke about the role of luck (as well as a lack of family support and bad choices) in response to the alien question:

> **WILL:** I think they can be down there -- one could be bad luck. You could do everything right. It could be -- you could become paralyzed and unable to work. You could be paralyzed at work. You could be physically unable to do something and be … You could be down here because something gets tough and you trend down and you have no one to bail you out. Family support, whatever, to do that. You could be down here because you made bad choices. Continually bad choices and trend you down.

Individuals in Williamstown (30%) were slightly more likely to mention luck than those in Paulson (19%), and those with less than a BA (15%) were less likely to discuss it than those with a Bachelor's (32%) or graduate degree (40%).

Taxation Schema

The taxation schema is the idea that people in the middle class struggle because they have to pay too much in taxes. While this is a structural critique, it took a different tone than the other structural schemas because it was fundamentally conservative and anti-government in nature. The four individuals who invoked this schema included three True Believers and one Justifier, all of whom were self-described conservatives who said they got their news from Fox News. These individuals were defenders of the free market, and believed that for the most part, individual effort was the most important factor in economic stratification. Leah Morgan (upper/middle SES), a high angst Justifier from Williamstown, discussed taxes several times throughout our interviews:

> **LEAH:** I think taxes are the biggest scam. I mean, I've got to be honest, withholding tax, whoever thought that up is pretty damn smart. Because what it is is a mind game. You may -- yeah, I make this amount on paper. What a massive -- the government takes half

> of what I make. It makes me angry. [...] Because if we got all of our money and instead of withholding tax, they (taxpayers) had to hand it over (to the government), there would be a revolution on top of this.

Leah was a staunch supporter of capitalism, noting that it was the "best thing that ever happened to mankind:"

> **LEAH:** I think capitalism is the best thing that's ever happened to mankind, because it allows a person who is in the lower - in the lower class to make something of themselves. That's why all these people came to this country and there is, you know, party stores (liquor stores) and opening businesses. You know, they get it. Capitalism is a wonderful thing where you can make something out of yourself with zero education that you know, even if you are poor, you know. And they've got these great small business loans for people and different ethnic groups.

Sandy Thach (middle SES), a high angst True Believer from Williamstown, was upset that low income individuals "suck" money from people who work really hard:

> **SANDY:** I think that people shouldn't have to pay for other people. I think that if the government wants to do anything they should come up with ways to enable people and help them not suck it from other people who work really hard for their money.

All of the individuals who mentioned the taxation schema were from Williamstown, had incomes over $100,000, and had moderate (n=1) or high economic angst (n=3).

Injustice Frames

Schemas are the statements my participants made about the ways in which economic stratification works in the U.S. today. Most participants discussed multiple types of schemas, and the Skeptics and Justifiers *all* mentioned both structural and individual schemas. Ultimately, these schemas were only part of their worldview, however, as I was interested in how they used schemas to reach a conclusion about the fairness of the stratification system. As such, I asked participants directly whether they believed the stratification system was fair, and also noted the times in which they directly discussed issues of fairness. Some participants had a clear answer to whether the economic system was fair, such as Dominick Siegel (upper/middle), a low angst True Believer from Williamstown. I interviewed Dominick with his wife, Lauren, who started to answer my question about whether the system was fair by commenting that "life isn't fair," when Dominick interrupted:

> **DOMINICK:** Life *is* fair. Everybody says life isn't fair. Life is fair! You deal with it. The ball game's not fair. You know, they beat us 12-0. '*It's not fair.'* Well you know what? You didn't hit the ball. You didn't catch the ball. It's your abilities. It is fair. Especially in this country. Because we don't live under a repressive government. We don't have somebody standing over us and saying we can't say certain things. We don't live in China.

Dominick's father had immigrated to the United States from Eastern Europe after World War Two, and went on to become a successful investor. When he died, he left Dominick over a million dollars in a trust fund. Although Dominick described himself as a Democrat, he was one of the staunchest believers in the dominant ideology in my sample. Yet other individuals were equally adamant that the economic system was *not* fair, such as Jodi Allman (middle SES), a low angst Challenger from Paulson:

> **JODI:** I think [it is] basically unfair. I think – I think a lot of people like to think that it's fair, but I think unless you're born poor and you see other people – how hard it is to get out of that, unless you understand how the cycle of poverty works and how hopelessness works and – yeah, I think you don't really get it. I think it is fundamentally unfair, to be honest.

Although Jodi was not "born poor," she did work at a public health clinic in Paulson and said she saw many examples of the "cycle of poverty" in her work. It was easy to identify the worldviews of people like Dominick and Jodi, who consistently invoked individual (or structural) schemas and were clear in their belief that the stratification system was fair (or unfair). Yet many other participants were more difficult to classify. For example, Charlie Wilson (middle SES), a soft-spoken, moderate angst Justifier from Paulson, invoked mostly individual schemas throughout our interview. When I asked if he thought the economic system was fair, he vacillated:

> **CHARLIE:** That's a tough question. That's a tough question. Because I believe morally, no, because there are some children that are put in situations that they didn't choose to be brought up in. And then I feel like there is some children that are handed everything in life and don't really work for their money. You know, it's just provided for them and that's how it works. So I'm kind of divided on the question.

And some individuals, like Jim Nider-Osborne (Williamstown, upper/middle SES, low angst, Justifier) and Kristin Mackey (Paulson, middle SES, moderate angst, Justifier), gave answers like this in the aftermath of discussing both individual and structural schemas:

> **JIM:** Oh man. Oh, it's not fair, but you know. I don't know. It's reality?
>
> **KRISTIN:** No (it isn't fair), but I mean (laughs) – I don't know. I mean, it is what it is. It seems like it's always been that way. You know, there's not much you can do. I don't know. It's just what it is.

I quickly realized my question about whether the system was fair was limited in its utility because what I really wanted to know was whether my participants believed the system was *just* or *unjust*. William Gamson describes injustice as "righteous anger that puts fire in the belly and iron in the soul" (2013, p. 1). He talks about the process of injustice framing, which occurs when the "indignities of daily life" are translated into injustices (1980, p. 32). Injustice frames differ from "legitimating frames," which occur when individuals acknowledge a set of circumstances but dismiss them as natural, normal, or inevitable - like Jim Nider-Osborne and Kristin Mackey did above. With injustice framing, Gamson notes that individuals feel "hot cognitions" such as anger or indignation, while legitimating frames generally lead individuals to experience cynicism, resignation, or sadness (2013).

Gamson (2013) notes that injustice frames require that “motivated human actors carry some of the onus for bringing about harm and suffering” (p. 1), and that hot cognitions are directly tied to “beliefs about what acts or conditions have caused people to suffer undeserved hardship” (p. 1). These targets can be individuals, but they can also be corporations, governments, or other agencies. Importantly, Gamson notes that the targeted actor’s intention does not have to be perceived as purposefully malicious - individuals can also experience righteous anger if the targeted actor is seen as selfish, greedy, neglectful, or indifferent. The presence of such a target is what differentiates injustice frames from legitimating frames, as Gamson notes that “when we see impersonal, abstract forces as responsible for our suffering, we are taught to accept what cannot be changed and make the best of it” (p. 1). This makes sense: if a motivated human target is responsible for a particular set of conditions, then people are much less likely to see the conditions as inevitable. The difference between legitimating and injustice frames is clear when we compare the comments of Carla Armstrong (Paulson, middle SES, moderate angst, Justifier) and John Heeney (Williamstown, middle SES, moderate angst, Skeptic) who both mentioned the issue of stagnant pay:

> **CARLA:** You know, I mean, **there's always going to be** a higher cost of living and things – things are going to grow in that capacity. Because they are, I don't know. (laughs) I mean, there is – you know, I mean, everything's going to increase, albeit the – you know, the pay doesn't increase, everything else has. **It's just economics.**
>
> **JOHN:** I think, you know, profits and the stock market are still at all-time record highs, few to nobody has gone to jail about crashing our economy. They’ve gotten a financial fine but nobody’s had their lives ruined over destroying practically the world. And I think that for such a long time, the American economy and the profits have continued to go up and if you look at the amount of money that’s made by everybody, it’s stayed virtually the same or gone down for

> inflation, except for the people at the very top. And what that tells me is – either one of two things. Either the people at the top are so incredibly brilliant and good at their jobs that they deserve 100% of the increase **or they've rigged the system**. And I think it's probably B.

Both Carla and John are aware that pay is stagnant, and yet Carla shrugs it off as "just economics." She naturalizes the idea of costs increasing by noting there is "always going to be a higher cost of living." John, on the other hand, blames stagnant wages on a specific human target: the people at the very top. He suggests that a group of people are "rigging" the system - which is very different from the conclusion Carla reaches. John is using an injustice frame, while Carla uses a legitimating frame.

We can also see the difference between injustice and legitimating frames by examining comments from Randy Bullock (Paulson, lower SES, moderate angst, Justifier) and Jodi Allman (Paulson, middle SES, low angst, Challenger) about the lack of opportunities for people at the bottom of the economic ladder. Randy, a non-union construction worker, noted that the system wasn't fair and that some people deserve to be higher on the economic ladder based on their work ethic, but that they have limited opportunities because of where they work or live. When I asked if he thought something should be done to make the system more fair, he said the following:

> **RANDY:** Honestly, probably not. Because if it could be done, I think it probably would have been thought of by now, to figure out a way to make somebody that's on the bottom get more towards the middle. Because there are always going to be times the people you help get to the middle, the people at the top aren't going to care and are going to drop themselves down, and same thing with the people in the middle, they are going to drop down, too. **So you are still going to have the same situation,** it's just going to be different people going up while the bottom falls out for others.

Randy legitimized the economic order by arguing that there will always be people at the bottom of the ladder. He said he did not see any way the issue could be fixed, or "it probably would have been thought of by now." Jodi Allman, on the other hand, did not see poverty as a problem that was inevitable. Instead, she believed the government (motivated human actors) had a responsibility to provide more assistance to the poor and level the playing field:

> **JODI:** Um, I think that poor people get the worst when it comes to taxes. And they get the least of the services. So ... And I feel like there should be more assistance, not less assistance. And to be easier for people to get. I'm all for free college. I think you have to level the playing field, you know? There's, there's so many strikes against people who are born, um, you know, in lower socioeconomic areas or to families that are poor. **And they have so many strikes against them.** And you have to level the playing field or else these kids are going to grow up and not have any opportunities.

I realized that while many of my participants discussed structural schemas or said the economic system was "unfair," a much smaller number actually used injustice frames. I identified something as an injustice frame if a participant both mentioned a concern with the stratification system in general (as opposed to a private issue in their own lives) and identified it as the result of "motivated human actors." Gamson (1992) and Ferree and Miller (1985) note that when individuals identify a motivated human target for the problems they identify, they are more likely to feel "righteous anger" or "hot cognitions." Indeed, the individuals who used injustice frames often expressed visible anger and indignation when they spoke about the stratification system. For example, Milton Vermeer (middle SES), a high angst Skeptic from Paulson, blamed the government for abandoning the middle class, with a particular focus on the governor of Midwestern State and former President Barack Obama. Milton was a unionized government employee and had seen his wages and benefits erode over the past ten years; he used a government neglect frame when I asked him about the American Dream:

> **MILTON:** The American Dream? I don't even know what the American Dream anymore is.
>
> **JESS**: Yeah, it's -- I mean, it's whatever it means to you.
>
> **MILTON:** It's changed. It's changed so much, because we don't -- there ain't the jobs. There ain't the money. The shit-assed governor that's a piece of shit that don't care about any of us. So the American Dream basically right there has gone out the window for anybody.

Milton's visible anger is clear here – his voice shook slightly as he talked about the "shit assed" governor" that "don't care about any of us." Similarly, Richard Hamilton (lower SES), a high angst Skeptic from Paulson, said he was "pissed off" about the changing nature of work in the U.S., which he blamed on corporate greed:

> **RICHARD:** You used to - your employer would say, "Hey, you work for us for 20-25 years, we're going to have money ready for you so when you retire you can be comfortable." And those don't exist anymore. You have to do it yourself. And when you're living paycheck-to-paycheck it's very, very hard.
>
> **JESS**: When you tell me the stuff you're talking about, how does it make you feel?
>
> **RICHARD:** Well, I'm pissed off. I am pissed off that we live in a society that not only has made this the norm and acceptable, but they have made this something that we all strive for. You talk to people on the street now and they're so brainwashed into thinking that this is how it should be, that this is freedom, that you go and say, "Hey, let's try this." "Oh no, that's socialist. That's wrong. That's not - you're taking away our freedoms."

On the other hand, anger and indignation were largely absent among those who used legitimating frames. While Michael Varner (upper/middle SES), a low angst Justifier from Williamstown, acknowledged that it was harder now for people on the bottom of the economic ladder to move up than in the past and described himself as a "union guy" and a Democrat ("I guess I don't like Republicans"), he was not "sad enough to go out and make donations," much less angry or indignant:

> **JESS:** Do you think it's relatively common to move up economically if you're born lower (income)?
>
> **MICHAEL:** It's harder, yeah.
>
> **JESS:** Harder now than in the past, or harder than in other countries?
>
> **MICHAEL:** I would say that it is harder now. I know that -- I mean, when they -- I'm in favor of unions. I'm a union guy, that's good for family. I don't think there is as much now, and so I think it's probably harder for the people who are less fortunate.
>
> **JESS:** Do you think that that's -- like does that make you -- how do you feel about that?
>
> **MICHAEL:** I would say, I mean, I don't -- I guess I'm not sad enough that I'm going out and making donations (laughs). You know what I mean?

Karen Wilson (middle SES), a moderate angst Justifier from Paulson, spoke about how many of her friends had lost their jobs once AMC started to pull out of Paulson. Yet her response to these circumstances was sadness, not anger or indignation:

> **KAREN**: Like when I moved here, it was up, everybody was working there (at AMC). Now there is -- nobody working and they're tearing it down.
>
> **JESS:** Why do you think that's happening?
>
> **KAREN:** Cheaper to move to other places. I think that's it in a nutshell, really.
>
> **JESS:** How does that make you feel?
>
> **KAREN:** It kind of makes me sad, because I know a lot of my friends are ones that worked at places that their jobs were moved. And if they don't move with them, then they lost their job. And they were there for years.

Both Michael Varner and Karen Wilson identify specific reasons why the circumstances they describe occurred (Michael mentioned the decline of unions and Karen mentioned outsourcing) but n*either blamed a motivated human target for* *these conditions*. Although Karen said it was "cheaper to move to other places," she largely dismissed this as natural and inevitable. She did not blame corporate leaders for wanting to exploit cheap labor or the government for passing free trade agreements that made it more attractive for corporations to outsource, even though she could have done so. Similarly, Michael did not talk about why he thought unions had declined, instead treating it as a fact of life. Rebecca Griffin (lower SES), a high angst Justifier from Paulson, also expressed "sadness" when she talked about the challenges low income individuals face in moving up the economic ladder, but dismissed these challenges as inevitable:

> **REBECCA:** I think people here (at the bottom of the economic ladder) can do it (move up economically). It's just that they have to work a lot harder. There's more obstacles to overcome here. A lot more work ahead of them.
>
> **JESS:** Do you think this is how it should be? Does it upset you that some people have to work so much harder than other people?
>
> **REBECCA:** I think it's sad, but there's nothing that can be done about it.

Thus, the concepts of injustice and legitimating frames are extremely useful when trying to make sense of the variation in my participants' worldviews about the dominant ideology. This is because they allow us to distinguish between those who identify structural schemas but dismiss them as inevitable, such as Rebecca Griffin and Michael Varner (who mentioned the "barriers to opportunity" schemas) and Karen Wilson (who mentioned the "employment hardship" schema) and those who also identify such issues but expressed anger or indignation, likely because they blamed them on a motivated human actor (such as Milton Vermeer or Richard Hamilton). In total, I identified 21 participants (38%) who used injustice frames in their discussion of the stratification system. Yet even then, there was variation: some individuals invoked an injustice frame infrequently (a "minor" injustice frame), while others mentioned particular frames extensively throughout the interview (a "major" injustice frame).

Injustice frames help us see the differences in the worldviews between all of the Challengers and the majority of Skeptics (66%), who invoked major injustice frames throughout their interview, and the Justifiers and True Believers, who either did not use injustice frames at all or mostly mentioned them in passing, as "minor" frames[32]. In the following section, I discuss the different types of injustice frames I observed among my participants.

The "motivated human actors" my participants cited as responsible for the problems they discussed with the stratification system focused on two sets of actors: those at the top of the economic ladder (wealthy people/corporate leaders) and the government. Specifically, they drew upon three different injustice frames, which I call "Undeserving Rich" (after Leslie McCall's "Undeserving Rich" trope), "Government Neglect," and "Government Overreach." The "Undeserving Rich" injustice frame is the idea that the middle and lower classes are doing worse because wealthy people at the top have rigged the game in their favor. The motivated human target in this frame is rich people and/or corporate leaders, who pay lower wages and weaken job protections in order to boost their own bottom lines. This frame was mentioned by seven participants, all of whom mentioned a version of the "employment" schema, such as stagnant pay or the changing nature of work. Cal Rogan (lower SES), a high angst Challenger from Paulson, spoke about how CEOs try to convince the public that unionized workers are responsible for their economic struggles, instead of the CEOs themselves:

> **CAL:** And it's - you have the haves and the have nots, and in the middle you have the people that have a little and want more. And

[32] The exception is Sandy Thach, who passionately spoke about how she was overtaxed by the government. I discuss this in more detail below.

> they're the biggest weapons for the haves. If they can take these people in the middle, turn against … it's the poor guy's fault. One of the best ways I've heard it put is you have a CEO, a union worker, and an average Joe sit at a table and there's 12 donuts in a box. CEO jumps up and takes 11 of the donuts, sits down and looks at the average Joe and says, you better watch that union guy, he'll take your donut.

Although Cal's father and grandfather had worked at AMC, he was unable to get a unionized position and was working at a big box store notorious for its anti-union activity when we spoke. A vocal Challenger of the dominant ideology, Cal told me he was reading Saul Alinsky's "Rules for Radicals" on his lunch break at work. With the exception of one individual (Maya Crider), all of the people who mentioned this frame were Skeptics (n=2) or Challengers (n=4). Maya (upper/middle SES) was also the only low angst individual who mentioned this frame, as well as the only person who mentioned it in passing. Maya was an attorney in Williamstown, and with a household income that exceeded $200,000 she was objectively and subjectively one of the most economically secure individuals in my sample. Maya identified as a lifelong Democrat, and said she had recently read several books about Wall Street:

> **MAYA:** I just read a couple Wall Street books, so it's all in my head. About people basically making money off nothing, and people that are working for it can't keep up with the company, the way stocks are trading. The companies go down the tubes and all the workers are screwed and then you've got a couple people that get wealthy off of it and it's just crazy. I mean, it's, you know, I think there's less of that kind of middle class range than their used to be.

Yet unlike the rest of the individuals who invoked this injustice frame, Maya believed the economic system was mostly fair, and that people could get ahead with enough education. At the end of the interview, I asked if she believed the system was fair. She said, " I think it's fair for a capitalist society. It's as fair as it can be." This shows how individuals can invoke an injustice frame but ultimately reproduce the dominant ideology.

The "Government Neglect" injustice frame is the idea that policymakers could make people's lives better if they chose to intervene in the stratification system by providing individuals with additional goods/services (such as social welfare programs), improving the educational system, and/or by better regulating the financial sector. The motivated human target is the government, and it is an outgrowth of the "government neglect" frame. This injustice frame was mentioned by twelve participants; I classified all of the individuals who mentioned the "government neglect" schema as having this injustice frame, although they differed in the degree to which they emphasized it in their interviews. Richard Hamilton (lower SES), a high angst Skeptic from Paulson, said the U.S. should prioritize giving all citizens a basic standard of living:

> **RICHARD:** Yes, of course, there is always going to be someone out there who will make you feel bad because of the fact that you're on Medicaid. And they might even do it indirectly just by saying oh, these freeloaders who are -- why am I paying for their healthcare? Why am I paying for you? Why would I -- why would I pay more taxes to pay for my neighbor? Well, a lot of people say that. And I say, well, you're only as strong as your weakest link. If your weakest link in the country happens to be worse off than the person in a third world country, guess what, your country isn't as strong as you think. And I do think that should be one of the priorities of our nation is to make sure that everybody does have a chance and has a minimum standard of living that includes everything. Not just running water and electricity, which we don't all have anyway. But there should be a standard that we aspire to give everyone.

Richard invoked this injustice frame throughout our two interviews, and he was one of two individuals, along with Challenger Shannon Stewart, who also discussed the "undeserving rich" frame. Government Neglect injustice frames played a key role in Richard and Shannon's interviews, as well as those of Jodi Allman (Challenger), Milton Vermeer (Skeptic), and Richard's wife Jennie (Skeptic). The remaining six individuals discussed government neglect in passing; all were Justifiers.

The "Government Overreach" injustice frame is the idea that by overtaxing people and otherwise "interfering" with the economic system, policymakers are disadvantaging members of the middle class. The motivated human target is the government. Sandy Thach (middle SES), a high angst True Believer from Williamstown, spoke about the overreach of the government throughout our interview. We had the following exchange in response to the alien question:

> **SANDY**: Because our government sucks.
>
> **JESS:** Can you say more about that?
>
> **SANDY**: They like to rob from the rich to give to the poor and it's all ass backwards. People work hard to earn their money. I think these people (at the top) work very hard to earn their money. I think some of these people choose not to work and would rather live off the system. And if the government would stop giving to them instead of empower them, they would end up here. And I think that's why we have a lot of poverty.
>
> **JESS:** So when you say the system --
>
> **SANDY:** Oh, I worked with a bunch at (previous employer). They know how to work the system… We had a lady that worked for us when we had the store, she got food stamps, she got assistance, she got disability and she had a job. But she still got money. And it was ridiculous. And there's all these people that pay for it. Mostly the middle classes.

This frame was mentioned by the same four participants who discussed the taxation schema, as well as Robyn Curbo (middle SES), a moderate angst challenger from Paulson. Robyn was one of the more complicated individuals to categorize in my sample. She was a staunch believer that the economic system was not fair to low income people, and vehemently circled "B" on the A/B question. She said, "I just, I'm just over people saying that anyone who tries can do whatever he or she wants. That's a bunch of shit. It's not true."

Robyn was a nurse at the large public hospital in Paulson and passionate about helping people in poverty. Yet unlike the rest of the Challengers, who mentioned the undeserving rich and/or government neglect frames in talking about the economic system, Robyn believed a key reason low-income people struggled was because the government had created a cycle of dependency on welfare and passed NAFTA, which she believed eliminated jobs for people without college degrees. Yet she also didn't seem to have a clear solution to eliminating poverty, except that she wanted communities to take care of their own:

> **ROBYN**: I really like the government having a role in infrastructure, I really like the government having a role in defense, I just wish societies would want to do the work of taking care, the caring part of things, I would rather not always be in the hands of this giant body, the federal government. I just think that people are better at caring and that communities should act like communities and come together and do right. That would be great.

She gloomily concluded that there wasn't much way to avoid having the government interfere, since she wanted low-income people to receive services, but made it clear she wasn't happy with the solution. Politically, Robyn was relatively knowledgeable - she was a regular listener and contributor to NPR ("I love my NPR"). Yet she grudgingly voted for Obama and didn't like Republicans, noting that she would be a libertarian "if I didn't hate them, too." Ultimately, I classified Robyn as a Challenger because she so staunchly refuted the dominant ideology in our interview, even though her view of the nature of the problem and preferred solutions were different than those of the other Challengers.

Table 5.2 shows how injustice frames differ by worldview groups. These numbers in the table do not match the numbers in each group, as several individuals drew upon more than one frame. All six Challengers had major injustice frames, and all but Robyn Curbo had major undeserving rich frames. Robyn had a government overreach frame, as I just described. Two Skeptics had major undeserving rich frames, three had major government neglect frames, and two (Josette Lee and Elizabeth Belmont) did not have injustice frames. All of the

Justifiers had minor frames; and all but two focused on government neglect. The exceptions were Maya Crider (undeserving rich) and Leah Morgan (government overreach). Finally, all three True Believers with injustice frames had government overreach frames; one of these (Sandy Thach) had a major frame.

Table 5.2: Type of Injustice Frame by Worldview Group

	Undeserving Rich	**Government Neglect**	**Government Overreach**	**None**
True Believers (18)	0	0	3 (2 minor; 1 major)	15
Justifiers (26)	1 (minor)	6 (minor)	1 (minor)	18
Skeptics (6)	2 (major)	3 (major)	0	2
Challengers (6)	4 (major)	2 (major)	1 (major)	0

Worldviews

As I have described the concepts of schemas and injustice frames in detail, I can now better explain the variation among my participant's worldviews. First, it is important to note that these worldviews occur on a continuum. Some individuals were easy to place into one category, while others were more challenging. In some cases, individuals were on the cusp of two categories, but I ultimately chose the category that seemed the most appropriate. To determine each individual's placement, I assessed the degree to which they invoked various schemas and injustice frames, as well as vehemence with which they answered each question. In this section I will discuss the variation in worldviews among each group, and in the next chapter I will detail the common characteristics (demographic and otherwise) that seem linked to each of the four worldviews. Ultimately, the important takeaway from these classifications is that *all* of the True Believers and Justifiers generally endorsed the dominant ideology - the difference between the two groups is a matter of degree. Skeptics both endorsed and challenged the dominant ideology, and the Challengers mostly challenged it.

True Believers

I classified slightly over a third of my participants (n=18; 32% of the sample) as "True Believers," a name proposed by Xian and Reynolds (2014) to refer to people who strongly endorse meritocratic beliefs about stratification. These individuals consistently stated that the stratification system is open if individuals work hard and play by the rules, although the majority (78%) mentioned at least one neutral schema as playing a role as well. Three individuals in this group mentioned structural schemas, but this generally occurred in passing. Three True Believers - Sandy Thach and Ken Thach (Middle SES, high angst, Williamstown), and Lisa Sokolov (Middle SES, moderate angst, Williamstown) - invoked a government overreach injustice frame, which is more conservative in nature than the other two schemas. Yet only Sandy Thach invoked injustice frames repeatedly. Ultimately, the True Believers concluded the stratification system was mostly just, and that people's economic circumstances were mostly based on their own hard work and effort. The following quotes are representative of the beliefs of the True Believers:

> **TARYN DAWSON** (Paulson, middle SES, low angst)**:** The sky's the limit. If you want to go be a doctor, you can be a doctor. If you want to be a social worker, you can be a social worker. You can do what you want to do. You're free to do what you want to do. You have to work for it, but you're free to do what you want to do. if you want to move to Arizona, you can move to Arizona. If you want to live in California, you can live in California. Nothing is holding you back except for yourself.

> **LISA SOKOLOV** (Williamstown, middle SES, moderate angst): If they (her children) want something, you have to do it yourself. No one else is going to get it for you. Not even me, because I can't get it

> for you, you know? I mean, they have to go out and get it. If you want it, you get it. If you don't get it, it's your fault. You're your own -- your destiny is on your shoulders, how you want it.
>
> **JOE BEATTY** ((Paulson, lower SES, high angst) in response to the A/B question, where he chose "A")**:** Simply because of the fact that it is the choices that you make. There's nothing saying that because you live in America, you are going to be handed the American Dream. You have to earn it. Nobody is going to hand it to you.

Sara Robinson (Williamstown, upper/middle SES, moderate angst), concluded there was "no economic problem" in the U.S. after visiting Disney World for a work trip:

> **SARA:** I just came from Orlando, Florida. I was in a conference there, but my sister went with me. We went to Disney, we went to Epcot. We stayed in the Disney (hotel) and we made repeated comments walking around Disney - so we were (there) in May, you know, on a weekday - the place was off the charts crowded. And my sister and I said to each other, repeatedly, there is no economic problem in this country. People -- we were staying in a hotel that was $500 a night. Now we were on a conference rate, so it was cheap and plus, work paid for me. But there were families there -- unless they got some amazing deals -- with three and four kids. And they did not look like the rich-rich. They looked like average, common people going and spending, you know just - but we did not seem to see anybody holding back, like on anything. We made that observation repeatedly. There is no economic problem in this country.

Ultimately, the True Believers were like Sara: they largely believed there was "no economic problem in this country" and that with hard work, anyone could get ahead.

Justifiers

I classified 46% of my participants as Justifiers (n=26). These individuals acknowledged features of the contemporary American stratification system that contradict the dominant ideology: all named at least one structural schema, and the majority (57%) named at least two. Yet all named at least one meritocratic schema, and at the end of the day they qualified their concerns with the stratification system in a way that seemed to minimize their potential outrage. In other words, they justified the status quo. 89% of the Justifiers said it was harder for individuals with low incomes to get ahead economically (the "barriers to opportunity" schema), but they often invoked a legitimating frame, like Maya Crider (upper/middle SES, low-angst, Williamstown):

> **MAYA:** Life is not fair. No, I don't think life is fair. Do I think there is definitely some work ethic involved here (at the top of the ladder), but do I think everybody who is struggling deserves to be there just because that's the effort they put in, no. I don't think that necessarily. I mean, I think there are people, like, that don't work hard to improve their circumstances, but I think people can work hard and this is where you can be (at the bottom of the ladder). Part of that's maybe your ability, part of it's -- there's a difference between ability and work ethic. You can have a lot of ability and be lazy and not, you know, do things. And then you can also, you know, again, work really hard but just not be able to advance to where you want to be. Yeah, but I mean, in my mind, education is the key to most of this.

Maya observed that individuals did not have the same opportunities to get ahead, but she also concluded that with education, people could overcome the odds. April Bullock (lower SES, moderate-angst, Paulson) said the economic system wasn't fair because not everyone had a chance to go to college:

> **APRIL:** It's kind of unfair because, I mean, it would be a lot more fair playing field if everybody had the chance to go to college, if everybody had the chance to -- because I mean, some people, it happens, they just get screwed and that's where they end up at and that's just, it's life.

Ultimately, though, April said this unequal access to education was "just life," and she did not refer to differential educational opportunities when she answered the A/B question:

> **APRIL:** I'll say A, because I mean if you have the drive, you can get it done. It might be hard, but if you keep on, you can. But if you

> don't have that drive, your own personal inner drive, because a lot of people do not.

Some individuals, like Marty Price (upper/middle SES, high angst, Williamstown), responded to the alien question in one way and the A/B question in another. In response to the alien question, he said the following:

> **MARTY**: Where you're born. Where you're born is the number one thing.
>
> **JESS:** Can you say more about that? Geographically, or who your parents are...?
>
> **MARTY:** Both. Yeah. Geographically and who your parents are, so, yeah, where you're born is number one. And then, because where you're born generates opportunities. And personal drive.

Marty tacked "personal drive" at the end of his alien response, but it played a central role in his answer to the A/B question a few minutes later:

> **MARTY** (reading the question out loud): Whether or not a person gets ahead economically in this country is mostly up to them. Yeah, so gets ahead is the key point. It's completely up to you. If you're born here (at the bottom of the economic ladder), I don't care who you are, you should be able to move to here (slightly higher) or here (to the middle) if you have some drive and if you're willing to work hard. If you're born here (at the bottom), you're not going to get to there (to the top). Unless you're like, a rock star. Circumstances beyond a person's control have a lot to do with whether they can get ahead? No. You could be in a wheelchair with one eye and you could still get to here. Look at Stephen Hawking, you know? I've met some pretty challenged people that have definitely moved up the rung.

Marty's answers are not necessarily inconsistent, as he is saying that even though people's background limits them (in the alien question), individuals can still get ahead with hard work (in the A/B question). He notes that people can't jump from the bottom of the ladder to the top "unless they are a rock star," but that anyone can move up, even if they have "one eye." His answers to these questions, along with those of April Bullock and Maya Crider above, are typical of the Justifiers: they acknowledged that it was harder for some people to get ahead, but noted that at the end of the day, anyone could do so with hard work. They believed in the dominant ideology, but unlike the True Believers, they recognized the barriers that exist. Yet they did not view these barriers as something that couldn't be overcome with individual action.

As I noted above, 31% of Justifiers (n=8) invoked an injustice frame at some point during our interview, but these frames did not play a major role in their narratives about the stratification system. The most common injustice frame was government neglect (n=6); government overreach (n=1) and undeserving rich were much less common (n=1).

Skeptics

I classified six participants (11% of the sample) as Skeptics. Like the Justifiers, all of the Skeptics mentioned both meritocratic and structural schemas. Yet the Skeptics were more critical of the dominant ideology than the Justifiers: 50% mentioned at least three structural schemas, compared to only 23% of the Justifiers. Skeptics also provided more detailed critiques of the stratification system than the Justifiers, and all but two (Josette Lee and Elizabeth Belmont) invoked government neglect and/or undeserving rich injustice frames throughout their interviews. Yet at the end of the day, all still endorsed the dominant ideology to some degree.

John Heeney (middle SES, moderate angst, Williamstown) is an example of a Skeptic. Before we formally started our interview, he said: "the American Dream has been dead since 1972." Throughout our two interviews, John provided detailed critiques of the stratification system, talking about stagnant pay, racial barriers to getting ahead, and how it was harder for people to get ahead if they didn't already come from a well-off family. He used undeserving rich injustice frames repeatedly; speaking about how people at the top of the economic ladder were responsible for wage stagnation and keeping other individuals from moving up the ladder. In response to the alien question, he said, “power begets power.” When I asked him to elaborate, he said:

> **JOHN:** I think humans just, you know, being primates, we are engineered through our DNA, much less through social teaching, to be as – what’s the word I’m looking for – nepotistic as possible. And so anybody – I think it’s easier for a person to take care of their own than it is to take care of others. So if given an extra dollar, or a hundred or million, they’d much rather pave the way for somebody they know and care about and – and share some percentage of DNA with them to make sure that they get somewhere, even if they did not have the skill set for that, than to find somebody who is not doing well off but has the skill set for it. And so I think after decades, if not longer of, you know, people with money just making sure that the people coming next had money and had power, it’s (laughs) gotten really easy.

John notes here that people with money and power “pave the way” for other people with power, instead of looking for people who were the best qualified. He continually referred to the idea of “pre-pavement” throughout the interview, noting that it was much harder to get ahead if your parents hadn’t “pre-paved” the way for you with their money and connections. He did not think the economic system in the U.S. was fair:

> **JOHN:** Not at all fair. I think the biggest lie that we – and by we, I mean we in quotes – put out there is that people who work the hardest get the most. Because if that was true, then single parents with AIDS in sub-Saharan Africa would be the richest people in the world.

Yet John also believed that laziness played a role - he had worked as a teacher at a low income school before changing professions, and he believed that the U.S. offered a lot of opportunities for low-income students:

> **JOHN:** But then I will say that - especially after teaching – and this was everywhere – and talking to teachers everywhere, we were in a really peculiar area where for the first time in a long time in history,

> you really don't have to do much to get handed a lot. You know, you are reasonably safe from foreign invasion and things like that, and if you know how to manage and find your way around, you can find what you need to survive and you're in a pretty well off country and you can – even if you're not in the in club, you can reap the benefits of that, even if it's just the fringe benefits of that. So I think that there are a lot of people I've met who won't get - not necessarily really well off, but as well as they could, just again because they just – they're lazy.

John later said that "not knowing people" was the most important reason people didn't get ahead, but said that laziness also played a role. In response to the A/B question, he chose A:

> **JOHN:** Well, I think that one of the things that our country does well is there is – it's huge and there's always opportunity somewhere. The problem is it's huge (laughs), so if the opportunity's across the country and you don't have access to get there like via car or even a bus, that's a lot of walking. I mean, I know in the history, people have – have done it, the huge massive surge up north, you know, during the (Great Migration). So it's possible, and a lot of people did it.
>
> **JESS:** Yeah. But … you – you would go with this one?
>
> **JOHN:** Slightly more. Yeah. I'd say it's kind of a 60/40 thing.

My (somewhat leading) reply during this exchange shows the degree to which I was perplexed by John's answer, given his comment at the beginning of our interview that the American Dream had been dead since 1972 and his repeated statements about the structural barriers to getting ahead throughout our conversation. I asked him how his comment about the American Dream being dead fit into his thoughts about the A/B question:

> **JOHN:** Well I think up until then (1972), it was definitely a lot more A, probably 70/30... Maybe even 80/20. And I think between the 80s and to now-ish, although it's – I think and hope it's getting better, it definitely swung more B.

This back and forth - where individuals invoked injustice frames throughout their interview(s), challenged the dominant ideology, but also supported it in some ways - was representative of four of the six Skeptics. Richard and Jennie Hamilton (lower SES, high angst, Paulson) had both lived abroad in Europe, and compared the United States unfavorably in terms of its support for families, especially with regard to health care. Richard spoke at length about the changing nature of work in the U.S., and how corporate greed meant that companies paid lower wages and less generous benefits. Yet both Richard and Jennie reproduced the dominant ideology. They vacillated between A and B, with both saying they would choose them both if they could. Both said they believed individuals could get ahead with hard work, discussing examples of people they knew who had done so. Jennie spoke about the experience of her brother:

> **JENNIE:** I think so. I think you've seen it many, many times. There are many people that - that I know [...] My brother, I mean, we don't ... my dad worked for the shop (AMC), my mom - I mean, we - we were kind of lower middle-class, I mean, growing up. My brother is a chemical engineer. He flies all over the world now, and he has - I mean, he makes a lot of money. And that's because he knew exactly what he wanted to do and he followed that dream, and he - and did it.

Jennie ultimately selected B, noting that "I think it's - I think that where they live and the economic conditions." But Richard chose A:

> **RICHARD:** I'm going to go with the top one (A) if I have to pick. Yeah, because I'm going to say that if you have that much of a drive that you want to succeed, you will make it happen somehow. Now, it might mean that you're leaving the state you're in. It might mean that you're leaving the country. It might mean that you are going into a field that you didn't plan on going into. You will think about it -- "Hey, right now it's going to have a shortage of people until 2026." That means I have 11 years to get my feet in the door, wages are going to go up like they did for pharmacy -- at least that's my hope -- and I will have a good job doing that.

Richard and Jennie were both in the process of going back to school, which I discuss in more detail in Chapter 9. Richard was getting a certificate in computer engineering, and he was hopeful this field would allow him to get ahead economically. In response to my question about whether individuals born at the bottom of the economic ladder could get ahead, he spoke about his mother:

> **RICHARD:** My mother was born in a shack in Tennessee with no running water or electricity. She was the first in her family to go to college. She now probably lived in the seven zone (on a one to ten scale) ... Well, when - but she's struggling now. So she - she's somewhere between a seven and five, depending on where she is, what happens with the business they have now. But she made it. But she made it because she worked hard, she got her college education, she got a job and - but she - she was always a hard - she always was, "I am going to work hard. I'm going to do what I need to do. I'm not putting it off until tomorrow."

Richard's mother had indeed attended a well-regarded public university in another state, but her current economic success was likely due to her second marriage to a well-off European businessman. Richard noted that his stepfather "grew up in this wealthy, almost bourgeois type family" and that his mother had not actually worked outside the home for many years. Like John Heeney, Richard and Jennie Hamilton combined injustice frames with a belief in the dominant ideology. Milton Vermeer, another Skeptic, did so as well.

Elizabeth Belmont and Josette Lee (both lower SES, high angst residents of Paulson) were the only Skeptics who did not invoke injustice frames. I use Elizabeth as an example here, and discuss Josette in more detail later in the dissertation. Elizabeth was critical of the economic system, but she did not assign a motivated human target to her critiques. Rather, her critique was that employers in Paulson wanted individuals to have college degrees, which made it difficult for people like her and her husband, Max, who did not have four year degrees, to get well-paying jobs. Yet she did not necessarily attribute this to motivated action on behalf of the employers - rather, she noted that expectations in general had risen in society:

> **ELIZABETH:** It just seems like it's harder and harder to find jobs and harder now to even get loans. What they consider good credit now used to be excellent credit. I mean, it's just harder and harder, everything.
>
> **JESS:** Why do you think that it's gotten harder?
>
> **ELIZABETH:** I don't know. Expectations. I know that prices go up on things, stuff like that, but I don't really know.
>
> **JESS**: When you say expectations, what do you mean by that?
>
> **ELIZABETH**: Like what they expect. Like now all these jobs besides like fast food and those basic jobs, they're expecting degrees and they're expecting all this experience, like before, when I got out of school, we didn't have to. I have friends that got a job in radio and television and didn't even get a degree because they walked in at 18, 19, did an internship, learned all this stuff, moved on up, where now it's like, yeah right. Knock on the door because -- so it's like there's no more opportunities anymore for those people, especially like me. You could take me to any job and say, I can show you how to do this job. And within a week, I'd be doing that job. I mean, higher up jobs too. You could teach me some pretty detailed … work, all this stuff like that. You're showing it to me and I'm visual and I can do it. But then you throw me into college with the classes. Learning that way is different.

I could characterize this as its own injustice frame - "higher expectations" - but Elizabeth didn't seem to be blaming employers in the same way other people with injustice frames were blaming greedy people at the top of the ladder, or individuals were blaming government. Although she believed the economic system was unfair, she seemed more resigned than angry. While Elizabeth observed flaws with the dominant ideology and chose B after some vacillation ("sometimes you can't choose A," she noted), she also lacked the detailed structural critiques of the other Skeptics and Challengers, and blamed many people's economic hardships on their own actions using the "overconsumption" schema. She said that although she and her husband Max made less money than most of her friends, she thought they were doing "way better:"

> **ELIZABETH:** Compared to all my friends and pretty much anybody I know, debt-wise, we're like very, very good. We're like way better. That's because I know we don't want to make those monthly payments and stuff like that.
>
> **JESS:** Like, what kind of debt do your friends have?
>
> **ELIZABETH:** Oh, credit cards. Student loans. Car payments. You name it.
>
> **JESS:** Why do you think they have debt and you don't?
>
> **ELIZABETH:** They overspend. I mean, basically the more you make -- I can say my sister and her husband, they make over $120,000 a year. They do very well. But they also have this big, massive, huge house they don't need. They only have two kids. I mean, I'm not saying they don't need but it was a want, you know what I mean? So therefore, they're also paying massive electric. And they both bought two brand new cars and her husband has to get a new one every two years, trades it in and loses money on it. They shop at the big expensive stores at the mall. They take their kids on like -- they give their kids everything they want.

Elizabeth's sister and others she knows may indeed "overspend," but Elizabeth does not acknowledge the degree to which her parents' economic support helped she and her husband Max stay mostly debt-free. While this help may also be available to her sister, it is simply not available to everyone. This assistance included free child care, paying for their grandchildren's extracurricular activities, providing emergency loans, and taking them on family vacations to Disney World. This assistance allowed Elizabeth and her family to enjoy some of the trappings of a middle class life, even though their combined income was only $44,000. In Chapter 7, I talk in more detail about the role of hardship buffers in sustaining beliefs in the dominant ideology.

Elizabeth also believed low income people could get ahead if they had the support of their family, citing the "culture/support" neutral schema. She used the example of her own mother, noting that she was born into poverty but was able to do well because her mother was frugal (never throwing away clothes) and pushed them to do well in school:

> **ELIZABETH:** I guess it all depends on your parents, how much they push you. I think it boils down to parental involvement, that's what it boils strictly down -- if you're born into poverty but your parents -- I mean my mom could even tell you. My mom was born into poverty. They didn't have any money, all this stuff like that. But my grandma, no matter what, she would always for Christmas -- they didn't have money to go buy stuff for the kids but she would -- they would never throw clothes away and never throw a blanket away. So she would always find fabric somewhere and she'd cut it up and sew it into little Barbie clothes and you know, like, and make sure that she could make them gifts and make things and do things or something. I mean, yeah they were poor, but my grandma always made sure that they went to school. She said she always ironed their clothes because she wanted them to look as nice as they could even if they had the cheap pants on and whatever, they were ironed and pressed and they looked good. You can be poor if you make the best out of what you have and you're supportive of your kids and you try to do the best for them that you can and make sure that they go to school and make sure that they do better. You can find every program that there is to get them into it just because you want them to be better off than what you are right now. Yeah, they have a chance. But when you don't have parental involvement, all that kid knows is that, how are they going to -- I'm sure the odds of – the statistics would be like one in a couple hundred thousand that would be like oh gee, maybe … (trails off)

Elizabeth's mother and father benefitted economically from his life-long job in the skilled trades at AMC, which likely played a key role in helping her mother move from poverty to the middle class. Elizabeth acknowledged the decline in such jobs in Paulson throughout our three interviews. But Elizabeth uses this dated example of her grandmother sewing doll clothes for Christmas and making sure her children were well-dressed at school to explain how contemporary individuals in poverty can escape as well. Like the other Skeptics, she vacillated between supporting the dominant ideology to some degree while also challenging it. At the end of the day, all of the Skeptics were more pointed in their critiques of the stratification system than the Justifiers, but accepted parts of it as well.

Challengers

The Challengers (n=6) rejected the idea that individual effort is the most important factor in getting ahead. Unlike in the other three groups, where 100% of the participants mentioned Meritocratic Schemas, only two of the Challengers did so - Robyn Curbo (who I discuss in more detail below) and Stephen Stewart. All of the challengers drew upon injustice frames, and each mentioned at least two Structural Schemas. All of the Challengers emphatically chose B on the A/B question - they were the only participants in my sample who I assigned as "strongly" choosing B based on the level of certainty in their responses. The following quotes from Challengers Shannon Stewart (upper/middle SES, moderate angst, Williamstown), Max Belmont (lower SES, high angst, Paulson), and Jodi Allman (middle SES, low angst, Paulson) are illustrative of this:

> **SHANNON STEWART** (Choosing B): Um, there are so many factors that go into it. It's not, um, it's not just a matter of hard work. If it was a matter of hard work, then what-what was it ... some quote about, um, if-if money ... if wealth was a result of hard work, um, third world women would be the wealthiest women or something? … Um, you know, if you're born into poverty the statistics show you're not ... you're going to stay there… You know, um, if you don't have access to good schools, you know, you don't have a stable home life. All these things go into whether you're successful or not.

> **MAX BELMONT:** That's easy. This one, for sure (B). I think moreso now than ever. I think this first one used to actually mean something. That was about 40 years ago and slowly, things have changed.

> **JODI ALLMAN:** Yeah. B. [...] because we know that wealth – if you're born with wealth, you are likely to get more wealthy or maintain your wealth. It's – there are a lot of things that go into how well someone does, including their race, their, you know, ethnicity, their culture, their gender, where they're born, I mean, all those things.

Four of the six Challengers (Shannon Stewart, Stephen Stewart, Max Belmont, and Cal Rogan) drew on the "Undeserving Rich" injustice frame, noting that wealthy individuals were trying to make it harder for everyone else to get ahead. Shannon Stewart didn't think it would be easier for her own children to get ahead economically, even though she believed she and her husband had given them more opportunities than she had growing up:

> **SHANNON:** They have advantages that I didn't have but I think it's getting harder to ... you hear about the disappearing middle class. The cost of housing is going up, it's a higher percentage of your income. I think that is going to be harder for them. But they've had some advantages that I didn't have, so I think they'll cancel each other out.
>
> **JESS:** Can you say more about what you mean by the disappearing middle class?
>
> **SHANNON:** I mean, the rich are getting richer and the poor are getting poorer. The gap's becoming larger. One's sides getting richer and richer and richer.

Shannon links the decline of the middle class directly to the "rich getting richer." Max Belmont makes this link as well:

> **MAX:** [...] it feels like to me that companies and corporations have the upper hand now because I feel like overall, we're doing worse than we were 15 years ago as a workforce, as regular people. Yeah, I don't have a degree. I'm not up there. But I have a lot of experience. I can do a lot of stuff and you kind of feel like the higher ups are making it so hard. They're more concerned about how much money they get. It does distress me, looking at everything. You look at those companies, especially during that whole -- and all these deals, all these people, it's like these golden parachutes. They don't even

> get a slap on the wrist for what they did, for what I feel to the American public. And it really upsets me. I do get upset about it. Just because it feels like the rich just keeps getting richer and I feel they're trying to grind out the middle class so it doesn't exist anymore. So they have all the money and then everyone else is poor. And that's bad.

Jodi Allman did not invoke the "undeserving rich" injustice frame, but she consistently discussed the "government neglect" frame, speaking about how the U.S. needed to do more to help the poor:

> **JODI:** Um, I think that poor people get the worst when it comes to taxes. And they get the least of the services. So ... And I feel like there should be more assistance not less assistance. And to be easier for people to get. I'm all for free college. I think you have to level the playing field, you know? There's, there's so many strikes against people who are born, um, you know, in lower socioeconomic areas or to families that are poor. And they have so many strikes against them. And you have to level the playing field or else these kids are going to grow up and not have any opportunities. And that is not what I believe in.

As I noted earlier in this chapter, Robyn Curbo (middle SES, moderate-angst, Paulson) was somewhat of an anomaly among the Challengers. Like Jodi Allman, she was deeply concerned about the plight of the poor. And like Max Belmont, Cal Rogan, Stephen Stewart, and Shannon Stewart, she believed her generation would be worse off than their parents and that the middle class was declining. Yet her causal framework - and proposed solutions - were different. She preferred that communities help the poor instead of "big government," and believed her generation was would be worse off than her parents' because of an "artificially inflated" middle class, thanks to unions:

> **ROBYN**: I've only seen a lot of harm come from unions, and I certainly understand why it's important for, for there to be a way for workers to grieve and have, and have rights respected, and that sometimes looks like a union and I have no issues with that, but the bigger picture of what actually happened with unions and the whole

> idea that they are put in place for such good reasons and then became something that allowed this complete and total falsifiability to be upper middle class and get used to a lifestyle of upper middle class living that was not sustainable, and that, I mean, we certainly are never going to live as well as our parents did, so, it's just, it's just sad.

Yet like the other Challengers, Robyn rejected the idea that a person's economic position is up to their own actions. Earlier I in the chapter I cited her response to the A/B question: she vigorously circled B and said, "I just, I'm just over people saying that anyone who tries can do whatever he or she wants. That's a bunch of shit. It's not true." This differentiated her from the Skeptics, who all said people could get ahead if they worked hard.

Conclusion

In this chapter, I use the concepts of "schemas" and "injustice frames" to describe the variation in my participants' worldviews on the dominant ideology, or their overarching narrative about how something works (Ross, 1973). Schemas are the factors my participants' believed influenced economic stratification in the U.S. (Sewell, 1992) and injustice frames are their assessments of whether the schemas they identify that may challenge the dominant ideology are unjust (because they are due to motivated human action) or unfortunate but inevitable (Gamson, 1982).

I identified four worldviews among my participants, which occur along a continuum: True Believers (n=18), Justifiers (n=26), Skeptics (n=6) and Challengers (n=6). Table 5.3 shows the differences among the four worldviews. The True Believers believed the system was largely fair and that individuals' economic positions were up to their own actions. They focused mostly on meritocratic and neutral schemas, and all but one of the four who drew upon injustice frames focused on the more conservative issue of "government overreach." The Justifiers all discussed structural schemas, noting ways in which features of the stratification system did not live up to the dominant ideology. Yet most legitimized these potential challenges and concluded the system was largely open to anyone. None of the Justifiers who invoked injustice frames did so repeatedly, and most focused on the "government neglect" frame. The Skeptics were more critical of the dominant ideology than the Justifiers - all but two invoked injustice frames throughout their interviews that challenged the system, and provided detailed critiques of the dominant ideology. Yet at the end of the day, all ultimately reproduced the dominant ideology to some degree. The Challengers did not believe the dominant ideology was the best way to describe economic stratification: all believed features other than individual action played a more significant role.

Table 5.3: Framework of Stratification Beliefs

	% Identifying at least one schema in each category	**Injustice or Legitimating Frames**	**Worldview**
True Believers (n=18, 32%)	Meritocratic: 100% Structural: 17% (3) Neutral: 78% (14) Taxation: 15% (3)	Mostly legitimating frames, few have injustice frames	Reproduce dominant ideology
Justifiers (n=26, 46%)	Meritocratic: 100% Structural: 100% Neutral: 88% (23) Taxation: 4% (1)	Mostly legitimating frames, some have injustice frames	Reproduces dominant ideology, but points out ways in which it is not always true.
Skeptics (n=6, 11%)	Meritocratic: 100% Structural: 100% Neutral: 83% (5)	Legitimating and injustice frames	Challenges dominant ideology - but does not ultimately reject it.
Challengers (n=6, 11%)	Meritocratic: 33% (2) Structural: 100% Neutral: 83% (5)	Injustice frames	Mostly rejects the dominant ideology

Ultimately, this chapter shows that the majority of my participants drew upon the dominant ideology to some degree in making sense of the stratification system, as the six Challengers represent only 11% of my sample. In the rest of this dissertation, I focus on the factors that seem to play a role in my participants' overwhelming support for the ideology of the American Dream, and how this ideology persists despite the widespread economic hardship documented in Chapter 4.

Chapter 6: Theoretical Framework

In the previous chapter, I identified four worldviews that describe the variation in my participants' endorsement of the dominant stratification ideology: the True Believers (n=18), who strongly endorsed the dominant ideology, the Justifiers (n=26) and Skeptics (n=6), who had mixed views, and the Challengers (n=6), who mostly rejected it. Rejecting the dominant ideology was rare, however: despite widespread economic hardship among my participants, 89% were True Believers (32%), Justifiers (46%), or Skeptics (11%), meaning they reproduced the dominant ideology to some degree. This raises two important questions: what are the characteristics or experiences of the individuals who reproduced the dominant ideology versus those who challenged it, and why does the dominant ideology persist among so many individuals in the contemporary United States?

In this chapter, I provide an overview of existing theories to explain the variation in beliefs about dominant ideology, and evaluate the variation in worldviews among my participants in light of those theories. I then introduce my own theoretical framework, where I suggest the best way to make sense of the factors that influence my participants' worldviews is to think of them as "ingredients" in a soup - while some "ingredients" are frequently linked with reproducing the dominant ideology, others are linked with challenging the dominant ideology. True Believers tend to have more of the "reproduce" ingredients, Challengers have more of the "challenge" ingredients, and the Justifiers and Skeptics have a combination of the two. This chapter sets up the rest of the dissertation, where I explain three of the "reproduce" ingredients - financial family capital and hardship buffers (Chapter 7), local blame (Chapter 8), and mobility optimism (Chapter 9) - in more depth. Together, these "ingredients" help us understand how individuals who are struggling economically (both "objectively" and in their own minds) still believe the United States is the land of opportunity.

Existing Theories to Explain Beliefs about Stratification

Identities and Experiences

Existing theory suggests individuals may reproduce the dominant ideology if they genuinely believe it is an accurate way to describe their own experiences or the experiences of most people they know (Kluegel and Smith, 1986). On the flip side, a key reason cited in the literature for why individuals might not accept some or all aspects of the dominant ideology is because they believe their class, gender, race, or some other part of their identity has led them or may lead them to be disadvantaged in the stratification system (Kluegel and Smith, 1986; Ewick and Silbey, 1998; Young, Jr., 2004; Levitsky, 2014; Reynolds and Xian, 2014; Ellis, 2017; Cech, 2017). These ideas are articulated by various theories, called the "underdog principle" (Robinson and Bell, 1978), the "deprivation hypothesis" (Oreposa, 1986), or just "exposure" (Reynolds and Xian, 2014), all of which argue that members of disadvantaged groups are more likely to judge the economic system as unfair. Personal experiences with downward mobility or economic instability may also contribute to one's views on the stratification system even if an individual is not part of a traditionally marginalized social group. For example, as Kenworthy and Owens (2010), Starks (2003), and Oropesa (1986) theorize, economic recessions and experiences with losing one's job or seeing a declining value in one's fringe benefits, income, paid time off, or overall job security may lead an individual to doubt the legitimacy of the promises of economic opportunity enshrined in the American Dream.

The empirical findings on the degree to which these things matter are inconclusive. Although some quantitative studies find individuals in marginalized groups (based on race, class, or gender) are more likely to challenge the dominant ideology (Huber and Form, 1973; Smith, 1985; Oropesa, 1986; Shepalek, 1989; Hunt, 1996; Starks, 2003; Economic Mobility Project, 2009) or, relatedly, express concern about economic inequality (Cech, 2017), this is not always the case (Feagin, 1975; Hunt, 2004; Johnson, 2006; McCall, 2013; Xian and Reynolds, 2014;). Qualitative work suggests individuals in marginalized circumstances do adhere to the dominant ideology: McLeod (1989), Young, Jr. (2004), Johnson (2006), Welburn (2013), Silva (2013), Tan Chen (2016), and Mazelis (2017) all provide evidence of this. Yet only McLeod and Young, Jr., look systematically at the variation among their participants' views on the dominant ideology to try and tease out trends - the rest simply report widespread adherence. Further, none of these qualitative researchers attempt to assess the variation among different socioeconomic groups. Nevertheless, this body of scholarship does suggest that simply belonging to a marginalized group does not mean someone will reject the dominant ideology.

Comparisons

As I note above, existing research suggests that being a member of a socially disadvantaged group or having experienced disadvantage is generally not enough to lead individuals to challenge the dominant ideology: one must recognize that their own experiences are also being experienced by other people, and that those experiences are a result of some kind of larger structural phenomenon. In their study of how people make sense of the legal system, Ewick and Silbey (1989) found that most individuals they interviewed made statements about the law that could be considered counterhegemonic – noting that it did not always promote justice, as evidenced by their own experiences with it. However, they frequently dismissed their own negative experiences with the law as being "exceptions" in a system that was largely just overall. They valorized the abstract ideas of the law as being how things *really* are, while discrediting particular contradictory experiences in their day to day lives.

There were, however, some individuals in Ewick and Silbey's study who did not see the law as fair – who believed that instead of the legal system being generally just and noble with a few exceptions, it was actually a rigged game that systematically advantaged some individuals and disadvantaged others. Ewick and Silbey noted that this counter-hegemonic thinking was likely to occur when individuals realized their personal experiences or observations were *reflective* of broader social trends, not exceptions. Thus, in order for a person to recognize that a *system* is unjust, they must recognize the connection between the general (broader social structures) and the particular (individual experiences or observations). This is similar to what C. Wright Mills (1959) describes as the sociological imagination, which is when individuals realize their personal experiences or observations are reflective of broader social trends.

With some social issues, it is relatively easy to identify oneself as belonging to a particular group with others who share your grievances. For example, Levitsky (2013) found the individuals in her research (people who care for sick or elderly family members) who started to see their caregiving issues as being structural instead of individual problems were involved in circumstances where they came into contact with other caregivers, and began to see "caregiver" as an identity. Yet in terms of economic stratification, it is more difficult to establish group boundaries. This is partially because there are so many different economic issues that individuals may be facing in their own lives, such as foreclosure, high student loan debt, or the inability to afford groceries, as opposed to one issue (such as with family caregiving, for example) or a clear group identity delineated by factors like race or gender. As I chronicled in Chapter 4, social class is a fuzzy concept in the United States, and it is difficult to establish boundaries. While some people may be aware that others are also in these circumstances (through the media, perhaps), they may not know these other people personally or have any actual contact with them, and may be too embarrassed about their situation to talk about it with other people. Ewick and Silbey note that one way to get past this is to share stories with others who are struggling, but talking about one's economic circumstances is relatively taboo in the contemporary United States: in a 2016 article on the Atlantic magazine website, author Neal Gabler quoted Brad Klotz, a "financial psychologist" who "ministers to people with economic issues." Klotz said, "you are more likely to hear from your buddy that he is on Viagra than that he has credit card problems… much more likely."

Some research suggests that the disadvantages of one's group might become clear is if individuals come into contact with a "different reality," wherein their own struggles are made clear via contact with or knowledge of someone else's experiences. This has been documented in the literature on stratification beliefs and experiences of African Americans. A number of researchers who examined the perspectives of African Americans on the dominant ideology - especially as they related to racial barriers to success - found that the participants who were most successful economically or who had the most exposure to more privileged individuals and institutions were more likely to question the dominant ideology than those who did not have such experiences (Newman, 2006; Young, Jr., 2004; Venkatesh, 2000; O'Connor, 1999; Hunt, 1996; Hochschild, 1995). In other words, their disadvantage was likely made explicit when they experienced an obvious comparison to a more privileged group, including discrimination, poor treatment, and/or structural barriers to mobility. This showed their group faced a structural disadvantage, which is less likely to become clear among disadvantaged individuals who do not often come into contact with people from more privileged groups. Although my participants are all racially privileged, going to / learning about another country with a stronger social safety net and/or recognizing that one's parents had an easier time making ends meet financially might bring one's own disadvantage into focus.

Comparisons may also help us understand how individuals who do not feel marginalized by the economic system could challenge the dominant ideology. Individuals with particular types of privilege may be more likely to challenge the dominant ideology if they are exposed to individuals who are less privileged. To that end, Cech (2017) suggests intergroup contact theory (Allport, 1954) might be useful for understanding beliefs about social and economic inequality. Intergroup contact theory suggests that "individuals who interact with members of sociodemographic groups other than their own will develop more positive and less prejudiced out-group attitudes" (p.165). As Mo and Conn (2017) note, intergroup contact can help more privileged individuals "walk a mile in someone else's shoes" (p. 8). Cech observes that although a few studies have found intergroup contact may not lead to positive relations among groups, the majority of studies have found an improvement in the more privileged group's attitudes. However, the nature of the intergroup contact matters: Allport (1954) suggested "intimate" contact is the best way to foster perspective taking, and that the contact should both include the support of authorities and/or law and having a set of common goals. As Mo and Conn note, this means that "living in a neighborhood with an out-group member that one might bump into is quite different from contact with a roommate or workmate with whom you have to interact... having an opportunity to closely see the life of an individual and their families, hear their stories, and develop a causal understanding of their life history can be a more powerful form of contact" (p. 7).

Indeed, several recent studies support the idea that individuals may be more concerned about inequality and structural barriers to success if they have more intergroup contact. Cech (2017) measures intergroup contact among adolescents based on the demographic makeup of one's high school and administrators' perceived level of racial tension, cross-race friendships, and the frequency with which individuals perform community service. Her findings are mixed: while individuals who engage in higher levels of community service are more concerned with addressing inequality, individuals with higher SES who attend schools with a higher percentage of free and reduced lunch participants are less likely to be concerned with addressing inequality. In addition, Mo and Conn (2017) found that individuals who participated in the Teach for America program, in which recent college graduates teach for two years in an economically disadvantaged school, were more likely to see the economic system as unfair and to identify structural barriers in getting ahead than those who applied for TFA but did not make the cut. Redman and Clark (2016) found that when pre-service nurses interacted with patients in a low-income area in the context of service provider, they were more likely to recognize systemic inequalities in health.

Similarly, Ellis (2017) found that individuals who live in geographic areas with lower average incomes, regardless of their own economic status, are more likely to believe structural factors play a role in why individuals are poor. He also found that the level of economic decline in one's geographic area matters, regardless of whether the area is high or low income overall. Individuals who lived for at least five years in an area that experienced a downward decline in median income were more likely to see poverty as due to structural factors, upward mobility less likely for individuals with low incomes, and the economic system as less fair. These findings could be interpreted as supporting both the "comparison" and the "demographics and experiences" arguments, depending on the economic position of the respondent.

Cultural Resources

Even if individuals observe that they or others in their group are disadvantaged, they may struggle to make sense of *why* they are struggling. As Kluegel and Smith (1986) note, there is a difference between making isolated statements that critique the stratification system (such as the structural schemas I described in the previous chapter) and offering a coherent counter-ideology of stratification to the American Dream that explains what occurs in the stratification process (that all people do not have a reasonable chance to get ahead), why, and who, if anyone, is to blame (injustice frames). McLeod (1987) states, "insightful opinions about stratification are of little use in isolation, there needs to be an ideological perspective and a cultural context in which people's insights can be applied" (pp. 249). McLeod's statement is based on his interviews with low-income white men in a Northeastern housing project, where a number of his participants knew there was something unfair about the stratification system, as neither they nor most of the people they knew were able to get ahead despite being intelligent and hardworking. However, they were not generally able to develop those thoughts into a comprehensive critique of the system, instead blaming African Americans (and specifically affirmative action) for their fate.

Thus, individuals need access to cultural resources (Swidler, 1986) that provide alternative frameworks through which they can make sense of the stratification process. Cultural resources are not only important in helping people making sense of their own experiences and observations, but also in helping them understand the lives of individuals they do not know personally. Kluegel and Smith (1986) suggest that college campuses, unions and political parties, particular media outlets, and/or some liberal religious denominations may articulate challenges to the stratification system that resonate with individuals. In terms of higher education specifically, Robinson and Bell (1978), the scholars who described the underdog principle, discuss what they call the "principle of enlightenment," which is the idea that those who attend institutes of higher education may be more likely to question or reject the dominant ideology because of the things they learn in college about the stratification system. As Cech (2017) notes, the empirical findings on this are mixed, as most previous researchers simply looked at years of educational attainment. Yet Cech looked at the *types* of courses individuals took, and found that high-school students who took courses in ethnic and area studies and legal studies were more likely to express concern about social inequality than those who did not.

Exposure to news media may also play a role, although the research on this is mixed as well. McCall (2013) suggests that when the media covers issues of economic inequality more extensively, individuals are more likely to express concern about inequality. She bases this on her analysis of news coverage of economic inequality in the 1990s, and the corresponding finding that individuals were more likely to express concern about inequality during this time period. Yet Manza and Brooks (2014) measure the role of news coverage on views about economic inequality in a different way: they examine whether individuals who more frequently read print news are more concerned about economic inequality. Surprisingly, they find the opposite is true: that people who more frequently consumed print media were less concerned about economic inequality than those who did not.

Indeed, the nature of the cultural resources that people consume matter, especially when there is a prominent universe of conservative-leaning news media that may suggest the economic system is fair - or that the unfairness is due to too much government intervention. Individuals who spend a great deal of time engaged with conservative news sources may come up with a different assessment of the dominant ideology than those who closely follow current events using more traditional or left-leaning sources, even though both are heavily engaged with the news. Indeed, prior research finds that political affiliation plays a key role in one's belief about the dominant stratification ideology: Ellis (2017) found that self-described conservatives were much more likely to endorse the idea that hard work is the most important factor in economic stratification than self-described liberals.

I find that my participants' experiences, the comparisons they drew to others, and their access to cultural resources indeed play a role in their worldviews about stratification - yet not always in the ways predicted by existing theory. Before describing my theoretical framework, I will evaluate some of the aforementioned theories in the context of my participants.

Evaluating My Sample Against Existing Theory

First, I address the idea that one's identities, economic experiences, and education play a role in their beliefs about the dominant ideology. Table 6.1 compares the True Believers, Justifiers, Skeptics, and Challengers on income, Traditional SES, estimated net worth, whether they struggled financially (as described in Chapter 4), and their experiences with employment hardship.

Table 6.1: Objective Economic Circumstances and Worldviews

	Income	Range	SES	ENW	Struggle	Employment Hardship
True Believers (18)	$128k	$50k - $240k	UM - 8 (44%) M - 9 (50%) L - 1 (6%)	$122k	61% (11)	None: 5 (28%) Demot.: 5 (28%) Layoff: 8 (44%)
Justifiers (26)	$98k	$13k - $250k	UM - 11 (42%) M - 9 (35%) L - 6 (23%)	$109k	69% (18)	None: 7 (27%) Demot.: 5 (19%) Layoff: 14 (54%)
Skeptics (6)	$40k	$22k - $70k	UM - 0 M - 2 (33%) L - 4 (67%)	-$8k	100% (6)	None: 0 Demot.: 3 (50%) Layoff: 3 (50%)
Challenger (6)	$119k	$22k - $120k	UM - 2 (33%) M - 2 (33%) L - 2 (33%)	$131k	33% (2)	None: 3 (50%) Demot.: 0 (0%) Layoff: 3 (50%)
Total Sample	$117k	$12k-250k	UM - 21 (38%) M - 22 (39%) L - 13 (23%)	$110k	66% (27)	None: 3 (28%) Demot.: 0 (28%) Layoff: 3 (%)

In some ways, this data does support the idea that one's experiences with the stratification system affect their views on the dominant ideology. All but two of the upper/middle SES participants are True Believers or Justifiers, meaning they either mostly supported the dominant ideology (True Believers) or supported it while observing ways in which it wasn't always true (Justifiers). Only one lower SES individual is a True Believer, although more lower SES individuals are Justifiers and Skeptics than Challengers. Yet examining the median incomes and ENWs of the four groups is somewhat puzzling, as the Challengers have the highest median net worth and the second highest median income (after the True Believers). Further, Challengers are the least likely to have experienced financial struggles: only 33% did so, compared with majorities in the other three groups. Yet the highest Challenger income is $120k, and none of the Challengers were in Pew's upper income tier - indeed, all of the individuals in Pew's upper income tier are either True Believers (n=5) or Justifiers (n=9). The Skeptics are the most financially disadvantaged from an objective point of view - their ENW is negative $8,000 and all experienced financial struggles, layoffs, and/or demotions. Yet the majority of True Believers and Justifiers also experienced financial struggles and employment hardships, so it does not seem these factors alone provide insight into individuals' worldviews about the dominant ideology.

Indeed, I noted in Chapter 4 that one's objective economic circumstances are often not an indicator of how one feels about their situation, so I turn now to subjective economic circumstances. Table 6.2 displays economic angst by Worldview group.

Table 6.2: Economic Angst and Worldviews

	Low Angst	**Moderate Angst**	**High Angst**
True Believers (18)	8 (44%)	5 (27%)	5 (27%)
Justifiers (26)	7 (30%)	7 (30%)	12 (46%)
Skeptics (6)	0	1 (17%)	5 (83%)
Challengers (6)	1 (20%)	3 (60%)	2 (40%)

On one hand, all but one of the individuals who experienced low angst were True Believers or Justifiers; indeed, True Believers were the most likely to experience low angst (44%) and the least likely to experience high angst (27%). Unsurprisingly, all but one of the Challengers experienced some economic angst, although only two had high angst. Yet majorities of the True Believers, Justifiers, and Skeptics experienced economic angst as well, meaning 35 of the 40 individuals in my sample who experienced economic angst still reproduced the dominant ideology to some degree. The remaining three chapters of this dissertation will examine the forces that seem to play a role in why individuals with high and moderate angst might reproduce the dominant ideology.

Before discussing my theoretical framework, which includes these forces, I examine several other factors that previous researchers suggest may play a role in stratification beliefs: location, gender, educational attainment, union membership, exposure to a "different reality," and exposure to news and politics. Table 6.3 includes location, gender, and educational attainment. Location seems relevant, but only to a degree. 90% of the individuals from Williamstown are either True Believers or Justifiers. Similarly, the majority (73%) of Skeptics or Challengers are from Paulson. Yet 17 individuals from Paulson are still True Believers or Justifiers, suggesting that while living in Williamstown seems linked to reproducing the dominant ideology, living in Paulson does not mean an individual will challenge it. In terms of gender, we see that True Believers, Skeptics, and Challengers either closely split (True Believers) or evenly split (Skeptics and Challengers). Only the Justifiers have a clear gender difference, as women are much more likely than men to be Justifiers. Finally, education does not yield clear patterns that would support the theory of enlightenment based on educational attainment: majorities of True Believers, Skeptics, and Challengers have at least a B.A, and True Believers are the most likely to have a postgraduate degree. The Justifiers are least likely to have postsecondary education of the three groups.[33]

Table 6.3: Location, Gender, Education and Worldviews

	Location	**Gender**	**Education**
True Believers (18)	Paulson: 33% (6) WT: 67% (12)	F: 44% (8) M: 56% (10)	< BA: 8 (44%) BA: 6 (33%) > BA: 4 (22%)
Justifiers (26)	Paulson: 42% (11) WT: 58% (15)	F: 73% (19) M: 27% (7)	< BA: 15 (58%) BA: 7 (27%) > BA: 4 (15%)
Skeptics (6)	Paulson: 83% (5) WT: 17% (1)	F: 50% (3) M: 50% (3)	< BA: 2 (33%) BA: 3 (50%) > BA: 1 (17%)
Challengers (6)	Paulson: 67% (4) WT: 33% (2)	F: 50% (3) M: 50% (3)	< BA: 2 (33%) BA: 3 (50%) > BA: 1 (17%)
Total Sample	Paulson: 67% (4) WT: 33% (2)	F: 44% (8) M: 56% (10)	< BA: 12 (60%) BA: 7 (35%) > BA: 1 (5%)

Finally, the table below examines union membership (which Kluegel and Smith noted might lead to a counter-ideology), news and political consumption, and exposure to an alternative stratification reality (via parent union membership / AMC employment and whether the participant observed ways their parents had an easier time making ends meet economically).

[33] While I have information about my participants' academic majors, I do not know details about the courses they took - and I find no clear trends among majors. For example, three of the four Challengers with at least a B.A. degree majored in STEM fields. Thus, I do not include this in the chart.

Table 6.4: Union Membership, News, Politics, and Worldviews

	Union Membership	Parent Union	Closely Follow News?	Politics	Parents Easier
True Believers (18)	28% (5)	56% (10)	Not at all: 5 Sort of: 7 Closely: 6	Lean Right: 11 Mixed: 1 Lean Left: 4 None: 2	80%
Justifiers (26)	19% (5)	62% (16)	Not at all: 8 Sort of: 10 Closely: 7	Lean Right: 8 Mixed: 5 Lean Left: 10 None: 3	42%
Skeptics (6)	33% (2)	33% (2)	Not at all: 1 Sort of: 2 Closely: 3	Lean Right: 0 Mixed: 1 Lean Left: 4 None: 1	50%
Challengers (6)	20% (1)	83% (5)	Not at all: 0 Sort of: 1 Closely: 5	Lean Right: 0 Mixed: 1 Lean Left: 5 None: 0	80%

Belonging to a union did not seem to play a role in my participants' views on the dominant ideology - of the 13 individuals who belonged to a union in my sample, only one was a Challenger. Yet Challengers were the most likely to have a parents in a union - 83% did, compared with 56% of True Believers, 62% of Justifiers, and 33% of Skeptics. As I discuss later in this chapter, this did seem to play a role some of the Challengers' views about the dominant ideology. Yet union membership itself - or affiliation with a union via a parent or partner - did not mean individuals recognized the role of unions in sustaining the post-war economy. 39 participants were either in a union themselves, had a partner in a union, or had a parent in a union - yet nearly half of those individuals (46%; n=18) were anti-union, many vehemently so. Indeed, anti-union sentiment was linked to beliefs in the dominant ideology: while 72% of True Believers were anti-union, all of the Challengers and Skeptics either had mixed or positive views of unions. Justifiers were almost evenly split between positive and negative views.

I noted above that the comparison to a different reality might play a role in one's views on the dominant ideology. One way in which this might occur is if participants observed that their parents had an easier time making ends meet. To assess this, I considered two factors together: if a participant experienced economic angst themselves, and if they either described their parents as being financially secure when they were growing up or mentioned things their parents could do (such as sending them and multiple siblings to private, Catholic school) that they struggled to do. While I find that 80% of the Challengers who had high or moderate economic angst made such a comparison, so did 80% of True Believers. Indeed, most of the Challengers, Skeptics, and True Believers had access to a "different reality" - either based on their own experiences (such as living abroad, or experiencing a "good" job and then a "bad" job) or by observing their parents.

Yet exposure to an alternative stratification ideology seemed to play a role in how they made sense of the comparison between their parents' experiences and their own. As I noted in the previous chapter, the majority of Challengers (83%) and Skeptics (66%) had a "major" undeserving rich or government neglect injustice frame, which allowed them to express an alternative narrative on the dominant ideology. Given this, most of the Challengers and Skeptics were able to identify structural reasons their parents had done well economically while they struggled, yet many True Believers (and the Justifiers who had access to a different reality) either could not explain why this was happening or attributed it to their parents' own frugal money management. I discuss this in more depth in Chapter 8.

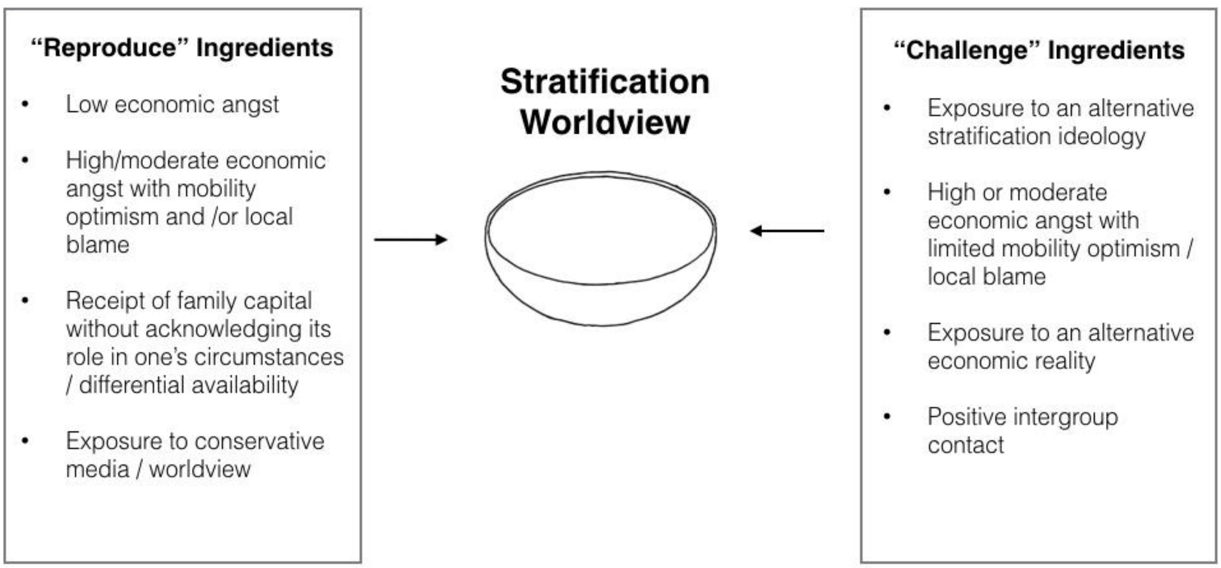
Obtaining an alternative narrative / injustice frame seemed to come from multiple sources, including paying close attention to "mainstream" or left-leaning news sources, one's experiences in college, reading and/or watching documentaries on social issues, attending a Unitarian church, or things learned from friends or family. On the contrary, several True Believers said they got their news from right-wing sources, like Fox News, which likely reinforced the dominant ideology. Indeed, there are differences among the groups in terms of their political ideology - while the majority of Skeptics and Challengers leaned left politically, the majority of True Believers leaned right. And all but one of the True Believers who I described as "closely" following the news leaned right. Justifiers were more split: some, like Eliza Heeney, Ethan Crider, Maya Crider, and Michael Varner, were politically liberal but had low economic angst, so they did not seem as "outraged" by the economic system as some of the Challengers and Skeptics who were struggling. And a number of Justifiers experienced economic angst, but simply did not pay much attention to the news: indeed, only 21% of the high or moderate angst Justifiers (n=4) closely said they closely followed news and current events, and three of those four leaned to the right politically.

Yet ultimately, these existing theories only tell part of the story. They do not help us help us understand how so many individuals with moderate and high economic angst reconciled their lived experiences with their belief in dominant ideology. Indeed, I noted earlier that 35 of the 40 individuals with high or moderate economic angst reproduced the dominant ideology to some degree. Their views on the dominant ideology ranged from strong (True Believers) to more critical (Skeptics), but all of these individuals believed it rung true to some extent. Trying to make sense of how these individuals reproduce the dominant ideology in light of their own perceived struggles is the aim of this dissertation, and in the remainder of this chapter I introduce my theoretical framework.

Theoretical Framework

It is useful to think of each person's worldview on the dominant ideology as a bowl of soup, with certain "ingredients" making it more likely an individual will reproduce the dominant ideology and other "ingredients" making it more likely the individual will challenge the dominant ideology. In the following sections I provide a broad overview of the "reproduce" and "challenge" ingredients.

Figure 6.1: Factors Influencing One's Stratification Worldview



"Reproduce" Ingredients

The first ingredient that is linked with reproducing the dominant ideology is **low economic angst**, as 94% of the individuals with low angst were either True Believers or Justifiers.[34] Yet moderate and high angst are clearly not "challenge"

[34] Although most of the participants from Williamstown and in the upper/middle SES group were also True Believers or Justifiers (while most of the Skeptics and Challengers were from Paulson and lower or middle SES), I do not include location and SES in the framework. This is because my framework also helps us make sense of how individuals with high and moderate angst can also be True Believers or Justifiers.

ingredients, as many people with moderate and high angst reproduce the dominant ideology as well. Instead, I suggest that two factors - local blame and mobility optimism - allow individuals with high and moderate economic angst to apply the dominant ideology to their own lives. Local blame is the belief that one's economic hardships are a result of their own or their partner's actions, and mobility optimism is the belief that one's circumstances will improve in the future. In the following sections, I explain local blame and mobility optimism in greater detail, and they are the focus of chapters 8 and 9 of this dissertation. For now, the important point is that **high/moderate economic angst with local blame and/or mobility optimism** is the second "ingredient" that is linked with reproducing the dominant ideology.

The third ingredient is "family capital," which I describe in more detail below[35]. "Financial family capital" includes transfers or gifts from one's family that allow individuals to live a lifestyle that exceeds their income, and helps them avoid more significant economic hardship. It is the subject of Chapter 7. "Logistical family capital," or family support in helping with one's children, allows individuals to more easily balance work and family. I discuss it in Chapter 9. This is not to say that individuals who receive family capital cannot challenge the dominant ideology - indeed, most of the Challengers did receive at least some family capital. Yet most also acknowledged the role it played in their circumstances and/or that it was not available to everyone, while this acknowledgment was less common among those who reproduced the dominant ideology. Thus, the third ingredient is **receipt of family capital without acknowledging the role it plays in one's circumstances or its differential availability.** The final "reproduce" ingredient is **exposure to conservative media and worldviews**. While it is impossible to tease out the effect that this exposure has in relation to the other ingredients, all of

[35] "Family capital" is from Swartz (2008)

my participants who leaned right politically were either True Believers or Justifiers.

"Challenge" Ingredients

The first "challenge" ingredient is **exposure to an alternative stratification ideology.** On its own, this is not enough for an individual to challenge the dominant ideology; as I noted above, several Justifiers had politically liberal beliefs and/or minor government neglect or undeserving rich injustice frames. Yet they also had "reproduce" ingredients such as low economic angst or high/moderate angst with mobility optimism and/or local blame, which seemed to tilt their worldviews toward reproduction. All of the Challengers had exposure to cultural resources that allowed participants to develop an alternative perspective on stratification, but they had other challenge ingredients as well. The second challenge ingredient is **high or moderate economic angst with limited mobility optimism/local blame**. This ingredient seems to differentiate the majority of high or moderate angst Challengers from the Skeptics, which I discuss in more detail below. The third challenge ingredient is "**exposure to an alternative stratification reality**," such as observations of one's parents who had succeeded in the post war era or, less often, exposure to the stratification system in another country. As I noted above, individuals across the four worldview groups had access to an alternative reality via their parents - but combining this alternative reality with an alternative stratification ideology allowed individuals to make sense of why these changes had occurred. The final challenge ingredient is **positive intergroup contact.** I observed that the two Challengers who did not believe the stratification system had affected them personally - Robyn Curbo and Jodi Allman - worked as nurses with a low-income population, which seemed to play a role in why they believed the stratification system was unfair. In addition, two Justifiers with low economic angst - Michael Varner and Kellie Williams - had worked as teachers in low-income school districts and used their students' experiences to criticize the stratification system.

In the rest of the chapter, I provide greater description of three of these ingredients: financial family capital, local blame, and mobility optimism. While financial family capital insulated many of my participants from the realities of the new economy, local blame and mobility optimism allowed participants with high and moderate angst to apply the dominant ideology to their lived experiences. These factors are the subject of the next three chapters, and I briefly discuss them here. I end the chapter by describing commonalities among those who challenged the dominant ideology.

Insulated from the New Economy: Financial Family Capital

While the majority of my participants were displeased with their economic situation to some degree, most also drew upon what I call "hardship buffers" to boost their consumption and avoid falling into deeper into economic hardship. Hardship buffers are tools and resources that allow individuals to both attain and maintain a standard of living that likely would not have been possible in their absence. I identified three types of hardship buffers used by my participants: financial family capital (Swartz, 2009), consumer debt, and borrowing against one's assets (such as one's retirement and/or home equity). While hardship buffers were widely utilized among the individuals in my sample with moderate and high economic angst, they were also prevalent amongst many of the individuals with low economic angst. Of the 40 families in my sample, only one family did not utilize credit, draw upon their assets, and/or receive help from their families. And family financial help was especially widespread: only four families did not receive any assistance from their family members as adults.

I am not the first to point out that these tools allow families to smooth consumption or to live a life that otherwise might not be possible (Warren and Tyagi, 2004; Prasad, 2012; Traub and Ruetschlin, 2012; Dumenil and Levey, 2013;

Krippner, 2012; Wisman, 2013; Lin and Tomaskovic-Devey 2013, Leicht and Fitzgerald, 2014; Seefeldt, 2015; Fingerman, et al. 2015; Hung and Thompson, 2016; Seefeldt, 2016). Instead, my argument is that these mechanisms, which perpetuate inequality on their own because they are not available to everyone, help to conceal the effects of the "new economy" that my participants might experience if they were forced to make ends meet in their absence. This is especially the case for financial family capital, which seemed like a less stressful way for participants to make ends meet than incurring debt or drawing upon their assets. As such, the widespread receipt of financial family capital (FFC) seemed to perpetuate adherence to the dominant ideology among many of my participants who didn't recognize how important the FFC was to their situation - and how many other Americans didn't have access to these resources and level of support. This made it relatively easy for them to maintain a belief that hard work and effort are enough to get by, and ignore the structural inequalities in the system. It was not the case that the Challengers did not receive FFC – indeed, some did – but they generally recognized the role that their family's help had played in their own circumstances. In Chapter 7, I discuss the myriad ways in which my participants drew upon financial family capital to maintain a particular standard of living and avoid falling deeper into financial trouble, and how it seemed to play a role in their beliefs about the dominant ideology. In an era of rising costs and stagnant wages, it allowed many of my participants to live a life that ranged from acceptable to ideal - one they would not be able to afford based on their income alone.

<u>Applying the Dominant Ideology to their Experiences: Local Blame and Mobility Optimism</u>

While family capital was relevant for most of my participants regardless of their degree of economic angst, the next two ingredients focus specifically on those with high or moderate economic angst. As I noted above, scholars have suggested individuals may begin to challenge hegemonic ideas if they recognize their personal struggles are shared by others, and thus reflective of general trends instead of exceptions (Mills, 1959; Ewick and Silbey, 1989; Levitsky, 2014). Yet the majority of my participants who reproduced the dominant ideology to some degree (True Believers, Justifiers, and Skeptics) and experienced economic angst did see their economic circumstances as reflective of general trends - trends that *supported*, instead of *challenged*, the ideology of the American Dream. This occurred in two ways: local blame and mobility optimism.

First, 86% of individuals who reproduced the dominant ideology (True Believers, Justifiers, and Skeptics) and experienced economic angst (n=35) believed they were struggling economically at least partially because of their own or their partner's actions, which I call "localizing the blame."[36] Participants saw their lives as embodying the dominant ideology of stratification because they believed they had not played by the "rules of the game," or had made choices that made it more difficult for them to get ahead economically. They believed they spent their money frivolously, had not made good career choices, or should have finished college. They believed that their decision to have three or four children or for one parent to work part time negatively impacted them financially. They did not necessarily view these choices with disapproval - for example, several individuals were adamant about having one parent work part time to be more available for their children, even though they knew it would lead to economic hardship. Yet in the context of their own choices, their economic struggles made sense.

Other people were struggling, according to this line of thinking, because they *also* made choices that limited their ability to get ahead. Looking for broader economic trends to make sense of their own (or other's) economic struggles was not necessary, because participants could easily understand these hardships by focusing

[36] I call this phenomenon localizing the blame instead of self-blame because it applies to both themselves and/or their partners, whereas self-blame emphasizes only the individual.

on individual action. Further, many believed their own parents did well economically because they made good choices, especially in terms of their spending and money management - even though I could see the ways in which they benefitted from the post-war economy. Indeed, overspending was the most common reason my participants localized the blame - 70% of individuals who reproduced the dominant ideology and blamed themselves cited their own and/or their partner's spending habits as part of the cause. This is not a coincidence: cultural narratives that blame individuals' economic hardships on their own overspending are ubiquitous, which I discuss in detail in Chapter 8.

The second way in which the majority of participants with economic angst who reproduced the dominant ideology believed their lives were embodied by the American Dream is mobility optimism. Of the 35 individuals who reproduced the dominant ideology and had economic angst, 69% (n=24) were optimistic their circumstances would improve in the future. 11 of these individuals had what I call "mobility projects," and 13 had "mobility expectations." Mobility projects are specific actions the individual and/or their partner were taking at the time of our interview to improve their economic circumstances, such as one or both partners going back to school so they could get a better job. Individuals with mobility expectations were not engaged in a mobility project at the time of our interview, but were confident their financial circumstances would improve in the future because of something specific they expected to happen, such as a pay raise or the elimination of a large monthly expense (such as a mortgage payment once their home was paid off). They believed they were already on a trajectory to get ahead economically, and identified few barriers to reaching their stated goals. All of the individuals with mobility optimism believed their efforts would be rewarded by the economic system. This is clear in the case of those with mobility projects (who were actively working to change their circumstances) and those with mobility expectations who believed they would get a pay raise. But it also applies to individuals with mobility expectations who believed their circumstances would improve because of the elimination of a major expense - because they assumed their income (and employment circumstances) would at least remain steady, thus allowing the improvement in their circumstances when a particular expense went away.

An additional seven individuals believed their economic circumstances might improve in the future (20%), although they were less confident than those with projects and expectations. I identify these individuals as having "mobility aspirations." Only four of the 35 individuals who reproduced the dominant ideology (11%) were not optimistic their economic circumstances would improve: they have mobility barriers. Although many of the participants with economic angst did not believe they had played by the rules of the economic game in the past (i.e. they localized the blame), they were confident the economic system would reward their efforts in the future. As such, even those who identified ways in which the economic system had disadvantaged them tended to believe people could overcome those disadvantages. Yet as I show in Chapter 9, the individuals who were pursuing mobility projects often relied on both financial family capital and the availability of their parents or in-laws to help with children (logistical family capital), which suggests that their ability to get ahead economically was at least partially dependent on unearned resources.

The degree to which the high and moderate angst individuals localized the blame and had mobility optimism varied by worldview group, which I demonstrate in Table 6.5. While 90% of the True Believers with high or moderate economic angst had both mobility optimism and localized the blame, this was true for only 47% of the Justifiers and 33% of the Skeptics. Instead, these individuals tended to do one of these things but not the other: they were optimistic but did not localize the blame, or they localized the blame but were not optimistic.

Table 6.5: Worldviews, Local Blame, and Mobility Optimism

	Optimism + Local Blame	Optimism Only	Local Blame Only	Neither
True Believers (10)	9 (90%)	-	1 (10%)	-
Justifiers (19)	9 (47%)	3 (16%)	7 (39%)	-
Skeptics (6)	2 (33%)	1 (16%)	2 (33%)	1 (16%)
Challengers (5)	1 (20%)	-	2 (40%)	2 (40%)

The remaining five individuals with high and moderate angst were Challengers, and although some engaged in local blame and mobility optimism, this was less frequent than in the other groups. In the next section I discuss some of the factors that differentiate the Challengers with high and moderate angst from the other three worldview groups. I also discuss the factors that seem to play a role in the Skeptics' more forceful critique of the dominant ideology, compared to the Justifiers and True Believers.

"Challenge" Ingredients in Depth

With the exception of Cal Rogan and Max Belmont, who were in the lower SES group, four of the six Challengers (Shannon Stewart, Stephen Stewart, Robyn Curbo, and Jodi Allman) are not individuals we might expect to challenge the dominant ideology. All had family incomes over $100,000. None experienced high economic angst (Stephen, Shannon, and Robyn had moderate angst; Jodi had low angst). None had struggled economically based on my measure in Chapter 4. Yet based on their own experiences, observations, and their access to cultural narratives that helped them put those observations into context, they concluded the economic system was unjust.

Intergroup Contact

Only one Challenger - Robyn Curbo - had mobility optimism (specifically, mobility expectations) and localized the blame. Indeed, Robyn was the only Challenger with economic angst who did not attribute her own hardships to larger structures - instead, her challenges to the dominant ideology seemed largely on behalf of other people as a result of intergroup contact. Robyn had worked for 15 years as a nurse in Paulson's public hospital and observed the hardships experienced by her patients in getting ahead. Similarly, the only Challenger who did not have economic angst, Jodi Allman, worked as a nurse at Paulson's free health clinic, and also challenged the system because of how it treated low income individuals (although she felt good about her own situation). Jodi had grown up in Paulson, and had also worked for an non-profit organization with teen mothers in Paulson's "dangerous" neighborhoods, so she had plenty of exposure to the lives of individuals who were struggling. Jodi herself lived in Paulson Township, but her parents lived in the city, in one of the "dangerous" areas. Jodi had tried to get them to move, but they refused. Robyn actually chose to live in one of the "dangerous" areas of the city of Paulson, noting that she wanted to live among the individuals with whom she worked. She cited a problem that is probably not typical for most people in her neighborhood - that she wanted to pay someone to clean her house, but the people she had tried to hire refused to come into the neighborhood for safety reasons. Robyn and Jodi both had family incomes over $100,000, but their extensive exposure to low-income individuals in Paulson seemed to shape their views. They did not believe the system disadvantaged them, but they still challenged the dominant ideology.

High / Moderate Economic Angst with Limited Mobility Optimism / Local Blame

The remaining Challengers (Shannon Stewart, Stephen Stewart, Cal Rogan, and Max Belmont) had high or moderate economic angst, believed they (and others) were personally disadvantaged by the economic system, and used an undeserving rich injustice frame to describe their experiences. None of these four individuals had mobility optimism (projects or expectations). Max Belmont and Stephen Stewart had mobility barriers, meaning they did not discuss ways their economic situation could improve. Shannon Stewart and Cal Rogan had mobility aspirations, meaning they could see ways their economic situation might improve, but also identified multiple ways in which they might struggle. Cal, for example, said that even if he was to get a new job where he made more money, he would have to work another job just to be able to save enough for retirement - and then cited the decline of pensions and stagnant wages using an undeserving rich injustice frame.

Cal Rogan and Stephen Stewart localized the blame, although not as extensively as many who reproduced the dominant ideology more strongly. Yet they also recognized the myriad ways in which structural forces had affected them and others, as well as how they had benefitted from financial family capital. Ultimately, these four Challengers believed their own circumstances invalidated the dominant ideology, as all said the economic system was not fair to people like them and that people at the top of the economic ladder were responsible for these changes.

Alternative Stratification Ideology

The views of the Challengers were also shaped by their exposure to cultural resources that provided an alternative stratification ideology. All of the Challengers relied on “traditional” or left-leaning news sources, such as National Public Radio (Robyn Curbo, Stephen Stewart, Shannon Stewart), the New York Times (Shannon

Stewart, Jodi Allman), the Huffington Post (Cal Rogan, Jodi Allman), the Daily Show on Comedy Central (Jodi Allman) or the BBC (Max Belmont). Most said they followed news and politics daily, with the exception of Max Belmont and Stephen Stewart, who said it depressed them. Most also said they read non-fiction books and/or watched documentaries about current events: Jodi Allman said she read "two books a week," and Cal Rogan said he was reading Saul Alinsky's *Rules for Radicals* in the breakroom at his job and mentioned an academic paper he had read on basic income. Shannon Stewart cited a recent documentary she had watched on the welfare system.

While four of the six had attended college, the degree to which they cited college as shaping their views varied. Jodi Allman and Robyn Curbo, who majored in nursing at the Paulson campus of Flagship U, did not mention college as influencing their worldviews. Yet Shannon and Stephen Stewart both said their views on stratification were influenced by their experiences at Flagship U, although only Shannon, a humanities major who took classes in sociology and anthropology, discussed the coursework itself as affecting her. Stephen said his parents were conservative and that he was in the Teenage Republicans before he realized in college the economic system wasn't fair. He described drifting to Unitarian Universalism and meeting people from different backgrounds, especially when he lived on campus and had a leadership role in the engineering society on campus. Although he didn't mention Shannon's role in his transition, she told me that he "met me and went to Flagship U and saw things and he realized that they're wrong on some stuff [...] he's a big 'ol flaming liberal now." Shannon and Stephen had attended a Unitarian Universalist congregation for many years, which places a strong emphasis on social and economic justice issues. In addition, all of the Challengers except for Stephen Stewart had lived in areas that had declined economically: Robyn, Jodi, Cal, and Max all lived in Paulson, while Shannon grew up in another city in Rust Belt State that had experienced a significant economic transition. Ultimately, the combination of these individuals' cultural resources and their lived experiences - either in their own lives (Shannon, Stephen, Cal, and Max) or through their intergroup contact (Jodi and Robyn) played a role in their beliefs about the dominant ideology.

The six Skeptics were also critical of the dominant ideology, and in some ways, their experiences were similar to those of the Challengers. With one exception (John Heeney), all believed they had been personally disadvantaged by the economic system, although only three of the five who believed they had been disadvantaged by the system explicitly drew on an injustice frame (Richard Hamilton, Jennie Hamilton, and Milton Vermeer). Yet Richard and Jennie had mobility projects (they were both going back to school) and Milton strongly localized the blame (he believed the bulk of his economic problems were because of his wife's overspending and her refusal to get a higher paying job). While these three individuals were all critical of the economic system and had injustice frames, all three ultimately reproduced the dominant ideology - and it seems that their local blame and mobility optimism likely played a role. The other two Skeptics (Josette Lee and Elizabeth Belmont) did not believe the economic system was fair, but fell short of identifying a motivated human target. They also did not have mobility optimism - and while Josette localized the blame, she did so just barely. It is possible that if Josette and Elizabeth had access to injustice frames that allowed them to more forcibly critique the stratification system, they might have been even more critical of the dominant ideology.

Like the Challengers, most of the Skeptics had access to an alternative cultural narrative. Richard, Jennie, Milton, and John all had Bachelor's Degrees, and all seemed at least somewhat informed on political issues. Richard and John had both attended Flagship U, and both regularly read and followed current events. Richard listened daily to National Public Radio, and John said he "loved" knowledge and learning, and spent ample time not only reading people's positions on various social and economic issues online but also researching the various sides using original source material (like research papers). Jennie said she only followed politics around presidential election time, but she clearly described the contours of several contemporary public policy debates during our interview, such as the nuances of the Affordable Care Act and how the deregulation of the financial sector led to the Great Recession. And Milton, who was in a union, said he paid close attention to local politics, although he was the only Skeptic who did not support Barack Obama or lean to the left politically (although Josette said she did not vote because it intimidated her).[37]

While Elizabeth Belmont said she only followed news or current events "somewhat," she cited information throughout our three interviews from articles she had read that challenged the dominant ideology, such as the inability of people in the U.S. to rent an apartment on minimum wage, the high cost of child care, or the distribution of "baby boxes" in Finland to all new parents (lamenting that we didn't do such a thing here). Josette Lee seemed the least informed about politics of the Skeptics or Challengers, although she cited things she had read or heard about from her boyfriend Cal (a Challenger) about how the economic system was unfair because it didn't help people more.

Alternative Economic Reality

There is another important commonality between most of the Skeptics and Challengers that likely influenced their worldviews: their exposure to a different economic reality. With the exception of Josette Lee, all of the Skeptics and Challengers with high or moderate economic angst acknowledged the "old way" of doing things economically, with many citing high wages, pensions, stable work,

[37] I do not know how Milton voted in the 2016 election, yet he seems like the profile of a Trump supporter - a strong union supporter who is nostalgic for the past, but also believed Barack Obama was born in Kenya.

and/or the availability of jobs for individuals without a college degree. Yet these were not just abstract notions based on things they had read: all but two (Josette Lee and Milton Vermeer) had parents or in-laws who had worked for AMC and had done well economically.[38] In addition, four individuals (Max Belmont, Cal Rogan, Richard Hamilton, and Milton Vermeer) had worked in "good" jobs and then "bad" jobs (which highlighted the degree to which the poor work conditions they experienced were not inevitable) or had seen a decline in their working conditions over time at the same employer.

Indeed, the majority of Skeptics and Challengers (Shannon Stewart, Stephen Stewart, Richard Hamilton, John Heeney, Elizabeth Belmont, Max Belmont, and Cal Rogan) compared their own economic circumstances unfavorably to those of their parents or in-laws by citing the way things "used" to be, and drew upon their cultural resources to link those observations to larger structural trends.[39] Stephen Stewart spoke about his father, who had only a high school diploma and had retired from AMC after a lifetime of work there. His father had grown up in poverty and had been in the foster care system, yet had paid for Stephen and both of his siblings to attend college. Stephen said his parents had been financially secure for a "long time now;" he observed that his father had experienced the knowledge that his employer was "going to take care of (him)," something Stephen had "never known." Although Stephen, who had graduated from Flagship University, believed he had a good job as a computer engineer in Williamstown, he said he expected to work a lot longer than his father. He was also deeply concerned about how he would pay for

[38] While Cal, Josette's boyfriend, had parents who worked for AMC, Josette did not reference them during our interview.

[39] Again, it is not the case that True Believers and Justifiers did not have parents or others they knew who had done well economically in the post-war economy - and compared their own circumstances unfavorably. Rather, I find they did not have the cultural resources to explain these differences in systemic or structural terms, or attributed their parents' success to individual factors (like frugality).

his children to attend college. When I asked him whether he believed in the idea of the American Dream, he said he believed it was largely anecdotal:

> **STEPHEN:** It does seem that it's anecdotal. You know, it, and more power to the people like my dad. Who were able to pull it off. But I think it's getting harder. And I think, in general, there's a desire to make it harder. And not by the majority by any means. I think it's a select few.
>
> **JESS**: Who do you think wants to make it harder?
>
> **STEPHEN:** I think there is a segment of the extremely wealthy that want, truly, are working hard to lock everything in. You know, again, with - I think the game is about power. And to me, that's just mean spiritedness.

Stephen not only believes his father had an easier time making ends meet, but he linked this change to an undeserving rich injustice frame. Similarly, Richard Hamilton, a Skeptic, spoke about his father-in-law, a lifetime AMC employee who Richard believed embodied the idea of the American Dream:

> **RICHARD:** So he has a pension. So he's getting money every month from that. He has his retirement that he had saved up, too, so I think he had that. He owns his own house, he can buy a new vehicle pretty much whenever he wants. He has savings. He did it the right way. And because of that he can go golfing, he can go bowling, he can do whatever he wants to do. [...] And I think he'll be fine until the end of his days. He's going to have enough to do what he wants. He has a little garden, he has his land, he has his pool, he has the grandkids over when he wants to. So I think he did live the American Dream. He was able to get the job, he was able to work his 20 years or 25 years, whatever it was - might have been 40 - let's say 30 - 30 years- get his pension, and not have to worry about any of the other stuff. Does he have to budget? Of course he still has to budget. But he has reached a point where he is actually going to have a retirement. Where am I going to be? Right now I have three grand in my profit sharing. That's not going to last long in retirement.

When I asked Richard why he thought things had changed, he cited "corporate greed … because they want to maximize profits, they cut your retirement, they cut your pension, they cut everything that they could cut." Like John Heeney, Richard was citing an undeserving rich injustice frame. Yet Richard also had mobility optimism - he was in going back to school, and believed his own economic circumstances would be much better in the future. As I noted above, it is possible that this optimism prevented him from challenging the dominant ideology even more strongly.

In addition to making comparisons over time between themselves and their parents/in-laws, several Skeptics and Challengers drew upon their own work experiences to articulate an alternative economic reality. Two Skeptics (Richard Hamilton and Milton Vermeer) and two Challengers (Cal Rogan and Max Belmont) experienced a decline in their own working conditions over time, which clearly revealed to them that the poor working conditions they experienced were not inevitable. Milton Vermeer was one of the few Skeptics or Challengers who did not compare his circumstances to those of his parents, as his father had spent most of Milton's childhood in jail and his mother had struggled economically. Yet as a security guard at a city office building, he had experienced cuts to his pay with each union contract:

> **MILTON:** And then he (the governor) wants to cut money from everybody's budgets, so then, he goes and says, you either need to do this, or we're going to be taking it. In fact, let's see, I've gone through eight contracts now? Three years. [...] Our contracts are every three years, so I've gone through nearly seven contracts and every year the union has given something back to the state and the state has not given anything back to us.

Milton blamed the government for this using a government neglect injustice frame, noting that the government wanted to cut people's wages and benefits and that they refused to offer tax incentives to allow companies like AMC to come back to Paulson. Milton did not have mobility optimism, but he blamed his wife for not working more hours and for spending too much money. This helps us understand how he ultimately reproduced the dominant ideology, despite his criticisms of the system and his lack of mobility optimism. Richard Hamilton, the Skeptic who heralded his father-in-law's positive experiences at AMC in the previous section, experienced a $6/hour pay cut in his job at a large pharmacy chain and a decrease in the amount the company donated to his 401k and profit sharing. Yet as I noted above, Richard was enrolled in school, and it seemed that his mobility project played a key role in his ultimate adherence to the dominant ideology.

Cal Rogan and Max Belmont, both of whom had parents who had done well economically when they worked for AMC, had been laid off from what they described as "good" jobs before working for a big box chain notorious for its poor treatment of workers. Max had since quit, noting that it was "the worst company I've ever worked for in my entire life" and "the way they treat their employees is the worst I've ever worked." He described being chastised by the human resources department when he was in a car accident and missed work because he was at the hospital, and how he ended up going into work high on valium because he didn't want to get fired. Max told me he had learned from his co-workers that the big box store used to be "one of the best places to work." One co-worker, a 10-year veteran of the store, said he actually made more money when he started working at the store than after a decade of work there. Max attributed these changes to corporate greed, citing the company's shift from a family-owned chain to one that became a "big corporation" that was separated from the family's influence.

Cal still worked at the big box store, noting that it was "a pretty awful company to work for." He had previously worked in a unionized position as an electrician before being laid off in the recession; he noted that his pay had gone from $30/hour to $9.25. Cal was one of the most pro-union people in my sample; he spoke about the efforts his current employer had made to bust unions, such as making all of the employees watch an anti-union video upon their hiring. His father and grandfather had worked for AMC on the assembly line, and he compared their experiences in the workforce with his own:

> **CAL:** But it almost seems now that you have to work 40 to 80 hours a week, even if you have a good job, and then not just that, you have to be able to put money on the market, 401k, all these things that a lot of the other generations really didn't have to do, you know what I mean? My grandfather, if you would ask him about the stock market, it would make his head hurt. He still retired at a younger age. Our retirement keeps going up and up.

Like Richard and Max, Cal also attributed these shifts to corporate greed. Ultimately all four of these individuals – Milton, Richard, Max, and Cal – experienced an alternative employment reality and linked their experiences to an injustice frame.

Finally, several Challengers and Skeptics compared the economic system in the U.S. to other countries. Jennie Hamilton was a Skeptic. Her father had worked at AMC, but the comparison she made in evaluating her own economic circumstances was based on the year she and Richard had lived abroad in Europe. She said one of the reasons she and Richard were struggling was because Richard had recently gotten a small pay raise at his job, which put them over the income cutoff to qualify for Medicaid. As a result, they were putting $400 a month toward their health care, and struggling to pay their other bills. Jennie and Richard both compared the U.S. to other industrialized countries where health care was provided and families got time off to spend together. "I didn't cry because I was leaving (European Country) because of, you know, family and friends," she told me. "I cried because of the thought of having to pay for healthcare, and having to put the kids in schools where children are bringing guns and killing people." Although both Jennie and Richard strongly critiqued the dominant ideology, they still believed individuals could get ahead in the U.S. with hard work - and both believed they were in the process of doing that via their mobility projects.

While none of the Challengers had lived abroad, two mentioned the connections they had made online with individuals from other countries. Jodi Allman (Challenger) she said she had met friends "all over the world" online who helped her to recognize that the economic system in the U.S. wasn't that great.

> **JODI:** I think being born in the United States does not make you special, it just means your parents had sex and had you here. You know what I mean? That's kind of my ... And I am lucky enough to have friends in other countries, Australia and Canada, and so I see other perspectives.
>
> **JESS:** Yeah. Where did you have those ... where did you get those friends? Like, are they people that you met, like ...?
>
> **JODI:** People that I met online and through, I did some photography. And so I met a lot of people through that. That's like, huge. So I had friends and I met them and we've had conversations. And, you know, I have a friend in Finland and their whole philosophy is way different than it is here. And … I never bought into the rah rah America. I never did, even as a kid because I would see, you know, we have kids starving to death here, and the foster care system is atrocious here. And you can't be the greatest if you don't take care of the weakest. That's always been my whole philosophy.

Although Jodi didn't feel angst about her own economic circumstances, she was deeply concerned about poverty and believed other countries did a better job of taking care of "the weakest." Max Belmont did experience high economic angst, and he also referred to friends from other countries as influencing his worldview:

> **MAX:** You know, I have friends through online in different countries and stuff like that. It just seems it's a little bit different, their viewpoint or whatever. I have a friend that lives in Great Britain

> and it's like they go to university and everyone has a chance to go and do something.

While Max believed everyone in Great Britain has the "chance to do something," he did not believe he had the same opportunities in the United States.

In this section, I showed how the Challengers had access to various "challenge" ingredients that seemed to play a role in their worldviews on the dominant ideology: intergroup contact, high or moderate angst without mobility blame, access to an alternative stratification worldview, and access to an alternative stratification reality. The Skeptics, on the other hand, tended to combine "challenge" ingredients with "reproduce" ingredients – such as mobility optimism and/or local blame. This helps us to understand how their views on the dominant ideology differed, although it is impossible to know for sure what factors were most influential in determining their perspectives.

Conclusion

This chapter shows that we cannot rely on demographic or economic indicators to understand who is likely to reject – and reproduce – the dominant ideology. Instead, I suggest different "ingredients" seem to increase the likelihood that particular individuals will endorse or challenge the dominant ideology. I focus on three of those "reproduce" ingredients in the following chapters. In Chapter 7, I discuss family capital and hardship buffers, which insulated my participants (of varying levels of angst) from the "true effects" of the new economy. Yet even individuals without such insulation may adhere to the dominant ideology if they attribute their economic hardships to their own actions. This "local blame" is the subject of Chapter 8. And individuals who do not localize the blame may still feel confident in their ability to get ahead via a mobility project or expectation, which suggests their hard work will pay off in the future. Mobility optimism is the subject of Chapter 9. Both local blame and mobility optimism allow participants to apply the dominant ideology to their own lives, and to see the system as fair even in the face of significant economic hardship.

Chapter 7: "Maybe (My Father-in-Law) is our New Credit Card:" The Role of Financial Family Capital in Perpetuating the Ideology of the American Dream

43 year-old Chandra Smith and her husband Jake lived in Williamstown with their three sons, ages 10, 12, and 14. I interviewed Chandra twice, in 2014 and 2015. She was employed ten hours a week as a cashier at a bakery, and Jake worked full time as an audiologist, diagnosing and treating hearing-related disorders. Although Jake had completed his bachelor's degree, Chandra dropped out of college after completing her associate's, and the vast majority of their $70,000 household income came from Jake's salary. Chandra did not believe Jake had a good job: she said he was underpaid and did not have job security. Indeed, when I spoke with her in 2015, all of the employees at his company had recently gotten a 10% pay cut and their 401k-match and performance bonuses had been eliminated. "At least he still has a job," she noted glumly. Chandra said she knew they would be better off financially if she worked more hours, but she wanted to work part time to be available for her sons: both her mother and Jake's mother had worked full time when she and Jake were growing up, and having a parent who was available most of the time was important to both of them. Chandra recounted having to go to a neighbor's house when she came home from school sick, instead of being with her mother. "The neighbor is nice," she said, "but (she's) not mom."

Chandra and Jake's family income in 2015 was slightly more than half of the median income for the families in my sample from Williamstown, which was $130,000. Indeed, the Smiths were one of only four (out of 21) families in Williamstown with a family income below $100,000. This is especially notable given that they had five individuals in their family: while the median per capita income among the Williamstown families was $31,250, the Smiths' per capita income was only $15,400. This was closer to the median family income in Paulson ($11,500). Yet the Smith's lifestyle resembled those of the higher-earning families from Williamstown in my sample. They had moved in 2010 from a small bungalow in a working-class suburb near Williamstown to a 3,000 square foot colonial in an upper-middle class neighborhood in town so the boys could attend the neighborhood schools, which Chandra said were excellent. Each son had his own bedroom, and the house had a big yard with an in-ground swimming pool. Chandra said she "absolutely loved" her home: "[the] square footage is fantastic, everyone has their own bedroom, we have a big yard, it's in the neighborhood I wanted to be in," she told me.

Two of the three Smith sons played travel soccer, which Chandra estimated cost around $5,200 a year (more than $400/month). She told me her oldest was getting ready to go on the 9th grade class trip to Chicago, and two of the three sons went to soccer camp the previous year. They had been on multiple "big" vacations as a family as well: Disney World three times, California, and a Caribbean cruise. Although Chandra and Jake didn't have any money in a rainy day savings account, the boys had money in their college savings plans and Chandra hoped they would be able to help them finance their educations in the future. She said she had recently "really gotten into" purchasing organic fruits and vegetables, because she wanted to make sure her sons got into the habit of eating healthy food before they left for college.

After our first interview, I was struck by how Chandra and Jake's income did not seem high enough to afford this lifestyle; part of the reason I did the budget activity was to better understand how families like theirs were able to make ends meet. Even though they didn't have money in savings, their lifestyle still seemed to exceed the purchasing power of their income. I was reminded of the Smiths when I spoke to another participant, Sonia Patterson (Williamstown; middle SES; high angst), who said she lived paycheck to paycheck on an income of $100,000. I detailed Sonia's concerns about her finances in Chapter 4; she was one of three individuals with high angst who had not struggled financially (in terms of debt, lack of savings, etc.). Like Chandra, Sonia worked part time because she was passionate about being at home with their three children. We had the following exchange:

> **JESS:** How do you think you're doing financially compared to other people you know?
>
> **SONIA:** Well, I see them going on vacations all the time, going to Disney places, buying this, buying that, being able to -- how do they do that, unless there's just that saying that they use credit all the time or some -- I just -- I don't understand. I mean, or their daughter is in this dance, and they've been to 12 dances, and it's costing like, $3,000 to $4,000 each time, I'm thinking, and you don't work. How do they do that?

Indeed, the Smith's situation is exactly what Sonia is talking about. As Sonia suggested, Chandra and Jake did use credit cards: in 2015, they had a $15,000 balance. Yet credit was the only thing Sonia (and many other participants) could draw upon to explain how people financed a lifestyle that seemed to exceed their income. This feeds into the idea that individuals are "living beyond their means" by incurring debt. While 26 of the 41 families in my sample (64%) either carried a credit card balance when we spoke or said they had done so in the past, there were two other ways participants were able to afford a middle class lifestyle. First, a third of the families in my sample said they withdrew from their assets (n=13; 32%) by taking out a home equity loan (n=3) and/or withdrawing from or borrowing against their 401ks (n=10). The Smiths had not drawn upon their home equity, although Chandra said they did have equity in their home. They had, however, borrowed against Jake's 401k to pay for a new furnace when theirs broke.

Second, 90% of the families in my sample drew upon another resource: financial assistance or gifts from their families. Indeed, many aspects of Chandra and Jake's lifestyle were made possible as a result of extensive help from their mothers. Jake's mother had given them a $35,000 down payment so they could move into their house in Williamstown. But her help went further than that: they were unable to sell their old house, and the bank would not allow them to foreclose because there were so many foreclosed houses in the area that they didn't want to take on any more. The Smiths ended up "short selling," which damaged their credit. Jake's mother not only gave them money so they could move into their new home, but also put the mortgage in her name so they could get a good interest rate. Chandra's mother paid for the majority of expenses related to the boys' travel soccer, their oldest son's class trip to Chicago, and summer camp. Jake's mother took them on the cruise and to California ("she likes to take us on vacation," Chandra noted), and when they went to Disney World, they stayed at Chandra's mother's time share. Jake's mother had loaned them money to buy a car, and both mothers helped with school clothes, home repairs, and emergency assistance. Chandra said both of their mothers were "generous to a fault," and noted that if she or Jake even mentioned that things were tough financially, Jake's mother was "handing us money." Both Chandra and Jake's parents were divorced, and their mothers had full-time careers – Chandra's mother was a nurse with a master's degree, and Jake's mother had risen up the managerial ranks at a large corporation, even though she didn't have a bachelor's degree. As a result of generous pensions and a post-war economic system that allowed individuals to rise up the corporate ranks without a formal credential, both women were doing very well economically.

Chandra believed their economic situation would improve, because she thought Jake would eventually get a different job and they would pay off their debt. Although she expressed a high degree of stress about her financial situation ("I lose sleep over it") and I classified her as having high angst, she expressed gratitude for her circumstances, and rated herself a "6" on the economic ladder (ranging from 1 to 10):

> **CHANDRA:** We have a beautiful roof over our heads, there's always food in the fridge. It might not be what everybody wants to eat all the time, but there's food in the fridge, and we have clothes on our back, and for the most part we're able to do what we want to do. You know, there's a lot of – unfortunately a lot of people out there that don't have that.
>
> **JESS:** Yeah. Do you think – you said you get to do the things you want to do. Like, what – when you think about that, what are the kinds of things that you like to do that you get to do?
>
> **CHANDRA:** Well, we get to take family vacations. We're home on the weekends for the most part together, whereas, you know, some families, yeah, the dad has to work Monday through Friday, but then he has to go to work on Saturdays and Sundays to supplement and, you know, he doesn't – my husband doesn't have to do that, so we're able to have family time, which I think is very important. And, you know, the boys – they get to go to soccer camps and they get – you know, it's just – I think we're better off than more than 50 percent of the people out there.

Chandra was a Justifier; she had criticized the government for not doing more to financially support families like hers who wanted one parent to stay at home. Yet she largely supported the ideology of the American Dream. When I asked her why people end up in particular places on the economic ladder, she said:

> **CHANDRA:** I think – well, some people get lucky. There are – you know, I – but I think the majority of the people that are at six or higher are people who are willing to work for what they want, and unfortunately, if you're in a one or two situation, some people make that choice and they just – they expect handouts to get from here to here, they're not willing to – for whatever reason, they make excuses, and they're not willing to climb that ladder. [...] I truly believe if you're willing to do the work, you're going to end up here (at the top).

It is ironic that Chandra Smith cited the role of hard work in getting ahead when so much of her own lifestyle (such as the "beautiful roof" over their heads, vacations, and camps) was dependent not on hard work, but on parental largesse. I am not the first to point out this contradiction: Johnson (2006) found that wealthy individuals who received extensive financial help from their families generally did not see this assistance as compromising the dominant ideology, even though they acknowledged it was not available to everyone. Indeed, Chandra noted several times throughout our interviews that they benefitted from parental generosity. Yet the idea that she and Jake likely would have been in a very different financial situation without this parental help (at the very least, Chandra likely would have had to work more hours to achieve their lifestyle) was not something that figured into her assessment of the stratification system, or her conclusions about the dominant ideology.

It is impossible to know if Chandra Smith would have been more critical of the dominant ideology if she didn't have access to what I call "hardship buffers" – credit, the ability to draw on her assets, and most of all, family financial assistance. But without these buffers, there would have been a greater disconnect between the lifestyle Chandra hoped to achieve and her lived experiences. Although finances made Chandra anxious, she was largely able to give her sons the childhood she hoped. She was also optimistic about their future, and believed she and Jake would be able to pay for their college and help them financially:

> **CHANDRA:** Ideally, in ten years I want to be at the place that my mother-in-law is, where if my boys need help, we can help them, and we don't have to worry about going okay, well, do we give the money to (our sons) or do we go to the grocery store? You know, I want to be able to say, yes, absolutely.
>
> **JESS:** Do you think – how likely do you think it is that you'll be here? Like, would you say very likely, pretty likely?
>
> **CHANDRA:** I'm going to go with very likely. [...] I'm going to be very positive about it.

It was unclear to me how this would be possible, based on their income and the fact that they would have three sons in college and wanted to support them, but

Chandra was very optimistic. She mentioned that she believed she and Jake would receive inheritances from their mothers, which she thought would help them. This seems like a dangerous proposition, as it is never clear how long a person will live and if they will have to use their money to pay for what is often very expensive long term or end of life care. But Chandra also expressed the belief that she and Jake would be okay because he would be "rewarded" for his hard work. We had the following exchange:

> **JESS:** Do you think he (Jake) will be able to retire with enough money to support himself, do you feel that will be –
>
> **CHANDRA:** Yes. Mhm.
>
> **JESS:** What makes you say yes on that one? Did you – have you guys talked to a financial planner, or like, is it –
>
> **CHANDRA:** No, because I think that that's – I think that if a person works a certain amount of time – okay, everything happens for a reason, I try to be a very positive, optimistic person. But I truly believe that if he's going to work for 40-plus years, then at some point we – he will be rewarded by us being able to have enough money that he can retire and enjoy that part of our life together.
>
> **JESS:** Like, from his 401K?
>
> **CHANDRA:** Yeah, 401K or new job, whatever happens, I think that he will – divine intervention, whatever you want to call it, will eventually be rewarded for that.
>
> **JESS:** Yeah. Do you think – does he get a pension?
>
> **CHANDRA:** No.

It makes sense that Chandra believes that things will work out - although she was stressed about her financial situation and their credit had taken a hit from the short sale, things generally *had* worked out for them. She was able to work part time like she wanted, their sons were in what she believed was a great school district, they lived in a beautiful home, and they were able to enjoy vacations, put their sons in extracurricular activities, and send them to camp. Yet this was largely because of the help they received from their parents, not because of "divine intervention" or the reward for Jake's hard work. Indeed, Jake had been rewarded for his hard work with a 10% pay cut.

As I noted above, Chandra and Jake Smith were not alone in using supplemental resources to both buffer them from economic hardship and to finance a lifestyle they likely could not have afforded based on their income alone. Of the 41 families in my sample, only one family did not utilize credit, draw upon their assets, and/or receive help from their families.[40] Yet Chandra and Jake's extensive financial help was not an anomaly: like the Smiths, I classified 19 families in my sample (46%) as receiving what I call "intense financial family capital,"[41] or economic or in-kind transfers that were high in value and ongoing (or at the very least, available) at the time we spoke. An additional 11 families (27%) received what I call "moderate financial family capital," or transfers that were significant but slightly less extensive,[42] and 7 families (17%) received "limited financial family capital," which was limited to one or two transfers and/or in the form of loans. Only four families (10%) did not report receiving any family financial capital. If anything, the receipt of family capital among my participants is likely underreported: while I tried to gain as much information about family assistance as I could, it is likely some of my participants did not recall or reveal all of the ways in which their families helped them.

[40] The family who did not draw upon these resources was April and Randy Bullock, who had the lowest income and the most material hardship in my sample.

[41] Family capital is a term coined by Swartz (2008).

[42] Sonia Patterson, who didn't understand how people like Chandra and Jake made ends meet, had only moderate financial family capital, because her mother had given them $24,000 for a down payment when they moved to Williamstown several years prior. Yet both of Sonia's parents were dead when we spoke and her in-laws did not help them financially, so she did not have access to the type of intense resources that allowed families like the Smiths to go on Disney vacations and participate in extensive extracurricular activities. It is unsurprising that she did not realize the degree to which the lifestyles of people she knew may have been financed by financial family capital.

I am not the first to point out that credit, assets, and family assistance allow individuals to smooth consumption, or to live a life that otherwise might be difficult in their absence (Warren and Tyagi, 2004; Prasad, 2012; Traub and Ruetschlin, 2012; Dumenil and Levey, 2013; Krippner, 2013; Wisman, 2013; Lin and Tomaskovic-Devey 2013, Leicht and Fitzgerald, 2014; Seefeldt, 2015; Fingerman, et al. 2015; Hung and Thompson, 2016; Seefeldt, 2016). Indeed, a number of people have noted that credit works in lieu of a more robust governmental safety net, as I pointed out in Chapter 2. Rather, my argument is that these mechanisms, which perpetuate inequality on their own (because they are unequally available across demographic groups), help to buffer the hardships my participants might feel if the features of the "new economy" as described in Chapter 2 were allowed to affect them unabated. In the face of stagnant wages, rising costs, and the absence of strong public welfare state, these resources allow many individuals to live a life that ranges from acceptable to ideal – one they would not be able to afford based on their income alone. While I have no way to know how my participants would make sense of the dominant ideology if they did not have access to these hardship buffers, it is possible that many would have been less likely to endorse the idea that a person's economic position depends solely on their own actions if they were forced to deal with the effects of the new economy without them. In other words, I believe hardship buffers play a role in the persistence of the dominant ideology in the contemporary United States.

While a number of participants incurred debt and drew upon their assets, both of which serve as hardship buffers, I focus specifically on financial family capital and how this relates to participants' perspectives on the dominant ideology in this chapter. Other scholars have highlighted the role of credit and asset withdrawal in buffering against hardship; however, the extent to which my participants – many of whom were in their 40s and 50s – continued to benefit financially from their parents' help emerged as a key component of my theoretical framework and a unique contribution to the literature. While much of the research on parental transfers to adult children focuses on young adulthood (for example, Schoeni and Ross, 2005), I found that many of my participants received financial help from their parents or in-laws into their 40s and even 50s. This tangibly illustrates how the intergenerational transmission of resources takes place well into adulthood.

In addition, many of the individuals in my sample who incurred debt or drew upon their assets felt badly about using those mechanisms, as the quotes from Leah Morgan (True Believer; Williamstown; high angst; upper/middle SES) and Cal Rogan (Challenger; Paulson; high angst; lower SES), who both took money from their retirement accounts, illustrate:

> **LEAH:** Oh my God, I had $170,000 (in my retirement). It's down to like $75,000. I withdrew a lot of money out of it.
>
> **JESS:** What did you withdraw it for?
>
> **LEAH:** Kids tuition, travel sports. Stupid. Stupidity. It's one of the biggest things that I regret.
>
> **JESS:** When did you do that?
>
> **LEAH:** Oh God, I've done it over the past two years. I had to pay a lot of taxes for it. [...] It's one of the dumbest financial moves you can make. Like, dumb.

Cal also felt badly about his decision to withdraw money from his 401k:

> **CAL:** I was doing really good (financially) and then before my mom died, then me and Josette had some problems with the car, so I pulled some money out of it [his 401k] and then we wanted to move, so I pulled some more money out of it. And that has been a big deal to me. I put as much money as I could into retirement. I pretty much destroyed that pulling money out of it.

On the other hand, receiving assistance from one's parents often seemed less upsetting to participants, and (typically) didn't result in the participant incurring interest or reducing the amount available for retirement. For example, Suzanne

Derusha (True Believer; Williamstown; high angst; upper/middle SES), who received intense financial family capital, said she and her husband Will might consider taking a loan from her parents or mother-in-law to repair the foundation of their house, which was sinking:

> **SUZANNE:** In the future we might take a loan from either my parents or my mother-in-law for the sinking house. So just depending on what their financial company -- what their -- both of my parents are like -- the family is like don't take any more loans out guys, you're doing well. We'll give you the money. And then you pay us back or don't and just take it out of your inheritance. And of course, we'd pay it back.
>
> **JESS:** But that's something you can tap into?
>
> **SUZANNE:** Yeah, I'd rather do that than take out another debt. I mean, even though it's a debt but at least they won't charge interest. (laughs)

Similarly, Richard and Jennie Hamilton (Skeptics; Paulson; high angst; lower SES, who also received intensive financial family capital, frequently received emergency help from both sets of their parents. Richard remarked offhandedly that perhaps Jennie's dad was becoming their new credit card:

> **RICHARD:** Now we're trying to live without credit whatsoever. But now it's true – we do owe her dad probably – over the last year and a half he's loaned us about $2,000. So maybe he's our new credit card.

This is a striking statement, because it suggests that Richard and Jennie are able to achieve their financial goal of "living without credit whatsoever," by drawing up on financial family capital.

I argue in this chapter that financial family capital seemed to play a role in perpetuating the dominant ideology among my participants. Yet teasing out the link between worldviews about the dominant ideology and financial family capital was challenging, given that almost everyone in my sample received at least some financial family capital. Although most individuals in all of the four worldview groups received intense or moderate financial family capital, there was some variation: 88% of the True Believers received either intense or moderate financial family capital, compared to 73% of Justifiers, and 67% of both Skeptics and Challengers. Further, majorities of True Believers (86%) and Justifiers (80%) with high economic goals received intense financial family capital (FFC), while this was true for neither of the two high-goal Challengers (Shannon and Stephen Stewart, who received moderate FFC).[43] I also find that Challengers were more likely to observe the role that family capital played in their circumstances. Given that I had so few Challengers, however, it is difficult to draw conclusions from this data. Nevertheless, I observed that many of the reproducers – the True Believers, Justifiers, and Skeptics – would not have been able to either live the lifestyle they wanted (in the case of those with low angst) or be in a position to achieve the life they wanted (in the case of those with moderate or high angst) without access financial family capital.

The chapter proceeds as follows. First, I provide a brief overview of family capital. Then I discuss how I assessed the variation in financial family capital among my participants by drawing upon three factors: variety, value, and future availability. Next, I describe individuals who receive intense, moderate, limited, and no financial family capital, and discuss the relationship between traditional SES and the receipt of financial family capital. I conclude with a discussion of the relationship between family capital and the dominant ideology among my participants.

Family Capital

Drawing upon the work of scholars such as Bourdieu (1984) and Lareau (2003), Swartz (2009) suggests the material, social, human, linguistic, and cultural advantages that families provide to children can be combined into the concept of

[43] No Skeptics had high goals

"family capital," which Swartz defines as the "aggregate of family resources or 'capitals' that is, investments and efforts that can be mobilized to advance attainment and class achievement" (p. 15). There is ample research on how families transmit various types of capital to their children during childhood, adolescence, and young adulthood, and the significant inequalities that exist in these transmissions. (Bourdieu, 1984; Lareau, 2003; Schoeni and Ross, 2005; Johnson, 2006; Swartz, 2009; Swartz, Kim, Uno, Mortimer, O'Brien, 2011; Fingerman, et. al., 2012; Armstrong and Hamilton, 2013; Wightman, Patrick, Schoeni, and Schulenberg, 2013; Fingerman, 2015; Hamilton, 2016). One vivid example is in Laura Hamilton's 2016 book *Parenting to a Degree*, where she showed how the parents of women at a large public university differed in the degree of family capital they provided to their daughters. Some parents provided ample family capital, including paying for their children's tuition and other expenses during college, helping them successfully navigate coursework in order to increase the likelihood of admission to graduate or professional school, and using their own connections to secure internships or jobs. One woman even went to school to take notes for her daughter during class when she couldn't attend because of a dental emergency. Other parents were much less involved, and provided their children with little to no family capital during college. While some types of family capital were more useful to the women than others,[44] Hamilton found that women who had their parents' financial support and assistance in navigating the academic and logistical landscape of college were more likely to graduate with jobs or admission to graduate programs than those who did not have such support.

This family assistance is likely to continue for many young adults: the headline of a February 2017 article in the New York Times said, "A secret of many

[44] Some parents, so called "Pink Helicopters," focused mostly on helping their daughters have fun during college, paying for their tuition and social endeavors. The result was that these women often graduated with degrees that were less than marketable and depended on their parents to continue supporting them after graduation.

urban 20-somethings: their parents help with the rent." The article cited surveys and academic research that suggests as many as 40% of individuals ages 22-24 get help from their parents, with an average of $3,000 a year (Shoeni and Ross, 2005). Indeed, Wightman et al. (2013) find that parental help in the transition to adulthood has increased significantly over the past few decades.

Yet there is significant inequality in the transmission of financial family capital: parents with higher incomes are more likely to pass on resources to their children, and, as I noted in Chapter 2, white families are much more likely to have access to family wealth than black families. While the majority of families in my sample had access to financial family capital, this is certainly not the case for all families. Indeed, Seefeldt (2016) conducted interviews with a sample of predominantly African American women in Detroit and did not observe financial family capital as playing much of a role in her participants' lives. In addition, my observations about financial family capital fill a gap in the literature: I noted above that much of the research on parental help to children stops at age 34 and is based on surveys, while I found that many of my participants received financial help from their parents or in-laws into their 40s and even 50s.

Measuring the Variation in Financial Family Capital

To document the receipt of financial family capital, I asked participants if they received assistance from their parents, in-laws, and other family members, the types of help they received, and, if possible, the amount. I also learned about the financial assistance participants received during the budget exercise, when I asked questions about who paid for the respondent's college, down payment on a home, school clothes, vehicles, electronics, extracurricular activities, and vacations. In many cases, it was only by doing the budget exercise that I was able to capture the true scope of financial family capital, as participants often neglected to mention all of the ways in which their families helped in response to my direct question on the subject. Yet when I asked specifically about certain budget items (such as how they paid for vacations, extracurricular activities, and even technology for their children), participants would tell me their families helped them out. Information about family capital also sometimes came up when I asked what they would do if one partner lost their job, as some said they would rely on their families for assistance. I found that individuals who received extensive family capital tended to reference it throughout the interview as they spoke about how they made ends meet. Although some of the assistance these families received may not have come up during our conversations, I feel confident I was able to capture general trends.

I examine the influence of family capital across three dimensions: the different types of assistance each family received (variety), the approximate monetary value of the assistance[45] (value), and whether the assistance was still available (availability). Due to the number of factors and the plethora of combinations, it is difficult to compare individuals and describe the variation across the sample. For example, Sara Robinson (Williamstown) received two plots of land from Sara's parents' estate that Sara estimated were worth $100,000, while Max and Elizabeth Belmont (Paulson) received multiple items from Elizabeth's parents on a consistent basis, including help paying for Elizabeth's associate's degree, assistance with bills, weekly ice skating and clarinet lessons for their 13-year-old daughter, occasional Disney World vacations, and free childcare for their 3-year-old. Elizabeth also said she anticipated receiving an inheritance from her parents, although she was unsure of the amount and said she "wasn't banking on it."

While the Robinson family's capital might be worth more money (value), it is not a liquid asset and the value could go down significantly. Once that asset is gone, the Robinsons no longer have any family resources to draw upon, as Sara's parents are deceased and her husband's parents are alive but do not provide them with

[45] The true monetary value was sometimes unclear.

financial assistance. The Belmont family, on the other hand, benefits from ongoing help from Elizabeth's parents (availability) across a number of areas (variety), and may receive more money in the future. While they do not have the cash that would be available to the Robinsons if they were able to sell their land (and if its value remained constant or increased), they do have an ongoing source of assistance and the possibility of more in the future.

The contrasts between Sara Robinson and Max and Elizabeth Belmont illustrate the challenges I encountered when trying to measure participants' family capital. Although imperfect, I created a four-tier typology of financial family capital – intense, moderate, limited, and none – by assessing the variety, value, and future availability of the resources each family received. Before examining these tiers, I will briefly describe how I evaluated variety, value, and future availability.

Variety

I identified five categories of financial family capital discussed by my participants: 1) safety net assistance, 2) expense removal, 3) opening possibilities, 4) trappings, and 5) tangible buffers. In this section, I will describe each of these types of family capital. First, 40% of families (n=16) received some type of **safety net assistance** from one or both sets of parents, which helped them cover unexpected expenses or supplement their paychecks when money was tight or one partner was out of work. All but one of the 16 families who received safety net expenses had lost a job or experienced a demotion; the remaining family (Amanda Hudson and her husband Bob) worked in two low wage jobs and often needed help paying their bills. Yet it was not the case that all families who experienced employment-related hardship received help: indeed, 14 families did not. Families in the lower SES group were most likely to receive safety net assistance; 78% did so. This is compared to 33% in the upper/middle SES group and 24% in the middle SES group. Families in Paulson were more likely to receive assistance than those in Williamstown: 45% v. 33%.

73% of families (n=29) received help with what I call **expense removal.** Expense removal is any type of financial or non-financial assistance from family for a major expense that allows the participant to avoid paying for all or part of the expense themselves. Expense removal transfers are gifts; they do not come with the expectation of repayment. The types of expense removal I observed among my participants include: paying for all or most of one's college tuition (n=17); providing money for a down payment on a house (n=6); giving a participant their primary residence, typically as part of a will, meaning they do not have a monthly housing payment (n=4); providing free childcare or employing the participant and then allowing them to bring their child to work (n=9); giving the participant a car (n=1); giving the participant money to start a small business (n=1); and giving the participant money to adopt a child internationally (n=1). 10 families received help in at least two of these areas.

A majority of families in each SES group received help with expense removal, although this was more common among upper/middle SES families (80%) and lower SES families (68%) than those in the middle SES group (59%). Rather than tied to participants' social class or economic hardship, expense removal transfers seem to be linked with parental economic status. In all three SES groups, the majority of families where at least one set of parents was reported as doing well economically received help with an expense removal transfer: 85% of upper/middle and 75% of both middle and lower. A majority of families in both Williamstown (76%; n=16) and Paulson (60%; n=12) received expense removal assistance, but the type of transfer differed based on location. The most common types of expense removal transfers for individuals in Paulson were related to housing (58%; n=7) or child care (42%; n=5); only three received help with college tuition. In Williamstown, on the other hand, 13 of 16 families received help with college tuition (81%), while only four received help with child care (25%) and three received help with housing (19%).

Eleven families (28%) received help via what I call **opening possibilities.** In these cases, individuals received money that allowed them to purchase large items like a home via assistance with a down payment (n=7), a car purchase (n=1), or funds to start a business (n=2), but with the expectation that they will be repaid. In one case (Richard and Jennie Hamilton), one set of parents bought my participants a home, and allowed them to repay the home on a flexible schedule. The difference between "opening possibilities" and "expense removal" is that the former is a loan, while the latter is a gift. "Opening possibilities" transfers occurred more frequently in Williamstown: 8 families received this assistance, compared to only three in Paulson.

Nine families received what I call a **tangible buffer,** such as a large cash inheritance (over $30,000) they had not yet spent (n=3), a gift of real estate or land that was paid off (n=6), or a home that the participant had to pay for, but that had amassed significant equity the participant could use (n=1). In each case, individuals could draw upon these tangible buffers if they needed financial assistance, and in each case this tangible buffer was not something they earned themselves. Tangible buffers were almost evenly split between those in Paulson (n=4) and those in Williamstown (n=5). Interestingly, lower/middle SES families were more likely to receive tangible buffers: 44% did so, compared to 11% of middle SES families and 20% of upper/middle SES families.

Finally, 17 families received help with what I call **trappings.** These are things that are not essential to a participant's day to day living, but that contribute to the family's ability to live a "middle class life" or to prepare their children for the future. Chandra and Jake Smith received many trappings, as I noted at the beginning of the chapter. The most common type of trappings were paid vacations (n=10), either because one's family took them on vacation (n=7), or because they had a vacation home that the participant was allowed to use for free (n=3), which meant they could enjoy low or reduced cost vacations. Seven families received help paying for their children's extracurricular activities, camps, class trips, or memberships to museums or zoos. Three families received help paying for clothing for their children. Five families received contributions to their children's college fund, or trusts set up for their children. Finally, one family received a new refrigerator and washer/dryer, and one woman's grandmother gave her $11,000 to renovate her bathroom. Trappings were much more common among upper/middle SES families: 60% received them, compared to 29% of middle SES families and 33% of lower SES families. They were also more common in Williamstown (52%) than Paulson (30%).

Value

Variety and monetary value are associated but do not describe the same concept. A family could receive multiple types of assistance in small amounts (low value, but high variety) or one type of assistance that is high in value (Sara Robinson, for example, who received land that she estimated as worth $100,000). While I have no way of knowing the exact monetary value of the intergenerational transfers received by each family in many cases, I can identify how many "high value" items each family said they received, and, combined with the lower value items they also mentioned, use this as a proxy for total value. Examples of "high value" transfers include those that remove a major monthly expense (such as providing free childcare or giving someone a home in which they currently reside, thus removing the need for a rent or mortgage payment), paying for all or most of four year college degree, and/or giving additional gifts of cash or real estate that exceed $10,000. 11 families (29%) did not receive any high value transfers, 19 families (46%) received one high value transfer, nine families received two high value transfers (22%), and two families received three (5%).

High value transfers were much more common in Williamstown than in Paulson. 90% of families in Williamstown received at least one high value transfer; only two did not. In Paulson, on the other hand, only 55% of families received a high-value transfer, and only 15% received two transfers. In Williamstown, 38% of families (n=8) received at least two high value transfers, and two families received three.

Future Availability

20 families had access to an **intangible buffer,** meaning they believed their family would be willing to help them out financially if they needed it in the future (n=20). In the majority of these cases (62%; n=13), the participants had already drawn on this resource in the past as a safety net. The remaining 21 families had family members who had previously helped but were now deceased (n=7); were alive but unable to help financially (n=7); or were alive but unwilling to help (n=5). Individuals could also draw upon a tangible hardship buffer (cash gifts or real estate) for ongoing help, even if they did not have parents who were alive or willing to help them.

Typology of Financial Family Capital (FFC)

By taking into consideration variety, value, and future availability, I identified 19 families as having **intense financial family capital**, 11 families as having **moderate financial family capita**l, and seven families as having **limited financial family capital**. Four families received no financial family capital at all. It is beyond the scope of this dissertation to try and make sense of why some families received a certain amount of financial capital while others did not, but I find that the parent's ability to give financially (as assessed by whether the participant believes their parents or in-laws are doing well financially) played a key role in the level of financial family capital a family received. This is consistent with previous research suggesting that high income parents are more likely to financially support their adult children than lower income parents (Fingerman, et al 2015). 100% of the families who received intense financial family capital said their parents and/or in-laws were doing well financially, compared to 46% with modest FFC, 50% with limited FFC, and 25% with no FFC. While one might imagine that parents are more willing to help families who are struggling financially, I find that the families who received limited or no financial family capital were more likely to experience employment hardships (86% of households with limited FFC and 100% of households with no FFC) than those with intense (76%) or moderate FFC (46%).

To take into account that families may be more inclined to provide emergency help to adult children who are struggling, I considered safety net assistance separately from the other types of assistance when accounting for the variety of family capital my participants received. Specifically, I evaluated whether participants who had experienced an employment-related hardship received safety net assistance in each FFC group. This reveals that, even when considering financial need, the families in each tier of FFC received different levels of assistance.

I identified four types of FFC: expense removal, opening possibilities, tangible buffers, and trappings. The variation becomes clear when I compare the mean types of assistance received by each group: families with limited FFC received a mean of 0.7 types of transfers, families with moderate FFC received an average of 1.4, and families with intense FFC received an average of 2.4. There is some overlap: for example, some with limited FFC and moderate FFC received the same number of transfers. Yet the value and future availability of the assistance differed, and I took those factors into account. Table 7.1. shows the breakdown of participants sorted into the three groups, and I describe the families in each group in the following sections.

Table 7.1: Limited, Moderate, and Intense Financial Family Capital

	Variety of non-safety net transfers	Safety net transfers	Value	Future Availability
Limited Family Capital	29% 0 type (n=2) 71% 1 type (n=5)	33% (n=2)	85% - 0 (n=6) 14% - 1 (n=1)	29% (n=2)
Moderate Family Capital	63% 1 type (n=7) 36% 2 types (n=4)	60% (n=3)	18% - 0 (n=2) 82% - 1 (n=9)	63% (n=7)
Intense Family Capital	16% 1 type (n=3) 42% 2 types (n=8) 42% 3+ types (n=8)	71% (n=10)	42% - 1 (n=8) 58% - 2 + (n=11)	95% (n=18)

Intense Financial Family Capital

The 19 families who I classified as receiving intense financial family capital fell into one of three distributions of assistance. First, three families (Isobel Rhodes, Cal Rogan, and Sara Robinson) received one large gift of land or real estate that served multiple purposes. Isobel Rhodes and Cal Rogan received or inherited homes, which meant they did not have to pay a mortgage or rent and had access to a tangible buffer in case of an emergency, and Sara Robinson could make $100,000 if she sold her plot of land. Although these individuals did not receive help in other ways since the source of the assistance was deceased, all three had an asset they could use if their finances became shaky. Indeed, Isobel, Cal, and Sara all noted that if they had an emergency, they could draw on these resources. Isobel's transfer was the most valuable: her father was a homebuilder, and he built her a home in Williamstown that she estimated was worth $250,000. Not only did Isobel not have to pay a mortgage, but she had a significant amount of equity she could draw upon in an emergency. This asset allowed her to live a lifestyle that would not have been possible otherwise: she was able to send her two daughters to Catholic high school and pay for their travel sports on a family income of only $80,000. They also traveled extensively; Isobel described family vacations to Florida and New York, and said she used frequent flier miles to take the family to Hawaii a few years ago. Isobel was self-employed and worked part time, and her husband, who she described as unmotivated, worked in sales for a hardware chain and "didn't make much."

Five families (Chandra Smith, Max and Elizabeth Belmont, Jennie and Richard Hamilton, Amanda Hudson, and Jim Nider-Osborne) received one large transfer and multiple smaller gifts (often in the form of trappings) and/or loans, and had access to an ongoing source of support. 88% of these five families received help across at least two domains, and they often received repeated help within domains, as was the case for Richard and Jennie Hamilton. Jennie's parents provided full time child care for their youngest son, which I count as a major expense. They had also set up college funds for their children, bought their children clothing, and purchased an annual pass for a nearby museum – all trappings. They also provided ample emergency assistance; I quoted Richard at the beginning of the chapter when he said Jennie's dad was "becoming their new credit card." Richard's mother and stepfather also helped them financially. They lived in Europe, but bought Jennie and Richard a home in Paulson to pay back on a flexible schedule:

> **RICHARD HAMILTON:** My stepfather, his whole thing is, why would you spend $500 a month for an apartment when you can pay me $300 a month over you know, however long it was, what was it, 10, 11 years-ish kind of thing. It was something like that. And you don't have to worry about them (the bank) ever saying, we're taking your house away. You don't have to worry about not making your payments on time, because if you can't make it, you write to me and say hey, I can't make it right now. You know. I'm your stepfather.

Since purchasing the home, it had risen in value by nearly $30,000, which Richard and Jennie now could draw upon in case of an emergency. I could this as a "opening possibilities" and also a tangible hardship buffer, since they could draw on its equity. Richard's parents also frequently sent money in case of emergencies and paid for Richard, Jennie, and their three children to travel to Europe each summer to visit. Similarly, Max and Elizabeth Belmont received free childcare from Elizabeth's parents (the major expense). Her parents also paid for part of Elizabeth's associate's degree, their daughter's horseback riding and ice skating lessons, family vacations (such as an upcoming trip to Disney World), and frequent emergency assistance.

The remaining ten families with intense financial family capital received at least two major gifts and help across at least two domains; 70% received help across at least three domains. Lauren and Dominick Siegel, who I described in Chapter 2, received more financial family capital than almost anyone in my sample. Lauren was a public school teacher with a master's degree and Dominick was the finance manager for a real estate development company. Although Lauren's father was an attorney, Dominick's father was an Eastern European refugee during WW2 and became financially successful by amassing land and investing in the stock market. Neither Dominick nor Lauren had student loans, as their parents had paid for their BAs in full. This allowed them to begin putting money into savings and into their retirement accounts as soon as they completed college. Dominick's real estate business folded in the recession, which could have been a financial disaster. Instead, Dominick's father gave him a loan to start a new business, and when I spoke to the Siegels in 2015 their combined income was $130,000. Dominick and Lauren also had trust funds from their parents that they estimated were worth over $1 million. Their parents took them on vacation: Dominick's father took them on a cruise before he died, and Lauren's mother had recently taken them on a ten-day Caribbean cruise. Dominick and Lauren both felt financially secure and attributed their economic success to their own financial prudence instead of acknowledging the degree to which their financial family capital helped them – a topic I discuss in more detail in the next chapter.

Melissa and Andy Kaiser are another example of such a family. Melissa's parents had significantly offset their expenses over the years: they paid for Melissa's undergraduate degree at a private liberal arts college, gave them a $25,000 loan for a down payment on their home with a flexible repayment schedule, provided child care for Melissa and Andy's three children their entire lives, allowed them to vacation regularly at their second home on a lake, and helped them out with unexpected expenses, such as $1,500 when their dog needed surgery. Will and Suzanne Derusha also fall into this group. Both Will and Suzanne graduated from college with very little debt, as their parents financed most of their education. Will's mother, who was a retired public school teacher with a generous pension, provided childcare three days a week for their 3-year-old daughter and also paid for her soccer and gymnastics lessons. Suzanne's father also had a generous pension as a retired American Manufacturing Company worker, and she said they relied on her parents when they were in a pinch financially:

> **SUZANNE:** There's a couple times where I've screwed up paying bills in the checkbook and realized I'm short and I've asked my parents. Hey, can you dump some money in my account, you know, I need this much money. Typically it's been just $200, but the last time I had to ask them for $2,000 and that was a huge thing. And of course, they're like, okay, whatever… they think nothing of it, but of course us, we're like, tail between our legs and we're 40-some years old and we're still asking.

Ultimately, the families with intense financial family capital were buffered from the hardships of the new economy and able to live a lifestyle that they could not afford on their income alone. 75% of the families where at least one partner had a BA had help paying for all of the degree; in three families, both partners' BAs were paid for. 36% of these families (n=7) received free childcare from their families or did not have to pay for childcare because they could bring their children to work with them, which saved them thousands of dollars. 42% received help with housing (n=8), and four did not have to pay anything for housing because they had inherited their home or received the money to buy it outright from family.

This doesn't mean these families didn't struggle economically: 63% had experienced financial struggles – similar to those with moderate FFC, but lower than families with limited FFC (71%) and no FFC (100%). Yet their struggles certainly would have been worse without the assistance from their families. Intense FFC also seems to play a role in the realization of high economic goals: all but one of the individuals who had high economic goals and low economic angst received intense financial family capital. This suggests that the ability to achieve high economic goals is, for many families, linked with the receipt of financial family capital.

Moderate FFC

The families with moderate FFC also received help from their families, but it was less extensive than those with intense FFC. Two individuals with moderate FFC did not receive help with a major expense (Kellie Williams and Danielle Young) but struggled financially and received help with multiple smaller expenses. I consider Kellie to be a recipient of moderate financial family capital because her family paid for the first year of her college tuition at the Paulson satellite campus of Flagship U, and provided what she described as "a lot" of assistance with bills when her husband lost his job in the recession. This assistance wasn't enough to prevent them from losing their home, but it helped them from falling even lower. Now that they were back on their feet financially, they had almost paid off all of their credit card debt, which likely would have taken longer without help from their families. Danielle, who was in school to get her bachelor's degree, said her father and in-laws helped often – buying Danielle's school books, school clothes and electronics for her two children (laptop computers and televisions for both), and ongoing emergency assistance when they were short on bills or needed help with groceries.

The remaining nine families with moderate financial family capital received help with one major expense, and assistance across either one (n=5) or two (n=4) domains. While five individuals with intense financial family capital also received help with one major expense across one (n=1) or two domains (n=4), these individuals either received help with a significant expense that provided a tangible hardship buffer (Isobel Rhodes, Cal Rogan, and Sara Robinson) or received reoccurring help across two domains (Elizabeth and Max Belmont and Amanda Hudson). None of the nine families with moderate FFC received either a significant gift or recurring help; although Leah Morgan had received emergency help from her mother, she had since died.

Of course, Elizabeth and Max Belmont and Amanda Hudson (the individuals with intense FFC who received ongoing help) all experienced significant economic hardship and had high angst, so their families' assistance with trappings and emergency help is likely a reflection of this. Three of the families with moderate financial family capital were doing relatively well economically (Shannon and Stephen Stewart, Jen Taylor, and Chase and Taryn Dawson); they had not experienced a layoff or demotion, and neither partner had high angst. It is possible they might have received more help if they had experienced an emergency. Shannon and Stephen received college tuition at Flagship U (for Stephen's BA) and a $3,000 inheritance that they put toward the international adoption of their son. Chase and Taryn received a free cruise from Chase's parents in lieu of Christmas gifts and a $10,000 down payment loan that turned into a gift. Jen's parents had paid for one year of her BA and her husband's parents had paid for two years of his; together this is nearly the equivalent of one bachelor's degree, so I counted it as a major expense. They also frequently vacationed at Jen's in-laws' vacation home on a lake. Shannon and Stephen Stewart and Chase Dawson all said their parents would be able to help them in case of a financial emergency. Jen believed she could ask her in-laws for help in an emergency, but they also had seven other children besides Jen's husband and it was unclear how much help they could provide.

On the other hand, six families with moderate FFC either included one participant with high angst (Leah Morgan, Sonia Patterson, Sandy and Ken Thach, and Angela Hunter), and/or one partner who experienced a layoff/demotion (Leah Morgan, Lisa and Victor Sokolov, Sandy Thach, and Rick Suess). Yet only one of these individuals – Leah Morgan – had received ongoing emergency assistance and help with trappings from family; her mother used to send regular monthly checks to help Leah with bills and expenses for her children, but she had since died. Angela Hunter's mother-in-law sent cash gifts for the holidays and, on one occasion, gave Angela and her husband money for their daughter to attend camp after she overheard them discussing their concerns about how they would pay for it. It is possible Angela and her husband could have received more help, as she said her mother-in-law had a lot of money, but her husband was embarrassed to ask for assistance. Instead, they lived paycheck to paycheck and incurred significant credit card debt. Angela said she wanted to ask her mother-in-law to help them pay for new pipes in their home, but her husband had vetoed the idea.

The rest of the families who received moderate FFC and struggled had parents who were deceased or could not afford to help (Sonia Patterson, Sandy and Ken Thach, Lisa Sokolov) or, in Rick Suess's case, family who did not seem willing to help, he already experienced significant hardship (including losing his home and declaring bankruptcy) and did not receive any help from family. Rick's financial family capital came from his aunt, who gave him a loan to start a small business, and the free childcare his mother and aunt provided when he was younger. Yet he had not received any monetary assistance from his mother, even though she was alive and he said she was doing well financially.

While all of these households received help from their families, which no doubt made a difference in their circumstances, it was not as extensive as the assistance received by individuals with intense family capital. Five individuals with moderate FFC had high economic goals, but all either had high or moderate angst, which suggests they were not able to meet their goals based on income alone. Indeed, all of the individuals with low angst who received moderate FFC had moderate or low economic goals. For example, Stephen and Shannon Stewart were extremely frugal with their finances. Although Stephen had a good job as an engineer and made the bulk of their $120,000 income, they were trying to put money in savings and save for their children's college educations, as well as pay down Shannon's student loan debt. Shannon had a master's degree in library science but had stopped working when her children were adopted; she noted that she quit her job because Stephen worked long hours and her hours as a librarian were often in the evenings and weekends. As I noted above, the Stewarts only had to pay off Shannon's college education, as Stephen's parents had paid for his BA at Flagship University in full. Yet they did not go on expensive vacations, bought most of their clothing at thrift shops, rarely did activities as a family that cost money, and both were concerned about their ability to pay for their children's college. If they had received the type of assistance available to some of the families with intense FFC – such as free childcare (so Shannon could have gone back to work full time when her children were little), Shannon's college tuition, free vacations; or help with clothing or extracurricular activities for their children, they likely would have more disposable income and lifestyle options they currently could not afford.

Limited FFC

I classified seven families as receiving limited financial family capital. These individuals all received at least one transfer, but in each case the transfer was limited to one domain and/or not recurring. Two families received an "expense removal" transfer: Jodi Allman received a $1,500 gift for a down payment, and Charlie and Karen Wilson received a $10,000 inheritance that they used for a down payment – the only major transfer among the families in this group. Jodi had low angst and had not experienced employment-related hardship or struggled economically. Charlie and Karen, on the other hand, did not seem to have much help available at all. They ended up losing their home and declaring bankruptcy after Charlie lost his job. Charlie said they received $100 from his aunt and $75 from his brother, but no help from either set of parents. It was unclear if they did not receive assistance because their parents refused to help or were unable to do so; although both said their parents were doing relatively well economically, Charlie and Karen also detailed the financial struggles they had experienced in the past and noted that they had not received assistance. Karen said:

> **KAREN:** We don't have -- we don't go to people and ask them for support. Because if we do that, we're failed anyway. [...] I think it's important to have family around to help you. Like emotionally, you know. But monetarily or physically, I don't expect it, just because I've lived here for 13 years and have had no money.

Karen's notion that she and Charlie would have "failed" by asking for support is interesting for two reasons. First, because she clearly did not know how many families get by financially as a result of help from their parents. Second, because Karen touted the fact that they had "lived within their means" by putting down $10,000 for their house in Paulson:

> **KAREN:** We have a mortgage, but we only have a 15 year mortgage, because we put close to $10,000 on it. [...] We got it for $32,000. We put $10,000 down and then we have a loan for the rest. But it's in our means. You know, it's not -- and then when we go to sell our house, we'll have a big -- we'll have equity on the house, so we'll have a big -- that's why I said, it's like our investment. We'll have a big chunk that we can put down on the house that might be our dream. So we're not going to go outside of our comfort zone, but a house that's bigger and more, I don't know, it's bigger for our family.

But I knew from talking to Charlie that the $10,000 was from a life insurance policy they received when Charlie's father died, not because of anything Karen or Charlie had done. Even though Karen said they had been on their own, they were able to put down so much on the house because of financial family capital.

Robyn Curbo and Ben Russell only received FFC in the form of trappings, and none that alleviated their regular expenses. Robyn's parents paid the bulk of expenses for a family-reunion style vacation once a year, and her grandmother paid to remodel a bathroom in Robyn's house. While both of these gifts are generous, the vacations and the new bathroom were "extras" – nice to have but not helpful in meeting regular financial obligations. Robyn was one of the few individuals in my sample who said her parents were doing very well financially, but chose not to help her out. She described her mother as owning a "million dollar house," and her father and step-mother as "rich." Yet they insisted Robyn pay for her own college education:

> **ROBYN:** I went to (Paulson's satellite campus of Flagship U) because it was also spoken of as a given that my parents had a value that you would pay for your own. It didn't matter to them at all that they had money. They, they, all of my parents put themselves through school, my step-mom also. And they believed wholeheartedly that they had learned much from that, and that was something that a person did. So, I wasn't offered money for college. So I never considered going away to school. I was going to go to a comm-, I was going to go to a school that I could pay for.

Robyn believed that when her mother died, she would give the bulk of her estate to Robyn's sister, who had special needs. "It seems very clear that my mom will leave a significant amount of money when she goes, but I think that will go to my sister," she told me. Her father and step-mother had seven children between them, and she doubted she would get much money from them, either. Robyn had held a relatively stable job for years as a nurse manager, and although she felt concerned about the amount she had saved for retirement, she had not experienced a layoff or demotion.

Ben Russell received a new refrigerator, washer, and dryer from his in-laws, but that was the extent of his FFC. His parents struggled with substance abuse and were not financially stable. Ben had recently declared bankruptcy, mostly because his wife had stopped paying their mortgage and the mortgage was so delinquent that declaring bankruptcy was the best way to keep from losing their home. He did not live paycheck to paycheck or struggle to pay the bills, although he lamented not having more in savings.

The rest of the individuals with limited financial family capital received loans, not gifts. Kristin Mackey received a $8,000 loan for a down payment from her grandmother, thus opening possibilities for home ownership. Although she and her husband had struggled financially, they had not received any other assistance; she said neither her parents nor her husband's parents were doing especially well financially, and, instead of receiving money from parents, she and her husband often ended up giving money to her husband's mother. The final two individuals with limited financial family capital received emergency assistance, but in the form of loans, not gifts. Belinda Durant and her husband Larry were land-contracting a house in Paulson Township from Larry's uncle, and he allowed them to delay payments when Larry lost his job and then pay them back when they were more financially stable. Betsey Somers and her husband received $2,400 from his parents when his hours were dramatically reduced at work, but they were expected to pay them back. While all of these loans were helpful, they are different than the kinds of financial gifts and other assistance provided to many of the individuals with moderate and intense family capital.

Only two of the individuals who received limited FFC had low angst. The first, Jodi Allman, worked as a nurse in Paulson and her husband had a permanent blue collar job at AMC. They had an income of $120,000, paid nothing for their health insurance through AMC, and lived in a bungalow in Paulson with a $600/month mortgage that Jodi described as her "dream home." Jodi had high goals: she was putting money in retirement and wanted to pay for her two children to attend college – but given her relatively high income and relatively low expenditures, she was able to achieve this without significant FFC. They also only had to pay off Jodi's student loans, as her husband did not have a college degree. The second individual with limited FFC and low angst was Belinda Durant, but she had moderate goals and was one of the individuals who seemed to experience low angst because her financial circumstances had improved significantly compared to the previous few years.

Only one individual with limited FFC had high angst (Betsey Somers, who lived in Williamstown); the rest had moderate angst but moderate or low economic goals. This suggests they did not need as many financial resources to achieve their goals as some of the other individuals in the sample. The majority (71%) also lived in Paulson, which may limit their expectations of what is necessary in order to get ahead economically. I noticed many families in Williamstown seemed more concerned with Disney vacations, travel sports, and other such trappings compared to those in Paulson.

No FFC

Finally, four families received little or no financial family capital. Bo Riley, April and Randy Bullock, Josette Lee, and Milton Vermeer all experienced significant financial hardship, including multiple lost jobs, but did not receive any assistance from their families. They also did not receive loans or help with major expenses. All had lost their homes, and the Bullocks and Milton had declared bankruptcy. In fact, Milton had declared bankruptcy three times. Josette's partner, Cal, received intense financial family capital because he lived in a home he had purchased with his mother's estate and had no house payment. But I counted Josette and Cal separately in this chapter because the asset was Cal's, not Josette's, and when I spoke to Josette she was considering breaking up with him. All of these families lived in Paulson, and although none had high economic goals – 60% had moderate and 40% had low – all could have benefitted significantly from family financial assistance to alleviate their hardship.

Financial Family Capital by Traditional SES Groups

There were differences in receipt in FFC across traditional SES groups, which is illustrated in Table 7.2. 93% of the upper/middle SES families received either intense (n=9) or moderate FFC (n=5). Similarly, 77% of lower SES families received intense (n=6) or moderate FFC as well (n=1). Middle SES families were the least likely to receive intense FFC, and the most likely to receive limited or no FFC. It is possible that the upper/middle SES families had parents who were simply able to provide more resources (regardless of financial need), and the lower SES families had more acute needs, so they received more trappings and assistance than those in the middle SES group. Regardless of the reasons for the differential receipt of financial family capital across traditional SES groups, this variation suggests another way in which traditional SES indicators provide an incomplete picture of one's financial circumstances.

Table 7.2: Financial Family Capital by Traditional SES

	Intense FFC	Moderate FFC	Limited FFC	No FFC
Upper/ Middle SES (12)	9 (60%)	5 (33%)	0	1 (7%)
Middle SES (15)	4 (24%)	5 (29%)	7 (42%)	1 (6%)
Lower SES (13)	6 (67%)	1 (11%)	0	2 (22%)

The Dominant Ideology and Financial Family Capital

On first glance, there is not as much variation as one might expect across worldview groups in the receipt of parental financial assistance. 88% of True Believers and 73% of Justifiers received intense or moderate FFC, but so did 67% of Challengers and 67% of Skeptics. And only 44% of True Believers received intense financial family capital, compared to 54% of Justifiers and 67% of Skeptics.

Table 7.3: Financial Family Capital and Worldvivews

	Intense FFC	Moderate FFC	Limited FFC	No FFC
True Believers (n=18)	8 (44%)	8 (44%)	2 (11%)	-
Justifiers (n=26)	14 (54%)	5 (19%)	4 (15%)	3 (12%)
Skeptics (n=6)	4 (67%)	-	-	2 (33%)
Challengers (n=6)	2 (33%)	2 (33%)	2 (33%)	-

Yet the link between financial family capital and one's worldviews becomes more prominent when we look only at people with high economic goals, which require more significant economic resources to achieve. 87% of the True Believers (n=6) and 80% of the Justifiers (n=8) with high economic goals received intense financial family capital, while both of the Challengers with high goals (Shannon and Stephen Stewart) received moderate financial family capital. Indeed, both Shannon and Stephen were concerned about being able to pay for their children to attend college and believed they had to watch their finances. If they had received more financial family capital, they might have been less concerned about their economic circumstances and perhaps less critical of the stratification system.[46] It is impossible to know. Unfortunately, my data is not well suited to assess the degree to which the receipt of financial capital influences one's beliefs about the dominant ideology, because the majority of people in my sample received financial family capital, and those who did not tended to have fewer cultural resources than those who did. Ideally, future research can more thoroughly examine the degree to which the receipt of financial family capital influences beliefs about the dominant ideology by looking at a sample where there is more variation in FFC.

[46] None of the Skeptics had high goals, which is why they are not included in this discussion.

That said, I do not argue that individuals who receive financial family capital will always – or even often – reproduce the dominant ideology. Rather, I believe financial family capital may prevent individuals from feeling the need to question the system in the first place, because they are either living their desired lifestyle already (like Lauren and Dominick Siegel) or believe it is within their reach and are not suffering too much in the meantime (like Chandra Smith). Indeed, I find that the 81% of individuals with low economic angst received either intense (n=8) or moderate (n=5) FFC, and 91% of individuals with mobility projects (who were actively working to improve their economic circumstances – the topic of chapter 9) received intense or moderate FFC. This suggests that FFC plays a role in helping individuals achieve their desired lifestyle, which lessens the degree to which they question the fairness of the stratification system. As with local blame and mobility optimism, the topics of my next two chapters, FFC is just one ingredient that may prevent individuals from challenging the dominant ideology.

However, if individuals who receive FFC recognize its contribution to their circumstances and can imagine how their lives would be different without that support, receipt of significant FFC may *increase* the likelihood of challenging the dominant ideology. I noticed that three of the four Challengers whose parents or in-laws provided intense (Cal Rogan and Max Belmont) or moderate financial family capital (Stephen Stewart) acknowledged the role that this assistance played in their success. For example, Stephen Stewart , whose parents had paid for his college tuition at Flagship U, said he was fortunate to "choose the right parents:"

> **STEPHEN:** I mean, you know, shoot. My college was take care of. I knew that was worth a lot. I didn't realize how much until I met my wife, whose college was not taken care of.

Max and Elizabeth Belmont received intense financial family capital from Elizabeth's parents, although they only received help with one major expense (free child care). The assistance they received was not as extensive as some of the other families with intense financial family capital, but Elizabeth's parents helped pay for their children's extracurricular activities and covered the entire cost of family vacations to places like Disney World, which allowed them to live a lifestyle that exceeded their $44,000 income. They also had very little credit card debt. Yet Max acknowledged that this lifestyle wouldn't be possible without family help. "I think it's a lot harder for most people [to get ahead today], they don't have a leg up," he told me. "We wouldn't be near where we are if it wasn't for the support of her family, you know."

Cal Rogan also received intense financial family capital, although like Max and Elizabeth, he only received help in one area. After his mother died, he inherited her home, which meant he didn't have a house payment. He did not have any family members available to give him ongoing assistance, but he acknowledged that the house gave him security that he wouldn't have otherwise. Cal said that his mother's death had benefited him financially; later he expressed his belief that Republican politicians thought it was okay for people to live paycheck to paycheck and not have retirement money, because they assumed people would eventually inherit it:

> **CAL**: We're watching the complete destruction of the middle class and that's what I was trying to get at earlier in a sense is I think the politicians now are like -- especially Republicans, you don't need to put up for retirement and stuff like that. It's okay you're living paycheck to paycheck because eventually your parents and your uncle and your niece, they're all going to drop dead and they'll leave you a bunch of money.
>
> **JESS:** Who says that?
>
> **CAL:** I think it's a Republican ideal. You're just going to inherit money from family members and that's not how it's supposed to work. Well, that's not happening as much anymore but I think that's what their idea is, you know what I mean?

This had been the case in Cal's family; he spoke about how his father had inherited money from his own parents, in addition to having a pension from his career on the line at AMC, where he retired making $70/hour. As these excerpts illustrate, individuals who receive intense or moderate financial family capital sometimes challenged the dominant ideology by acknowledging the degree to which they benefitted from parental largesse.

Conclusion

In this chapter, I showed that the majority of families in my sample received either intense or moderate financial transfers from family members, and that these transfers helped to buffer them from more intense economic hardships and helped them live a lifestyle that might otherwise not be possible. Financial Family Capital played an unexpectedly large role in the economic circumstances of my participants. Many of them still struggled and faced significant hardship, but their level of insecurity and financial trauma (such as foreclosure and bankruptcy) would likely be much higher and participants' lifestyles would be quite different without the FFC. However, it is not the receipt of the FFC that affects individuals' belief in the dominant ideology -- it is how they view FFC in the context of their economic trajectories. For those that don't recognize how important the FFC is to their situation (and how many Americans don't have access to these resources and level of support), it is relatively easy to maintain a belief that hard work and effort are enough to get by and ignore the structural inequalities in the system. Yet some individuals - like Cal Rogan, Max Belmont, and Stephen Stewart - recognized the importance of family financial assistance and how they might struggle without it, despite working hard.

The extensive reliance of my participants on financial family capital does not bode well for future generations. While my participants had parents and/or grandparents who benefitted from the post-war economy, it is unclear that they will amass enough wealth to be able to support their own children so extensively - especially since so many will need to put aside as much money as possible for their own retirement. Indeed, many of my participants said their own parents inherited money from *their* parents, or my participants' grandparents - the first generation to benefit from the post-war economy. If the next generation does not benefit from the same degree of FFC as my participants but incomes continue to stagnate and costs continue to rise, it is difficult to see how the "middle class lifestyle" of "big" vacations, extracurricular activities, and home purchases in areas such as Williamstown will continue. While borrowing against one's assets and incurring debt certainly played a role in the economic circumstances of many of my participants, other families were able to avoid these things as a result of their extensive financial family capital. It is possible that the next generation - my participants' children - may become more skeptical of the dominant ideology as adults if they realize they cannot give their own children the same kinds of lives they enjoyed growing up. While my participants may look like they are doing well financially - especially those with six figure incomes and college degrees - their lives were often made possible in large part because of financial family capital, which was accrued in "the good ol' days" of a more equitably-shared economy.

Chapter 8: "The Way I See It, I Get What I Earn:" How Local Blame Distracts from the Realities of the New Economy

38-year-old Joe Beatty, a lifelong resident of Paulson, came from an AMC family. Both of his grandfathers worked on the assembly line, his mother held a white-collar position in the accounting department for 38 years, and his father worked as a foreman, although he was injured at work when Joe was a baby and collected disability payments from the company for the remainder of his working years. Neither of Joe's parents had any education beyond high school, and despite his father's inability to work after age 36, Joe describes his parents as financially secure when he was growing up. They owned two homes: a 2,700-square foot house in Paulson and a small cabin on a nearby lake where they spent every summer. They traveled extensively, and by the time Joe turned 18 he had been to every state in the continental U.S. Joe described himself as mediocre student in high school, noting that he preferred goofing around and playing sports to studying. He wanted to be a physical therapist, and his parents paid for him to attend Paulson Community College so he could complete his prerequisites and hopefully earn a high enough GPA to transfer into the pre-physical therapy program at the Paulson campus of Flagship U. Although Joe was a much better student in community college than in high school, he realized his chances of getting into the pre-physical therapy program were small:

> **JOE:** I didn't realize that if I didn't have a 3.96, there was no way I was getting in. At that time, they would have like 250-300 applicants trying to get into that program and only room for like, 35

> or something like that. So, it was pretty much a done deal that I was never going to get into that program.

While he was trying to figure out what to do instead of physical therapy, Joe spoke with a friend who told him he was making over $50,000 a year working in a warehouse for a non-union manufacturing company called Oberst's[47]. Noting that "there are plenty of jobs with a college degree where you don't make that kind of money," Joe dropped out of college and began to work at Oberst's as well, where his job was to stack cases on a conveyor belt. He married his high school sweetheart, Jamie, and they had "newer vehicles, owned a decent house." Their daughter, Marita, was born when Joe was 29, and five years later a second daughter, Ellie, came along. Joe had mixed feelings about his job at Oberst's. On one hand, he appreciated the pay and benefits, noting that he made really good money for the job and, after being there for several years, had five weeks of vacation so he could go deer hunting. "We used to joke that any monkey could do this job but we got compensated very well for it," he told me. But the work was physically demanding: during his time at Oberst's, Joe ended up having three knee surgeries, a hernia surgery on his stomach, and herniated a disc in his back. "It was brutal," he told me. "Anywhere from 10-14 hours a day on my feet throwing cases on the conveyor belt. Anywhere from 3 to 5 thousand cases a day. [...] The average weight of a case is roughly 35 pounds." But Joe wanted to get into management at the company, so he only filed worker's compensation for one of his four surgeries, instead paying for the rest out of his pocket and foregoing lost wages to show his dedication as a worker. He even went back to work right after one of the surgeries because he wanted to show his supervisors how dedicated he was:

> **JOE**: With my hernia surgery, I had the surgery on Friday and came back on Wednesday. And my boss at the time, he's like - if I see you touch anything, I'm going to beat you senseless. And I'm like, I'm not going to do anything, I'll just drive around in the hi-lo

[47] A pseudonym

> (machine) and haul pallets. And just the bumps in the floor - my hernia was actually in my stomach, so I was trying to hold my stomach and drive the hi-lo at the same time and I came back around the corner by the office and I had tears down my face and (my boss) said, how bout we see you in a week? And I was like, I'm out. But, I mean, that is the kind of dedication I had to the place, you know. And every time I did go out on surgery, the only time I went out on Workman's Comp was when I had to have my right knee reconstructed, and my back.
>
> **JESS**: Why didn't you have worker’s compensation for the other injuries?
>
> **JOE**: Because that was around the time I was pushing really hard to get into management, and I didn't want to be that guy.

Joe’s attempt to show his dedication as a worker was unsuccessful, however: although he interviewed for management positions six different times, he was never promoted. Discouraged, he decided to go back to school to become a police officer, and enrolled once again at Paulson Community College. He worked full time at Oberst’s while attending school, and was only a few credits shy of his Associate’s Degree. Meanwhile, he and Jamie were having marital problems and decided to separate. Joe moved in with his dad, and he and Jamie shared responsibility for their children. Shortly thereafter, Jamie, who had been diagnosed with bipolar disorder, had to be hospitalized in an inpatient psychiatric unit. Joe took advantage of the Family Medical Leave Act (FMLA) to take care of Marita and Ellie, and was able to get 12 weeks off work from Oberst’s. Jamie’s situation wasn’t improving, however, and Joe called his supervisor at Oberst’s and asked for an extension of his FMLA. His supervisor told him it was approved over the phone, but a month later, Jamie delivered a set of letters to Joe that had been sent to their old house. One letter informed Joe that his FMLA extension request had been denied, and he was to return back to work immediately. The second letter, dated a few weeks later, said had been voluntarily terminated for failing to show up to work. Joe hadn’t received either letter, and expressed dismay that “not one person picked up the phone and said, hey Joe, what's going on? We haven't heard from you, we are getting a little concerned. Nothing. They just sent me a letter, by the way, you are terminated. Wow. 16 and a half years and that is how you treat people?"

Jamie and Joe's divorce was finalized in 2013, shortly after he was terminated from Oberst's, and Joe sought - and was granted - full custody of Ellie and Marita. His life was upended further when Jamie kidnapped both children, and he had to travel down to Georgia to get them. Joe also changed his mind about wanting to go into law enforcement, noting that most of the police departments in the area paid between $10-15/hour, and only hired people part time so they wouldn't have to pay benefits. Joe said he didn't want to become a police officer and "make, you know, $15 or $10 an hour working part time with no benefits and take the risk of getting shot." He tried unsuccessfully to get his job back at Oberst's - he called them, but they never returned his calls. When we spoke, he was working 54 hours a week for $8/hour as a cashier at a drugstore chain. He had been married to his second wife, Heather, for a year when I met him, but they struggled to make ends meet economically. Heather had what Joe described as a "good job" working as an administrative assistant for the state and making $21/hour, but she was now paying 20% of the cost of her health insurance as a result of the governor's effort to make state workers more responsible for the cost of their health care, which was almost $800 a month. Heather's sister had put in a referral at AMC for Joe, but he hadn't heard anything in over a year.

If Joe Beatty had been born in Paulson fifty years earlier, his economic situation would have likely looked very different. Joe's father received disability benefits for life from AMC after getting injured at work, while Joe received worker's compensation for only two of the five injuries he had incurred at Oberst's and ended up getting fired as a result of the FMLA incident. He was working for $8/hour and struggling to make ends meet, and noted that if he hadn't married Heather, he would have struggled even more. Joe realized that something had changed between his parents' generation and his own ("things are really different now than they were for my parents," he said) yet he did not recognize that economic inequality, caused by declining unions and other macrostructural forces, played a role. This is unsurprising, as only a few of my participants made such a connection. Instead, Joe blamed these changes on three factors. First, he cited the high unemployment rate in Paulson and high number of people without a college degree, which he said meant employers could fire people because they knew others would be willing to step up:

> **JOE:** Now it's - I think - to me personally, I think for the most part, regardless of what job you have nowadays, you're just a number. There's no sense of -- integrity toward your employees. Any employee can be replaced. They were looking for an employee when they found you. There just isn't that dynamic where it used to be where you had a job, and that's where you were staying because you enjoyed it. And now they just - oh, you don't like things here? Leave. Go find somebody else.
>
> **JESS:** Why do you think things changed?
>
> **JOE:** I think of a lot of it (is) because of the simple fact - and I know a lot of it is primarily to this area, but you've got a vast percentage here that do not go on to college. So your ability to make demands at an employer is null and void if you don't have a leg to stand on.

Later, he spoke about the high wages and good retirement benefits that AMC and other post-war era employers had offered, and again, I asked him why he thought things had changed. This time he struggled to make sense of these changes, and after a long pause reflected on the "downfall of the country" and people's lack of morals:

> **JOE:** Even like, my godfather, he retired from the railroad system. You got hired in there, you stayed for life. You couldn't afford not to work there because the money was so good for what they did, you know? And I watch what him and my godmother do nowadays. They go on trips like, every other month.

> **JESS:** Why do you think (things) changed?
>
> **JOE:** (long pause) I couldn't even tell you. I really don't --- I really don't understand what the downfall of this country has been. For one, there's no value of life anymore.
>
> **JESS:** Can you say more about that?
>
> **JOE:** People’s morals -- they -- it's just not there anymore. Somebody put a simple post on Facebook earlier - “I hope they understand what the law is about fireworks.” So I put on there, I hope you realize the cops have more important things to do than worry about firecrackers. “Well, people need to have respect.” What part of people not having respect do you fail to understand? When I was growing up, if your dog was barking and it was past bedtime, you didn't allow that crap to happen because you didn't want to wake up your neighbors.

While Joe’s anecdote about fireworks and barking dogs were not really related to my question about stagnant wages, he clearly struggled to make sense of the changes he observed, so he related them to other, non-economic concerns he had about the country. Finally, Joe blamed the changes in Paulson on the unions themselves. Even though it was clear to me that Joe’s economic situation would likely have been better if he had access to a union, he told me he “hated unions.” He believed they were greedy (trying to raise workers’ wages when the company couldn’t afford to pay them) and that this was why AMC had shed so many jobs in Paulson in the first place.

Joe Beatty witnessed the transition from the post-war to the new economy first hand: while his parents had done well in the “old” economy, he was now struggling mightily in the new system. Although he struggled somewhat in trying to explain why this transition had occurred, he did come up with reasons for these changes: the high number of unemployed workers in Paulson and individuals without college degrees; the “moral failings” of the country, and unions. Yet Joe did not need to understand why the economic system had changed in order to make sense of his own economic circumstances. This is because he could clearly explain why he was struggling financially without invoking larger structures at all. When I asked Joe why he believed he struggled economically, he placed the blame squarely on himself. First, he focused on his subpar academic performance in high school. He rated himself a 3 or 4 on the economic ladder (from 1 to 10), and we had the following exchange:

> **JESS:** Why do you think you're here (3 or 4) instead of here (higher)?
>
> **JOE:** Just because of the choices I made starting off.
>
> **JESS:** Like, which choices?
>
> **JOE**: In high school. And not -- being the funny guy and -- you know, pushing to be a lot more than what I was in high school. You know - I probably could have been up there at the top of it. Which is funny, because you know - in high (school) I was like, a C average student, then when I went back to college the 2nd time for law enforcement, I had a 3.95 for criminal justice. Was it because the classes were a little more interesting to me? Probably. But at the same time, had I just put forth the same amount of effort I was putting into that, I wouldn't be going to community college, I probably would have had my degree from (Flagship U). I would have had my choices of schools to go to.

Joe also blamed his spending habits, noting that he had purchased clothing and "a lot" of guns after he was laid off from Oberst's with the 401k money they gave him, instead of putting it into savings:

> **JOE:** When I left Oberst's, they gave me my 401k money, and instead of putting it away and saving it for things that - that are more important, a lot of it was spent on frivolous little things that -- seemed like a good idea at the time.
>
> **JESS:** Like, what kinds of things?
>
> **JOE:** I bought a lot of guns.

> **JESS:** Do you feel like if you hadn't spent as much of that money, you would have been in a better situation financially?
>
> **JOE:** Oh absolutely. And I probably dropped a ton of money on clothing alone because the ex-wife and I - I never bought anything for myself. I never treated myself to anything. Basically, I got up, went to work, come home. That was the extent, you know. I think a lot of that during that time was just me trying to find myself again.

Finally, Joe said having four children played a role in his economic circumstances. Heather had two children from a previous marriage, and he had Ellie and Marita. When I asked if he ever spoke with others about his economic situation, he said no - but noted that others probably realized he wasn't doing very well since they had four children.

Joe was a True Believer - he believed the economic system was fair, and that the American Dream was real. He chose "A" on the A/B question. When I asked him to elaborate, we had the following exchange:

> **JOE:** Simply because of the fact that it is the choices that you make. There's nothing saying that because you live in America, you are going to be handed the American Dream. You have to earn it. Nobody is going to hand it to you.
>
> **JESS:** Do you think it exists now - that you can still -
>
> **JOE:** Like I said, it's all the steps that you make, if that is the direction you want to go, then fight for it.
>
> **JESS:** But there are opportunities out there?
>
> **JOE:** Yeah, there's opportunities out there. It's just - no one is going to hand it to you.

In this exchange, Joe states that opportunities are available for people who earn them. He elaborated on this in his response to the alien question, where he said he would tell the alien that stratification in the U.S. was based largely on people's choices. Joe used the example of people he had gone to school with - people who had made, in his eyes, better choices than him:

> **JOE:** I've got quite a few really good friends of mine that - did exceptionally well in school and went off to college and - they're pretty successful, you know?
>
> **JESS:** Like, what are they doing?
>
> **JOE:** I've got one friend of mine, who is the head engineer for a company, he flies all around the country for his company. I have a friend of mine, his wife - they both went to school with us, she is actually - pause - she graduated, became a doctor. She helps run and entire wing of one of the hospitals and she is a teaching professor for medical now. And he's an engineer.
>
> **JESS:** So in terms of why - like, choices and chances, what is it for them?
>
> **JOE:** Their choices. They were all super nose to the grindstone in high school, pushed for super high GPA. Went off, most of them all had full rides because of their high school standings. Pretty much all of them had full rides to (Flagship U). They made better choices.
>
> **JESS:** And what about people down here (points to the bottom of the ladder). The alien wants to know why people are at the bottom.
>
> **JOE:** A lot of it has to do with the same choices. I mean, you have the option when you step into a classroom of what you want to retain. Do you want to sit there and pay attention and strive to be better than the person next to you? Then you're going to do it. You're just going to fall by the wayside because of the choices you made.

Clearly, Joe Beatty did not make perfect choices. It is true that his economic circumstances likely would have been better if he had attended Flagship U, although many of my participants who had a B.A. (or more) still struggled economically. Some might question Joe's choice to spend his 401k money on guns and clothing, although it is somewhat understandable that Joe would do something like this after he lost his job of 16 years, his marriage ended, and his children were kidnapped. And it is true that having four children makes it more difficult to get by than having one or two, although as I note later in the chapter, many of my participants' parents had four, five, or even seven children in the post-war era and were able to make ends meet as a result of higher wages and lower costs.

Yet Joe Beatty's emphasis on the ways in which his own choices led to his economic struggles take the focus away from the broader economic changes that were arguably even more significant in his economic circumstances. Although Joe mentioned how the employment system had changed since his parent's generation, he did not focus on those changes when I asked him (multiple times, and in multiple ways) why he, specifically, was struggling economically. He did not mention the role of Oberst's, who brutalized his body without compensating him and then fired him after he took time off to care for his children. He did not blame the lack of well-paying jobs in the area, or the fact that he decided not to go into law enforcement because the work was part time, high stress, and paid poorly without benefits. He did not blame his current employer for paying him only $8/hour, either. Ultimately, he believed he could have done well economically if he had just played by the rules - by doing better in school and not spending his 401k money frivolously. Yet as I showed in Chapter 2, even "playing by the rules" does not guarantee economic stability: wages and salaries have remained largely stagnant for most of the population, a college degree no longer is a ticket to a middle-class life, jobs are less stable, and the cost of items like health care and housing have increased much faster than inflation.

But most of the 40 individuals in my sample who expressed high or moderate angst about their economic circumstances were like Joe Beatty.[48] They still believed in the dominant ideology, many quite strongly. This was the case even though 80% had experienced an employment-related hardship like a layoff or a demotion, and all had experienced the ramifications of the "new economy" described in the previous paragraph. While many mentioned particular aspects of the stratification system that make it more challenging for some individuals to get ahead, very few believed these exceptions invalidated the dominant ideology overall. C. Wright

[48] This chapter only includes the 40 participants who expressed high or moderate levels of angst – the 16 low angst participants are not included.

Mills (1959) famously differentiated between the "personal troubles of the milieu" and the "public issues of social structure" (pp. 8). He argues that as long as individuals understand the unfortunate circumstances of their lives (or others' lives) to be personal troubles, then there is unlikely to be much large-scale public demand for new social policies. Similarly, I find my participants with high and moderate angst had no reason to challenge the fairness of the economic system, even though scholars and observers could point to the many ways in which their circumstances were negatively shaped by larger economic structures. This is because 83% of these 40 individuals (n=33) at least partially explained their economic hardships by looking inward, at the actions of themselves and/or their partner. In addition, 21 participants (53%) attributed their hardships at least partially to "unfortunate circumstances," such as job losses they viewed as isolated incidents or the ramifications of a difficult childhood. These "unfortunate circumstances" still fall under Mills' definition of personal troubles, as most did not view them as related to broader structures. Indeed, 76% of those who cited "unfortunate circumstances" also blamed themselves to some degree (n=16). While 53% of individuals (n=21) did acknowledge the role that larger forces played in their economic circumstances (such as the high cost of living and low wages), 17 of these 21 individuals also blamed themselves, suggesting that their economic struggles could have been prevented or reduced if they or their partner had only acted in a different way.

In other words, 83% of my participants with high or moderate economic angst did not seem to believe their own economic hardships were contradicted by the ideology of the American Dream because they thought it actually *described* their circumstances: they believed they struggled because they had not followed the rules of the economic game in the first place. I call this phenomena of looking inward to explain one's economic hardships "localizing the blame." We might expect that individuals in the low SES group (like Joe Beatty) would be most likely to blame themselves for their economic circumstances, given their lower incomes and levels of education, yet this was not the case. While majorities in each traditional SES group did localize the blame, individuals in the middle and upper/middle SES groups were most likely to blame themselves: 93% of middle SES and 92% of upper/middle SES individuals did so, compared to only 62% of individuals in the lower SES group. Lower SES individuals were more likely to cite both unfortunate events and structures, while upper/middle SES individuals were slightly less likely to cite these either of these things.

Table 8.1: Attributions for Economic Circumstances by Traditional SES

	Local Blame	**Unfortunate Events**	**Larger Force**
Upper/Middle SES (12)	11 (92%)	5 (42%)	6 (50%)
Middle SES (15)	14 (93%)	8 (53%)	8 (53%)
Lower SES (13)	8 (62%)	8 (62%)	7 (54%)
Total (40)	33 (83%)	21 (53%)	21 (53%)

This raises the question of what these individuals are blaming themselves for - especially those in the upper/middle SES group, who mostly had college degrees. In Chapter 4, I mentioned three meritocratic schemas many participants invoked to explain why individuals in the U.S. do or do not succeed economically: over-consumption, human capital, and career choice. Participants also invoked these schemas to explain how they had personally not followed the rules of the economic game. Of the 33 participants who "localized the blame," 70% cited their own or their partner's spending habits as affecting their economic circumstances (n=23) and 39% mentioned choices related to their own or their partner's education, employment, or career (n=13). In addition, 30% (n=10) discussed choices related to family, such as having a certain number of children and/or choosing for one parent stay at home full or part time with their children. Slightly fewer than half of the individuals who engaged in local blame cited at least two of these factors (45%, n=15), and one person - Joe Beatty - mentioned all three.

The degree to which individuals invoked these factors differed by social class. Upper/Middle SES participants were most likely to blame themselves for their spending choices, as 91% of participants did so (n=10). They were much less likely to focus on human capital/employment (27%, n=3) or family choices (18%; n=2). Middle SES participants also focused most frequently on spending (57%; n=8), but significant minorities focused on human capital/employment (36%; n=5) and family (43%; n=6). Middle SES individuals were the most likely to discuss family blame of the three SES groups and the least likely to discuss spending blame (even though spending blame was still the most common type of local blame among middle SES participants). While lower SES individuals also cited spending blame more often than the other two types (75%; n=6), they were almost as likely to mention human capital/employment blame (63%; n=5) as spending. And even within these broad categories of blame, individuals focused on different things: for example, upper/middle SES individuals who focused on human capital and employment tended to express concern about choosing the wrong career, while lower SES individuals often focused on not attending college, like Joe Beatty. Table 8.2 includes type of local blame by traditional SES group. I only include individuals in this table who blamed themselves to some degree, as my goal is to explain how widespread a particular type of blame is among those individuals.

Table 8.2: Type of Local Blame by Traditional SES Group

	Spending Blame	**Human Capital / Employment**	**Family Blame**
Upper/Middle SES (11)	10 (91%)	3 (27%)	2 (18%)
Middle SES (14)	8 (57%)	5 (36%)	6 (43%)
Lower SES (8)	6 (75%)	5 (63%)	2 (25%)
Total (33)	24 (73%)	13 (39%)	10 (30%)

It is not the case that all of the participants who localized the blame regretted or disapproved of the particular choices they made: instead, I think of the term "blame" in this study as an e*xplanation* for a set of circumstances, not necessarily a sign of wrongdoing or regret. This is a key point, because some of participants attributed their circumstances to their own actions even though they believed those actions were justifiable or worthwhile. For example, several individuals said they experienced financial hardship because they chose to send their children to private, Catholic school, but they believed this sacrifice was worth it. Others noted that their decision to have one partner work part-time led to economic hardship, but that having a parent at home after school was important to them. Regardless of whether individuals saw their decisions as justifiable or not, this focus on their own actions provided a straightforward explanation for their economic circumstances that likely turned their curiosity away from the larger structural forces that might play a role in their hardships. That my participants could so easily explain their economic struggles by focusing on their own actions helps us to understand how the dominant ideology continues to persist, despite so much evidence that contradicts it. If individuals believe a perfectly logical explanation for their situation is right in front of them, there is no need for them to understand how larger structures might have played a role. As Young, Jr. (2004) noted when he observed that low-income African American men blamed themselves for their economic hardships, "the self-induced factors were more visible and less complicated to explain (than structural factors)" (p. 182).

Indeed, the notion that people blame themselves for their economic failings is not new; it has been observed by other qualitative researchers as well (Sennett and Cobb, 1972; McLeod, 1989; Young, Jr., 2004; Silva; 2013; Tan Chen, 2015; Mazelis, 2017). My contribution is to show the specific ways in which my participants - white, middle and working class adults, 67% of whom had at least one partner with a four-year college degree - blamed themselves for their circumstances, how this varied across the sample, and how local blame is linked with one's beliefs about the dominant ideology. While majorities of individuals in each worldview group (True Believers, Justifiers, Skeptics and Challengers) localized the blame to some degree (ranging from 100% of the True Believers to 66% of the Challengers), they varied in the degree to which they combined local blame with structural forces. 80% of Challengers either locally blamed but cited structures (n=2) or did not locally blame at all (n=2); only one, Robyn Curbo, blamed herself and did not cite larger structures. Conversely, 100% of the True Believers locally blamed, and only 3 of 10 cited larger structural forces as affecting them. In all three cases, their target was a government that made them pay too much in taxes. This suggests that the degree to which one blames themselves for their economic situation is linked to their views on the dominant ideology. While many academics and commentators talk about the "middle class squeeze" and focus on the trends I outlined in Chapter 2, the tendency of individuals to localize the blame means many will likely not challenge the economic system. And this is not inevitable, but a product of our culture: there are multiple "common sense" narratives (in particular the "overconsumption myth" (Warren and Tyagi, 2003; Olen, 2013) and the "gospel of education" (Grubb and Lazerson, 2005)) that give individuals plenty of fodder for self-blame.

This chapter proceeds as follows. First, I discuss the link between how individuals explain their economic hardships and their worldviews on and the dominant ideology. I then briefly discuss the ways in which individuals focus on structural forces and unfortunate circumstances in making sense of their economic hardships. The rest of the chapter is dedicated to local blame. I describe the "culture of blame" in the U.S. that provides individuals with ample reasons to blame themselves, with a focus on the "overconsumption myth" and the "gospel of education." I then discuss the three types of local blame I observed in my sample (overconsumption, human capital/employment, and family), the specific ways in which my participants drew upon them, and how this differed by social class.

Local Blame and the Dominant Ideology

There is a link between the attributions individuals assigned for their own economic hardships and their worldview toward the dominant ideology. True Believers were the most likely to describe their economic hardships as private troubles and the least likely to see them as public issues, while the Challengers were least likely to blame themselves and most likely to cite larger structures. As the chart below shows, 70% of True Believers only cited "private troubles" (local blame and/or unfortunate events), while this was true for only 20% of Challengers. And while 80% of Challengers cited structural forces, this was true for only 30% of True Believers. After Challengers, Skeptics were the most likely to cite structural forces as affecting their circumstances (67%); only 33% relied on local forces only. Justifiers were more evenly split: while 44% only mentioned private troubles, 56% discussed structural forces. In this section, I briefly describe these trends across the four groups

Table 8.3: Worldviews and Attributions for Own Circumstances

	Private Troubles			Public Issues
	Local Blame / (only local blame)	**Unfortunate Events**	**Only Private Troubles**	**Structural Force**
True Believers (10)	10 (100%) / (4; 40%)	5 (50%)	7 (70%)	3 (30%)
Justifiers (18)	16 (89%) / (2; 11%)	10 (56%)	8 (44%)	10 (56%)
Skeptics (6)	4 (67%) / (1; 17%)	4 (67%)	2 (33%)	4 (67%)
Challengers (5)	3 (60%) / (0)	2 (40%)	1 (20%)	4 (80%)
Total (39)	33 (85%) / 9 (23%)	19 (56%)	18 (46%)	21 (53%)

All ten True Believers with high or moderate economic angst had local blame: they attributed their hardships at least partially to the actions of themselves and/or their partner. 90% cited spending blame, 40% cited family blame, 30% cited human capital blame, and 60% cited at least two of these factors. 40% of True Believers *only* mentioned local factors as playing a role in their situation (more than any other worldview group), while five (50%) also mentioned unfortunate circumstances. Only three of the ten True Believers (Lisa Sokolov, Ken Thach, and Sandy Thach) discussed larger structures as playing a role in their circumstances; in all three cases this was related to over-taxation. In other words, 70% of the True Believers attributed their hardships to private troubles, with all blaming themselves (or their partner) to some degree.

The majority of Justifiers also blamed themselves or their partner (89%; n=16), but only two (11%) focused exclusively on local factors (compared to 40% of True Believers). Interestingly, only 47% of Justifiers mentioned spending blame (the lowest of any of the worldview groups), while 32% mentioned human capital and 26% discussed family choices. The Justifiers were slightly more likely than the True Believers to mention unfortunate circumstances (53%; n=10) and more likely to mention larger structural forces (56%; n=10). They were less likely than the True Believers to attribute their hardships only to private troubles: 44% did so, compared to 70% of True Believers.

While the majority of Skeptics (66%; n=4) also localized the blame, only one individual, John Heeney, focused exclusively on local factors. I classified John as a Skeptic because he focused on how society was unfair to other people, not to him personally. In accounting for his own hardships, John blamed overspending and choosing the wrong career. Josette Lee blamed herself for having a felony (which made it harder to get a job), but she also cited unfortunate circumstances - having a special needs child and a lack of local family support, which made it hard to hold down a position when she was able to get hired. John and Josette were the only two Skeptics who focused exclusively on private troubles; the remaining four (66%) also discussed larger structures as playing a role. Richard Hamilton and Milton Vermeer both blamed themselves and focused on larger structures, while Elizabeth Belmont and Jennie Hamilton cited both structures and unfortunate circumstances. No Skeptic mentioned family blame; instead they were equally split between human capital/employment (n=3) and spending blame (n=3).

60% of Challengers cited local forces (Robyn Curbo, Stephen Stewart, and Cal Rogan), but none *only* focused on local forces, and only one of these three, Robyn Curbo, did not also mention structures. Indeed, Robyn was the only Challenger with high or moderate angst who did not attribute her hardship at least partially to larger structures. Robyn was critical of herself for "irresponsible spending" when she was younger, which caused her to accrue debt and avoid putting money in savings. She also cited an unfortunate circumstance - that she and her husband had put their daughter into private school because she had special needs, and that none of their family members, who she said were financially well off, were willing to help with the cost. Yet most of Robyn's explanation for her economic struggles focused on her own poor spending habits. As I noted earlier in the dissertation, Robyn had a different worldview than most of the Challengers - she was anti-government but firmly believed the poor didn't have a fair chance to get ahead. Like John Heeney, a Skeptic, she focused on how other people were disadvantaged by the stratification system.

Stephen Stewart and Cal Rogan, the other two Challengers who localized the blame, were more tepid with their self-criticism than Robyn; unlike Robyn, both believed the stratification system disadvantaged them personally. Stephen, who had moderate economic angst, focused on reasons he was doing well economically when I asked him to explain the reasons for his economic circumstances - while he said he had worked hard, he also said he had done a good job of choosing his parents, who had paid for his college at Flagship U in full. While Stephen criticized himself for spending money on his hobbies (model railroading) and eating out too much, he was less critical of himself than many of my other participants, who castigated themselves for overspending throughout our interviews. We had the following exchange, which was the only time he mentioned overspending:

> **JESS:** Are you expected ... Where are you expected to be at this point in your life, financially?
>
> **STEPHEN:** That's a good question. Probably, I had actually hoped to be doing a little better than I am. Um, and I suspect I, if we had been, were just a little more careful with the way that we spend, if our habits were closer to my parents, I would be in a fantastically better place than I am now.

Stephen is blaming himself for overspending, and he also said he and his wife Shannon were doing worse than many people they knew because she was not working full time (family blame). Yet throughout our interview, Stephen mentioned also mentioned structural forces, such as the high cost of college and how he was struggling to save enough for to pay for his children to attend. He noted that wealthy people were trying to make it harder for the rest of society to get ahead, and that his father, an AMC employee, had employment and retirement security that he would never enjoy because of changes in the labor market. Stephen cited his spending habits and Shannon staying at home, but they were certainly not the only factors he mentioned as playing a role in his hardships.

Cal Rogan had worked as a union electrician for a few years, where he made $30/hour. Yet he lost his job in the recession, and was making $9/hour at a big box store when we spoke. Cal blamed himself for "putting all of his eggs into one basket" by not trying gaining more skills. We had the following exchange:

> **JESS:** In reflecting on your current economic situation, what factors do you think played the biggest role in why you ended up where you did?

> **CAL:** I would say bad choices. But a lot of it -- short answer would be putting all my eggs in one basket. Like I could've done a lot better as far as keeping up on -- even though I had one thing going good, I could've still gone to more classes and learned more things.
>
> **JESS**: What was the basket that you feel like you put your eggs into?
>
> **CAL**: Doing union electrical.
>
> **JESS**: Okay. So instead of -- because then when that closed then you were --
>
> **CAL**: Yeah. And then not being aware of what's going on. Current trends, you know what I mean? Watching it kind of fold when I was doing it.

Cal believed he could have done better if he had moved to a different profession, or learned more skills. Yet he was less critical of himself than many of the other participants, and noted throughout the interview how structural forces influenced him, including the decline of unions and corporate greed. My point in this chapter is not that individuals who challenge the dominant ideology do not ever blame themselves - because clearly they do. But the difference between Cal Rogan (a Challenger) and Joe Beatty (a True Believer) is that Cal was acutely aware of the historical and structural forces that made his own employment trajectory so different from that of his father and grandfather, who both worked for AMC. While Cal observed that he could have done things differently, he also put his situation in a larger context.

It makes sense that the degree to which individuals looked inward and focused on unfortunate events without acknowledging larger structures is aligned with the degree to which they endorse the dominant ideology. Local blame is a way in which individuals apply the dominant ideology to their own lives - which also seems linked to their application of the dominant ideology to society more broadly. People who viewed their economic hardships as their own fault may believe others are also at fault for their circumstances; they may also assume the specific problems they see in themselves are widespread among others (something I discuss later in the chapter). True Believers and Justifiers might also rely on local blame because many - like Joe Beatty - did not seem to have the cultural resources to put their circumstances - or those of others - into a larger context – which is why one of the challenge "ingredients" is access to an alternative stratification narrative. Indeed, as the majority of Skeptics and Challengers expressed greater awareness of the workings of the stratification system, it was likely easier for them to draw comparisons between their own hardships and society as a whole. I devote the majority of this chapter to discussing local blame, so I will briefly discuss the structural forces and "unfortunate circumstances" my participants cited as contributing to their hardships.

Structural Attributions

21 individuals cited aspects of the larger social structure as contributing to their economic circumstances. I classified individuals as identifying structural attributions for their hardships if they spoke about something as a problem for them personally and also tied the problem to an issue that affected other people. Structural attributions invoked by my participants included the high cost of living, either in general or for particular items like college or health care (n=9), low or stagnant wages (n=11), high taxes (n=4), a lack of government financial support for stay at home parents (n=1), and employers refusing to hire people without a college degree (n=2). As I noted above, the degree to which individuals invoked larger structures was linked to their adherence to the dominant ideology: while 80% of Challengers, 66% of Skeptics, and 56% of Justifiers drew upon larger structures to explain their circumstances, this was true for only 30% of True Believers. Further, all of the True Believers (and one Justifier, Leah Morgan) focused on taxation.

It is important to note that while 71% of the individuals with structural attributions tied their critiques to an injustice frame with a motivated human actor (n=15), not all did so. For example, two individuals, Sonia Patterson and Heather Beatty (Joe's wife), complained about the rising cost of living but did not link this back to any "motivated human actor." Sonia dismissed rising costs as "just the way of the world," and I had the following exchange with Heather:

> **HEATHER:** You know, it's just … everything costs money. Sports, they can't do any extra-curricular activities without it costing $300, every year 300 bucks for my kid to play softball for a month. That's a total of four hours, five hours. Really, one thing. The food - insane.
>
> **JESS:** Like groceries?
>
> **HEATHER:** Insanely expensive, yes. Clothing - insanely expensive. Everything is just so expensive, so expensive.
>
> **JESS:** Why do you think things are so expensive?
>
> **HEATHER:** I don't know. I'd like to know why.

While I do not expect Heather to be able to explain why the prices are rising using a motivated human actor, she could have tied her observations about rising costs into a structural critique by noting that Joe only made $8/hour, her wages had stagnated, and her health care premiums had significantly risen –all reflective of larger trends. Indeed, while the costs of extracurricular activities are indeed going up, groceries – which Heather discussed multiple times throughout our interviews – are not. A 2015 study from the U.S. Department of Agriculture found families spend a smaller percentage of their income on groceries in 2013 than in 1960: in 1960, they spent 18% of their income on food, compared to 10% in 2013. Yet Heather realized she was struggling to make ends meet, and the cost living was an easy target.

Marty Price (upper/middle SES, high angst, Justifier) also cited a structural critique without referencing a motivated human target, yet he still reproduced the dominant ideology. Although he recognized that there were fewer opportunities for his generation than his parents' (and even fewer for younger generations), he did not cite an injustice frame. Instead, he had a different spin on the inevitability narrative I discussed in Chapter 2: that opportunities were changing because of a "global evening out" whereby the U.S. had exploited other countries (such as China) for so long that now individuals in other countries were no longer willing to work for lower wages, so we had no more people to exploit and were losing our edge.[49] Yet he did not blame anyone for this, and specifically said that he was concerned there would be too much push back against people who were wealthy:

> **MARTY:** Right now, there's a real push back against anybody who's wealthy, you know, that hedge fund billionaire made all that money. He must have stole it, and therefore he's an evil guy. It used to be in America, you were proud if you were successful. Now you're proud if you're humble. You want to hide success because the workers resent that so much because as their lives get worse, they're going to blame rich people. You have class warfare going on. And I think it's going to get worse as things get tighter and tighter.

Marty observed that structural factors affected him – specifically, that he and his generation would not retire as well as the previous generation, but he did not blame motivated human actors. Instead, he worried that rich people would be blamed for "global evening," which he saw as inevitable. Marty described peoples' concerns about economic inequality as a "distraction:"

> **MARTY:** Distraction. Yeah. (I) don't care (about economic inequality). Let me say this. Because I argue about economics with friends all the time. I always say a rising tide lifts all ships, so if all of a sudden, the rising tide lifts this guy up and he becomes a trillionaire, but I get my $3.4M when I'm 68 years old, what do I care? I don't care as long as I get mine.

Marty described himself as a libertarian, but also – paradoxically – said he liked Bernie Sanders. He was born in Canada, and wanted single-payer health care, but described himself as "adamantly personal responsibility:"

[49] This is a very simplified version of his rather long and complicated worldview, but I didn't want to take up too much space with it.

> **MARTY:** I'm staunchly anti-war and adamantly personal responsibility. It sounds contrary to the fact that I'd like to have socialized healthcare, but I like socialized fire departments, too. I just don't want socialized war, and you know, I think the government is just a big, bloated bureaucracy and they just waste tons of money on stupid things.

Marty Price's complex web of beliefs shows how challenging it can be to understand peoples' views on the stratification system. Yet he illustrates how even individuals who "argue all the time" about economics with friends, are interested in history and informed about the news, and experience high economic angst can end up concluding that the economic system is ultimately fair. Indeed, I classified Marty as a Justifier mostly because he said it was difficult for people with low incomes to get ahead (although they could do so if they tried hard), not because he focused on his own hardships. While he believed he was struggling because of larger structural forces, he did not believe a motivated human target was to blame.

Two additional individuals saw the hardships they described as limited to a specific geographic location or profession. For example, Carla Armstrong (middle SES, moderate angst, Justifier, Paulson) believed wages were low in Paulson specifically because so many people needed work:

> **CARLA:** I kind of feel it's because of where I'm at (Paulson), because there's such a recognition – there's a lot of – well, there's a lot of – a lot of recognition that people need jobs so much around here that they can pay (less).
>
> **JESS:** So it's kind of like, a – like, the job market is such that they can offer lower wages because they know there's going to be so many people looking?
>
> **CARLA:** Exactly. And then for the higher paying jobs, or the jobs with greater titles or whatever the case may be, there's so much of a buddy system around here it drives you up the wall.

This was not only a local critique limited to Paulson, but Carla also explained the low wages in Paulson as the logical response of employers that they could pay people less, not an injustice frame. This was similar to what Joe Beatty said at the beginning of the chapter, although unlike Carla, he did not specifically attribute this in accounting for his own circumstances. Melissa Kaiser (upper/middle SES, high angst, Justifier, Williamstown) critiqued the rising cost of living and stagnant wages for the middle class, but her critique was limited to a specific profession: teaching. Both she and her husband were teachers, and she found they were unable to achieve the lifestyle her parents, who were also teachers, had provided to her when she was growing up:

> **MELISSA:** It’s more for the middle class, more difficult.
>
> **JESS:** Why do you think it is?
>
> **MELISSA:** Because the middle class income has stayed the same. Like, I am making the same my dad made 12 years ago, I am making the exact same, but gas didn’t cost what it did 12 years ago. The kids’ (private school) tuition didn’t cost what it did 12 years ago, so it is making it harder to make ends meet. And we don’t have a boat on the river like my parents did, we don’t go on big vacations. […]. You know what I mean, you know, it’s - the cost of college is way different than the cost of my dad’s master’s was. But we are making - my dad and I talked about it, and I am making the exact same thing he did when he retired.
>
> **JESS:** So it’s the idea that salaries are staying the same but the cost of other things are shooting up?
>
> **MELISSA:** For us as educators.

Melissa did not apply this critique of the stratification system to the middle class as a whole: she was focused specifically on the unfairness in one type of profession. Although she referenced the middle class at the beginning of this quote, she ultimately concluded that the issue was one that affected educators. Melissa blamed stagnant incomes on the desire of government officials to make teachers more accountable, but she was not entirely unsupportive of this effort, as is illustrated in the following exchange:

> **MELISSA:** I am at the top (of the pay scale) and I've made less money every year in the last four or five years. Even though we're coming out of the recession, education is not... that money is not coming back to us yet.
>
> **JESS:** It's less money ---why is that?
>
> **MELISSA:** It's backsliding because of the pay cuts, we pay more into our pension, we have to pay more in health insurance, which traditionally was one of the perks of being a teacher, like the stability of your job, and your health benefits was always a perk. Yes, you're going to pay for your own Master's (degree), yes, you get summers off, but those are your financial perks. It's not there anymore, we're paying significantly more into our pension now, and we pay significantly more for our health insurance.
>
> **JESS:** Why do you think that's happened?
>
> **MELISSA:** I'm not a huge political person, but I think people want teachers to be held accountable, which I'm okay with that. I've always said I'm okay being held accountable. If you're going to pay me based on how 30 kids did on a test on one day and one hour, I'd rather you pay me on their collective, like come see me for a year. So I don't know, there's a lot of nuances and arguments around it right now.

Although Melissa described this situation as unfair, her injustice frame was limited to only one profession - teaching. But she also was vague about the target – "people" want teachers to be held accountable – and instead of forcefully using an injustice frame, she said "I don't know, there's a lot of nuances and arguments around it right now." For these reasons, I did not classify Melissa as having an injustice frame.

As I will detail in Chapter 9, both Melissa Kaiser and Carla Armstrong were in the process of addressing their economic issues via "mobility projects:" Melissa's husband Andy was earning an MBA and leaving the teaching profession, and Carla was earning a Master's Degree and planning to move out of Paulson and get a higher paying job. Both believed they would be much better off economically in the future, and in both cases, their structural critiques did not move beyond critiques of Paulson or the teaching profession to result in a blanket critique of the dominant ideology. In fact, Melissa was one of the staunchest supporters of the dominant ideology in my sample, despite her critiques about the treatment of teachers. When I asked her the A/B question she quickly chose A, noting that if people wanted to get ahead, they could use free resources, like the library or the internet:

> **MELISSA:** I really do believe smart is something that you can get. Like, I think if you're willing to work, you can get out of any situation you're in. [...]There are resources. And now with the advent of the Internet, you can go to any library and search for resources for free. You know, you can contact a government agency for free and get help and mentoring and learn to read and …

I asked her if there was a contradiction between her critiques of the system and her endorsement of the dominant ideology. With a laugh, she said "yes," and then gave the following explanation:

> **MELISSA:** I think you have to be really, really smart in what you choose to do and who you choose to marry and I hate to say it, but I will tell my girls: pay attention to what that guy makes. You better love him, but pay attention to what he makes if you want to live this kind of life. I think there is a discrepancy, (but) as long as you know it's there you can work the system.

Her injustice frame - and critique - did not expand to society as a whole - because she believed people could get ahead if they knew how to "work the system."

Yet some individuals did tie the struggles in their own lives to broad injustice frames, including tying their own tax bills to over-taxation via a government overreach frame (Leah, Ken, Sandy, and Lisa); speaking about how a lack of government help made their own lives harder via a government neglect frame (Kristin, Jennie, Max, Danielle, Chandra; Milton; Richard; Shannon); and notions that rich people/corporate leaders were trying to make it harder for everyone else to get ahead, citing stagnant wages and the overall structure of the economic system via an undeserving rich frame (Cal, Max, Shannon, Stephen; Richard). The injustice frames individuals used to describe their circumstances were associated with their stratification worldviews: Government Overreach (taxation) was cited primarily by True Believers. Government Neglect was equally invoked by Justifiers and Skeptics (three each), as well as one Challenger. The Undeserving Rich frame was invoked by four Challengers, and one of the Skeptics.

Leah Morgan (upper/middle SES), a high angst Justifier from Williamstown, spoke about her high taxes throughout our two interviews. She said she had reached the top of the career ladder at her company, but that she gets "screwed over" on taxes.

> **LEAH**: I'm at the highest. I'm at the top of the career ladder for this job.
>
> **JESS:** So does that make you feel, like -- are you satisfied with that, or do you-
>
> **LEAH:** I am. I am. But at the same time, I get screwed over on the taxes. It's so bad.
>
> **JESS:** The taxes, you said?
>
> **LEAH:** Oh yeah. I think taxes are the biggest scam. I mean, I've got to be honest, withholding tax, whoever thought that up is pretty damn smart. Because what it is is a mind game. You may -- yeah, I make this amount on paper. What a massive -- the government takes half of what I make. [...] It makes me angry. Because if we got all of our money and instead of withholding tax, they had to hand it over, there would be a revolution on top of this.

Later, Leah said "My tax rate is high. And -- but I feel like that's the reason, the big reason why I'm in the mess I am. Because I don't make the money I make." She had a motivated human target - the overreaching government - and saw this as a public issue, as evidenced by her belief that if people had to give money instead of the government withholding taxes, there would be a "revolution."

Danielle Young, also a high-angst Justifier, had a very different view of the government's role in her economic circumstances. Danielle was from Paulson, and had one of the lowest incomes in the sample ($24,000). She believed the government was harming her (and others) because they didn't provide more help, via a government neglect frame. I asked her if she thought it was easier to get ahead in the U.S. than in other countries, a common question in my interviews. She said no, and discussed the lack of help the U.S. government gave its citizens in comparison to other countries:

> **DANIELLE:** You just read a lot about other countries where, you know, they have different health care, they have different college tuition. You know, they've got all of these programs set up to make sure that people succeed, and we just don't have that here. You know? The U.S. is one of the countries with the highest rate of student loans, and the highest rate of debt among college graduates, and ... the healthcare system here is horrible, and all of that stuff, and I just really think that holds us back.
>
> **JESS:** Why do you think we don't have that here?
>
> **DANIELLE:** 'Cause I just really think our government doesn't care. (laughs). I mean, if they look and see if it's working for these other countries, it seems like it would be something that they would want to put into play here.
>
> **JESS:** Yeah ... But not really something that they're doing.
>
> **DANIELLE:** They just don't. No. They just raise college tuitions. I mean, I know the government doesn't raise the college tuitions. The actual universities do, but still. That's just going up, and our healthcare system is ridiculous.
>
> **JESS:** Do you think the economic system in the U.S. is fair to people like you?
>
> **DANIELLE:** I don't think so. How is it fair when everything's so expensive? I mean, you try to do what you're supposed to do. You try to get healthy. You try to do this, but you're held back, because of where you're at economically.

Unlike Leah Morgan, who wanted the government to stay out, Danielle Young wanted the government to do more to help people like her. Finally, Max Belmont, a high-angst, low SES Challenger from Paulson, drew upon an undeserving rich frame to describe the difficulties he experienced in the workplace, noting that the "higher ups" were making life difficult for the middle class:

> **MAX BELMONT:** You try to do the best you can for your family and a lot of the economic situations with the crash and everything like that, it's changed the way work is done. Talking about how technology for trying to get a job, it feels like to me that companies and corporations have the upper hand now because I feel like overall we're doing worse than we were 15 years ago as a workforce, as regular people. Yeah, I don't have a degree. I'm not up there. But I have a lot of experience. I can do a lot of stuff, and you kind of feel like the higher ups are making it so hard. They're more concerned about how much money they get. It does distress me, looking at everything. You look at those companies, especially during that whole -- and all these deals, all these people, it's like these golden parachutes. They don't even get a slap on the wrist for what they did, for what I feel to the American public. And it really upsets me. I do get upset about it. Just because it feels like the rich just keeps getting richer and I feel they're trying to grind out the middle class so it doesn't exist anymore. So they have all the money and then everyone else is poor.

Leah Morgan, Danielle Young, and Max Belmont all provide examples of how some participants linked their own hardships to widespread public issues with a motivated human actor at fault. Yet of the 14 individuals who invoked injustice frames to describe their economic circumstances, all but three (Max Belmont, Shannon Stewart, and Jennie Hamilton) also blamed themselves or their partners. This helps us understand how some individuals acknowledge that the economic system disadvantages them, cite an injustice frame, and still reproduce the dominant ideology.

Unfortunate Circumstances

I classified participants as drawing on "unfortunate circumstances" to explain their economic struggles if they spoke about factors that were not their fault, but were either limited to their own lives (such as childhood abuse) or not tied into a larger critique of the stratification system (such as layoffs seen as isolated incidents). As I noted above, unfortunate circumstances are an example of "private troubles" as described by Mills (1959). I observed the following types of unfortunate circumstances: a layoff or pay cut (n=8), expenses incurred or lost work due to child or adult medical problems (n=5), one's parents not encouraging college (n=3); the inability to work full time because of a lack of local extended family support (n=4); childhood abuse (n=1); and general unexpected expenses, such as car repairs (n=1).

The most common "unfortunate circumstance" was losing a job or experiencing employment-related hardships (n=8). Will Derusha (upper/middle), a moderate-angst True Believer from Williamstown, fell into this category. Will could serve as a poster-child for the challenges of new economy. He and his wife, Suzanne, had tried "playing by the rules:" both earned Bachelor's Degrees, and both started working full time after they graduated. But the value of their home depreciated significantly in the recession, they paid thousands of dollars for childcare when their children were younger (which went on a credit card because they could not afford it on their incomes) and Suzanne was laid off twice. Yet Will did not attribute their hardships to systemic changes in the economy - instead noting there were "circumstances" that didn't allow them to move higher on the economic ladder. While the Derushas were doing better economically after Will got a promotion, they had no money in a rainy day fund when we spoke and no equity in the home they had lived in for over 15 years:

> **WILL:** So I think we were here (near the bottom of the economic ladder). We knew we were here. There was self-awareness. We wanted to come here (higher on the ladder) and put ourselves ahead.

> There were circumstances that didn't allow that to happen. Our income didn't grow as quickly as we thought. Our house went down. Children expense might've been underestimated. Maybe there's a combination that we didn't -- now we ended up here (higher on the ladder). It just took longer than we thought.
>
> **JESS:** So when you think about your financial history, and I don't know if this is something you feel like you can answer, but what would you say is to blame for the fact that you were struggling so long?
>
> **WILL:** Maybe just trying to get too much too soon. But again, some of that was calculated. It just didn't time the way that we thought. Like I said, the one job that she lost, we were on a good path. And it didn't crush us, it was just a little setback. And everybody has setbacks. Everybody.

Will's normalization of these "little setbacks" is another example of how seeing one's hardships as simply "unfortunate events" leads individuals to consent to the workings of the stratification system. Will and Suzanne were both 46 years old, but Will said they had struggled most of their adult lives:

> **WILL:** It was probably most of our lives until recently. We had to always -- we still do now. I would say to some degree we're scarred by it in a good way. Everything goes out the door. We both have spender's guilt or whatever even when we have -- I'm just afraid to spend. I don't want to go back.

Will says in this passage that he and Suzanne were "scarred by it in a good way," because it forced them to watch their spending. This is another way in which he is consenting to the hardships he experienced as a result of the new economy. In addition, as I will discuss in the section on "local blame," both Will and Suzanne blamed themselves for their hardships, noting that they "lived above their means."

Karen Wilson and husband Charlie (both moderate angst, middle SES Justifiers from Paulson) could also be poster children for the hardships of the new economy. Unlike Suzanne and Will Derusha, neither Karen nor Charlie had a college degree. But Charlie had what they viewed as a good job as a project manager for a small company he had helped to build. His luck shifted when the company was purchased by a third party and he was laid off, however:

> **CHARLIE**: I mean, six months later (after the acquisition), we walked into work one day, we - it was Boss's day, we had lunch, we paid the -- the employees paid for the bosses. They took us in the boardroom when we got back and said you have three hours to pack. It was seven days after my daughter was born. It was crazy. It was very, very sudden. It was my first day back from my daughter being born. I was off for a week. I went back, you know, seven days later and that's what happened. So yeah, it was -- you know, I lost my vehicle, you know. We tried to keep the house.

Charlie and Karen lost their home and their car, and ended up declaring bankruptcy. Although Charlie and Karen struggled to pay their mortgage after his job loss, they ended up foreclosing because their mortgage was purchased by the notorious subprime lender Countrywide, who ended up charging them several thousands of dollars for "attorney's fees" instead of applying their mortgage payments to the principle of their home. The result was that Countrywide had to pay Karen and Charlie a settlement (of $3,400), but they ended up losing their home anyway. Charlie went to work as a temp at AMC for two years, but the company kept laying him off every 89 days so they wouldn't have to pay him benefits and a full-time wage. He said he was supposed to be hired in full-time, but his sponsor - the vice president of the union and a family friend - died two days prior to his full-time position offer, so he was never hired. Charlie eventually got his current job, as a front-line supervisor at a trucking company, and he believed there was ample room for advancement. Karen was working part-time selling skin care products for a multi-level marketing company; she had quit her job as a cashier after she realized she was paying more for child care than she was making in wages.

Karen and Charlie both blamed their economic circumstances on Charlie's initial layoff, but neither saw their hardships as part of a larger social problem (although they certainly could have). This is not necessarily surprising: Karen said she "hated" paying attention to politics, while Charlie said he got his news from the Weather Channel. Karen's view of their hardships was interesting, however - because like Will Derusha, who said he was "scarred in a good way" by his hardships, Karen suggested that 'losing things" helped them economically, because it allowed them to see what matters in life:

> **KAREN:** Yeah. Losing things (helped us economically). I think so. Like him losing his job and then trying to get other jobs that would make our bills, because I was newly having a baby, I couldn't go back to work like right then. I think that losing things kind of helped us open our eyes and say, you know what, we have each other. And that's what matters.

Individuals like Karen Wilson and Will Derusha (as well as their partners) could have tied their hardships to larger critiques of the system, but they did not. I noticed this over and over: individuals saw their employment hardships as "unfortunate circumstances," but not as reflective of the larger economic system.

Others attributed their hardships to unfortunate circumstances that were personal in nature. For example, Amanda Hudson (lower/middle SES), a moderate angst Justifier from Paulson, cited the abuse she suffered as a child, which led her to start drinking and using drugs in junior high school, as one of the major contributors to her economic struggles. When I asked her what she thought played the biggest role in her situation, we had the following exchange:

> **AMANDA**: Um (pause), my childhood... Yeah. I think that had to be the most major effect on me.
>
> **JESS:** Yeah. Um, you don't have to talk about it at all, but is...can you say more about like what specifically you think made an impact?
>
> **AMANDA:** Um, I (pause) was abused. Um, physically. Sexually. So. I just never really thought that I would get anywhere.

While this no doubt played a role in Amanda's economic hardships, this focus on "personal troubles" prevents individuals from focusing on the larger issues that affect their lives: like the fact that Amanda had $80,000 in debt (a combination of medical, credit cards, and student loans) and made less than $10/hour.

Randy Bullock (lower/middle SES), a moderate-angst Justifier from Paulson who had the lowest family income in my sample, struggled to articulate why he thought he was near the bottom of the economic ladder. After a long pause, he suggested "life circumstances" were to blame.

> **RANDY:** Life circumstances. Events … that always seem to pop up around the time when - just when you think you are about there (financially), you have - but then I've got to replace my car, or I've got to replace 4 brand new tires, and that's not a lot, but $400 versus, you either have your electric on or your car.

Like Amanda Hudson, Karen Wilson, and Will Derusha, Randy could have cited structural forces as contributing to his struggles: when we spoke, he was working construction for an employer who requested that all of his employees get their own LLCs so he wouldn't have to pay social security taxes for them or be held responsible if they were injured. While I saw this as exploitative, Randy proudly told me he had his "own business," and said he was happy he had done this, because he got to write off his mileage to get to and from work and his cell phone bill as business expenses.

Randy said he didn't think he was paid fairly, but he said it was because he was part of a "high dollar crew," where the highest paid workers were the shinglers, and they never quit. Although Randy had health insurance through the Medicaid expansion in the Affordable Care Act, he had no money saved for retirement or a rainy day. But he also had no running water or electricity in his home, and came to our interview at McDonald's wearing sweatpants that hung off of his thin frame and a pair of Reeboks that had holes in the toes and soles that were separated from the rest of the shoe. He could not afford a dentist, and his teeth were stained black with decay. In a previous era, someone like Randy could have gotten a job at the assembly line at AMC, worked there for life, and retired with a pension. But Randy's parents did not work for AMC and had struggled economically, so he did not have as clear of a comparison to make. While Randy was not blaming himself for his struggles, he also didn't see larger structural forces as playing a role in his fate. Instead, he attributed his situation to "unfortunate events." Indeed, Randy did not think the economic system needed to change, even though he acknowledged that people didn't always end up where they deserved to be and that the system wasn't always fair:

> **RANDY:** Some people that are lower deserve to be higher, but because of - where they work, what type of work, or where they live limits their opportunity at times.
>
> **JESS:** Do you think that the economic system should change, since you said it is not fair? Could things be done to make it more fair?
>
> **RANDY:** Honestly, probably not. Because if it could be done, I think it probably would have been thought of by now, to figure out a way to make somebody that's on the bottom get more towards the middle. Because there are always going to be times the people you help get to the middle, the middle at the top aren't going to care, and are going to drop themselves down, and same thing with the people in the middle, they are going to drop down too. So you are still going to have the same situation, it's just going to be different people going up while the bottom falls out for others.

Randy Bullock's situation shows that individuals can be in dire circumstances and still not express anger toward the economic system. Instead, Randy uses a legitimating frame to justify the status quo, and explained his issues using unfortunate circumstances.

Four individuals spoke about a different type of unfortunate circumstance: their inability to work more hours because of a lack of local family support. For example, Jen Taylor (age 45; a moderate angst, upper/middle SES True Believer from Williamstown) and Dana Price (age 48, a high angst, upper/middle SES

Justifier from Williamstown) both had master's degrees in teaching, but both dropped out of the workforce when they had children. They had only recently gone back into the workforce since their children were older, and neither worked full-time as a teacher: Dana was a substitute who was looking for a permanent job, and Jen taught fitness classes in the evenings. Both said they felt like they didn't have a choice to work more hours, given their lack of local family. Jen said she didn't know how she could work more hours even though she thought she should do so financially, because she didn't have anyone to help her out with picking up and dropping off her children:

> **JEN:** People always say, when your kids are in high school, what's your next career? What are you going to do? But life's not easier, it is more difficult with (daughter). The dropping and the picking up. She was done 15 minutes ago, my girlfriend is picking her up. How do you work full time? [...] I am envious of people that have family to rely on for the pickups and the drop-offs. I don't have that. We've never had it because my mom's health was never great, they were not very active grandparents. His parents are a little more - they're really not, either… And it makes me envious to have that backup. Would I have gone back to work more? I wouldn't have when they (her kids) were younger, but I would have liked that option, just knowing that - I have someone willing to come, by free will, not by forcing. And I've never had that.

Dana Price and her husband Marty adopted two children internationally at the same time, and their son had special needs. She notes that she didn't really have the option to work more hours, because they had no family to help out with their kids:

> **DANA:** I've always said I've never regretted the time I took off to be with the kids. But in some ways I feel like I really didn't have a choice, because he worked a lot of hours in another city and we don't have family here that could take my kids or pick them up or attend....you know what I mean, any sports or plays or anything.

> **JESS:** It makes it really hard.
>
> **DANA:** Super hard, and I guess I didn't realize it and then he had a lot of special needs. I was his teacher at home, I had to be. I was just talking to a friend the other day who is just four years older than me and she said she's going to retire in two years as a school counselor, and I thought oh my God, that pension, that awesome school pension, savings and stuff, now I really have my regret. Should we have not lived here? Should we have lived closer to family? But what can you do, there's no point in dwelling over it.

Jen and Dana are not blaming themselves for choosing to stay home - instead they note that not having local family made it very difficult to work more hours. Like the other individuals in this section, Jen and Dana could have focused on the challenges that parents face in trying to balance work and family, and the inability of the government and employers to make it easier to do so. Yet like many other individuals who cited unfortunate circumstances, they did not make those larger connections.

While citing unfortunate circumstances does not involve participants blaming themselves, it still leads them to see their struggles as private troubles instead of public issues. By discussing one's economic hardships as isolated incidents, individuals are again diverting their focus away from the changes in the new economy that disadvantage them. And like I have noted throughout this chapter, most of these individuals were deeply affected by the new economy, and had ample reason to see the system as unfair. Yet many did the opposite: they attributed their struggles to "private troubles" such as unfortunate circumstances and their own actions, via local blame. It is to the topic of local blame I now turn.

Local Blame

The most common way in which individuals accounted for their economic struggles was by looking inward, at the actions of themselves and/or their partners, which I call "local blame." I call this phenomenon local blame instead of self-blame because it includes individuals blaming themselves and/or their partner, while self-blame implies a focus only on oneself. Local blame, on the other hand, is more inclusive. As I noted earlier in the chapter, 83% of participants with high or moderate economic angst engaged in local blame. I observed three specific ways in which this manifested: spending and overconsumption (n=23), issues related to employment or human capital (n=13), and/or family choices (n=12). Three individuals cited something that fell outside of these three areas: Marty Price cited poor investment choices, Isobel Rhodes said her husband didn't know how to engage with the stock market, and Josette Lee cited her felony conviction, which made it difficult to get a job. I focus mostly in this chapter on spending blame, as it was the most widespread among my participants.

A Culture of Blame

The phenomena of self-blame is unsurprising for two reasons. First, because it is likely most individuals, regardless of their economic situation, could note things they could have done differently to improve their economic position, such as making better spending choices or choosing a more lucrative career. Second, as Young, Jr. (2004) noted, it is more difficult for individuals to put their economic hardships into a broader context and understand the myriad and often complicated ways in which they are disadvantaged in the economic game than to simply blame themselves. Yet like the rise in economic inequality itself, the tendency of individuals to locally blame en masse for their spending habits and lack of human capital is not inevitable, but a product of our larger culture. While narratives that offer a coherent structural explanation for one's economic hardships in the face of the new economy are rare, narratives that blame individuals for their own economic struggles are widespread in our society. Two specific cultural narratives that help us to understand the tendency of individuals to blame themselves (and others) for their economic circumstances are the "overconsumption myth" (Olen, 2013; Warren and Tyagi, 2003) and the "gospel of education" (Grubb and Lazerson, 2005). Both of these narratives are ubiquitous - they are “common sense” in the contemporary United States. As competing ideologies are scarce and opportunities for “messing up” by such standards are plentiful, “playing by the rules” of the economic game often seems more straightforward than it really is.

The overconsumption myth is the idea that individuals in the United States struggle economically because of their profligate spending habits and poor financial choices, not because of the changes between the post-war economy and today outlined in chapter 2. It is the root of the overconsumption stratification schema in Chapter 4. Examples of the overconsumption myth abound in popular discourse, ranging from the myth of the welfare queen buying steaks and lobster to former Utah Representative Jason Chaffetz’s comment during the 2017 congressional health care debate that low income people should spend their money on health care instead of “that new iPhone that they just love.” Yet the overconsumption myth is not limited to low-income people: Warren and Tyagi (2003) cite a passage from economist Juliet Schor’s 1999 book *The Overspent American* to explain how this idea is applied to middle class families as well:

> The Overconsumption Myth rests on the premise that families spend their money on things they don’t really need. Overconsumption is not about medical care or basic housing; it is, in the words of economist Juliet Schor, about “designer clothes, a microwave, restaurant meals, home and automobile air conditioning, and, of course, Michael Jordan’s ubiquitous athletic shoes, about which children and adults both display near-obsession.” (p. 16)

It is clear this passage is dated, given that the focus is on microwaves and air conditioning instead of iPhones, but the message is still relevant today. As Olen (2013) notes, there is a thriving “personal finance industry” in the United States that perpetuates the overconsumption myth. She describes this industry as a “juggernaut” that is “seemingly everywhere,” with its stars like Suze Orman, Dave Ramsey, and Jim Cramer spreading their message via television and radio programs and peddling bestselling books and seminars to help individuals better manage their finances (p. 21). These individuals say their methods can help anyone reach economic security, regardless of their income - and downplay the structural reasons why people may be struggling economically. Olen provides multiple examples of these “experts” blaming consumers for their hardships:

> **SUZE ORMAN** (noting that consumers were as much to blame for the Great Recession as banks): You bought homes you couldn’t afford. You took equity out of your homes to buy other things you couldn’t afford. You leased your cars. You bought new cars. You went on vacation. You bought clothes. You spent money like it was going out of style. (2008, on the Oprah Winfrey Show, Olen, p. 91).
>
> **JEAN CHATSKY:** Overspending is the key reason that people slip from a position of financial security into a paycheck-to-paycheck existence (Olen, p. 131)
>
> **DAVE RAMSEY:** Just say no to credit cards, thirty year mortgages, home equity lines, car loans, and anything else that permits you to live beyond your means. Debt is failure, in both the financial and moral sense. (Olen, p. 143).

Indeed, the message of these personal finance gurus had reached many of my participants. Leah Morgan (Williamstown, Upper/Middle SES, Justifier; high angst) said, “and then we’ll see a special (on television), and Suze Orman makes me feel like a loser.” Multiple participants had used or were using Dave Ramsey’s “envelope” system to try and get ahead. Eliza Heeney (Williamstown, Middle SES, Justifier; low angst) even used Ramsey’s name as a verb, noting that her parents were financially successful because they had “Dave Ramsey-ed” their finances for their whole lives. Several people spoke about David Bach’s “latte factor” (the idea that people are in financial trouble because they spend too much money on small daily luxuries like lattes, even though research suggests this is a flawed theory). Dominick and Lauren Siegel (Williamstown, Upper/Middle SES, True Believers) believed their economic success was due to their adherence to the rules in a book called “The Millionaire Next Door” by William Stanley and Thomas Danko, and not the fact that their parents had paid for their college educations, bailed them out of financial emergencies, and left them more than $1 million in two trust funds. "I tell people to read that all the time because it will open up your eyes on how to kind of, live your life," Dominick told me over coffee at Starbucks. "If you want to be the millionaire next door, that's how you need to shape your life, that's how I shape my life."

The second cultural narrative that fosters a culture of blame is the "education gospel" (Grubb and Lazerson, 2004), which suggests individuals can save themselves from the insecurities of the labor market if they simply pursue a post-secondary degree. As this narrative is almost second nature in the United States, I will not unpack it in depth in this dissertation. The important takeaway is that like the overconsumption myth, the idea of the education gospel does not match reality so neatly: as I noted in Chapter 2, research suggests economically advantaged individuals are more likely to graduate from college than those with fewer advantages, that a college degree is no longer always a ticket to economic security, especially when individuals graduate with debt, and that significant inequality now exists among individuals with postsecondary degrees, not only between those with college degrees and those without.

Yet like the personal finance industry, which both supposedly explains why individuals are struggling and offers tools to "help" individuals improve their economic circumstances, there are institutional forces in U.S. society that perpetuate the idea that a postsecondary degree is attainable to anyone, and offer a seemingly easy route to success, even for those with modest means. These include the large for-profit education sector, which caters to economically disadvantaged individuals who might not be a target for traditional public and community colleges (McMillian-Cottom, 2017), and a student loan industry that willingly provides individuals with loans. Indeed, 44% of the participants in my sample with high or moderate angst had either attempted to get a postsecondary degree and failed, or their partner had attempted to do so. I am not trying to argue that the prevalence of student loans is a bad thing - clearly they help many individuals finance postsecondary education. Yet they also perpetuate the idea that the only thing holding a person back from achieving a postsecondary degree (and, consequently financial security) is their own effort and hard work.

The overconsumption myth and the education gospel are potent because there is truth to both of them - individuals *are* likely to do better economically if they watch their spending habits and pursue a postsecondary degree. However, as Grubb and Lazerson note when discussing the Education Gospel and Olen notes in her discussion of the personal finance industry, the disseminators of these narratives often laud them as *substitutes* for public policies that could improve the inequities in our economic system, instead of c*omplements* to such policies. They ignore the degree to which people's financial management and choices regarding post-secondary education are constrained by external forces, ranging from family and demographic factors to a labor market that provides stagnant wages and declining benefits even for those with a college degree. They also ignore the fact that playing by the rules in both of these areas may not be enough to achieve success-diligent financial management cannot make a difference if one's wages are too low to begin with or one suddenly loses their job, and inequality is growing among people with college degrees, not merely between those who have post-secondary credentials and those who do not. Yet their widespread dissemination likely serves as a barrier to individuals looking beyond their immediate circumstances to make sense of their economic hardships, as it places the blame squarely in their own laps.

Although other researchers have found that individuals who struggle financially tend to focus on their lack of human capital (Tan Chen, 2016, Mazelis, 2017), my participants drew more frequently on their spending habits. This was the case even among individuals who localized the blame but did not have a college degree: only four of 16 participants in couples where neither partner had a bachelor's degree said they should have attended college. Indeed, most of my participants who talked about career and human capital focused on majoring in the wrong thing (n=6) or their partner "choosing" not to get a better paying job (n=3), not about a lack of college completion. This might be because all of my participants were employed at the time of our interviews at least part time and many without college degrees believed they or their partner had jobs that would eventually help them get ahead economically (something I discuss in Chapter 9), so they may not have believed they needed higher education in order to get ahead.

Given that spending blame was the most prominent among my participants, it is my primary focus in the rest of the chapter. At the end of the chapter, I touch briefly on human capital/employment blame and family blame. I note in each section who was most likely to have each type of blame, as well as the specific ways in which they manifested.

Spending Blame

The overconsumption myth was rampant among my participants. Indeed, 73% (n=24) of the 33 high and moderate angst participants who blamed themselves for their circumstances attributed at least some of their challenges to their own and/or their partner's spending habits. Although individuals across the traditional SES economic spectrum mentioned spending habits as playing a role in their circumstances, there were differences between the three groups: 83% of the upper/middle SES individuals blamed themselves for their spending habits (n=10), compared to 53% of individuals in the middle SES group (n=8) and 46% of individuals in the lower SES group (n=6). While the numbers themselves are relatively similar, the *percentage* of people in each group is quite different. Indeed, spending blame is one way in which individuals who had "played by the rules" by getting a college degree (or had a partner who had done so) could still blame themselves for their circumstances. Of the 16 individuals with high or moderate angst who were in households with the high educational attainment (which I define as either two partners with at least a BA or one partner with a graduate degree), 12 (75%) cited spending blame as contributing to their economic troubles. By comparison, only 43% of the 16 individuals in a household where neither partner had a BA did so. There was also a difference in terms of spending blame across location: while 47% of individual in Paulson mentioned spending blame (n=9), 71% of those in Williamstown did so (n=15). Interestingly, men were more likely to mention spending blame than women: 36% of women in Paulson mentioned spending blame (4 of 11), compared to 63% of men (5 of 8), and 87% of women in Williamstown mentioned spending (13 of 15), compared with 100% of men (6).

Spending Blame Across SES

The types of purchases discussed by participants as affecting their economic circumstances differed somewhat by traditional SES as well, which makes sense due to the different financial resources they had available. I did not count something as "spending blame" if a participant merely mentioned that it was something they purchased; rather, I cited it if they specifically noted that it affected their economic circumstances negatively. For example, many families said their children were involved in extracurricular activities, but not all specifically cited extracurriculars as an example of overspending.

Half of the upper/middle SES families discussed what I call "investment-related" purchases, such as private school tuition, child care, or purchasing a home that was "beyond their means." Only one middle SES individual mentioned such a purchase, and no lower SES individuals did so. This makes sense: private school or expensive child care centers were simply not in the realm of possibility for many of the participants in my sample. I call these investment purchases because all are (or were) ongoing, relatively high-cost expenditures that the participant sees as bringing some kind of future benefit.

The majority of upper/middle (n=7; 70%) and middle SES (n=5; 71%) individuals cited what I call "family or child experience" purchases, which are items that can be used by one's children (such as extracurricular activities or clothing) or by the family together (such as vacations or eating meals out). While one could argue that extracurricular activities are also an investment in a child's future, the cost of such activities was generally lower than the cost of private school tuition or house payments, and were easier to stop paying if needed, compared to the complexities involved in moving to a new home or changing a child's school. Interestingly, only one lower SES individual cited these kinds of purchases. Finally, majorities in each SES group cited "pleasure purchases," which are items individuals buy for their own use or enjoyment. These include hobbies, vices (like cigarettes), or grabbing coffee or breakfast to go. I observed that while upper-middle SES individuals mentioned purchases across all three groups, middle SES individuals were mostly limited to family/child experiences and pleasure purchases, and lower SES individuals almost exclusively cited pleasure purchases. Again, this makes sense, as it reflects the amount of money participants have available to spend.

Table 8.5: Types of Spending Blame by Traditional SES

	Investment Purchases	**Family/Child Experiences**	**Pleasure Purchases**
Upper/Middle SES (11)	5	7	7
Middle SES (14)	1	5	5
Lower SES (8)	0	1	5

"Investment" Purchases

Five upper/middle SES individuals mentioned major purchases as negatively affecting their economic circumstances, including purchasing a home that was "above their means," (Will and Suzanne Derusha, Andrew Kaiser), sending their children to private, Catholic school (Jen Taylor, Andrew Kaiser, Leah Morgan), and/or using an expensive child care center when their children were younger

(Suzanne Derusha). Andrew Kaiser (True Believer, Williamstown, high angst) said one way in which he and his wife Melissa "lived beyond their means" was sending their three daughters to private, Catholic school. He acknowledged that the reason they did this was because of Melissa, who was from a devout Catholic family. Although he said he liked the education they received and thought it was worth it, he would be okay if they went to public school:

> **ANDREW:** Do I think it's worth it? Yes, I love the school that they are at. I like that - mine was not a religious family growing up, we didn't go to church. My wife they, every week, you know, she went to Catholic everything all the way through college. Um, you know, really it was more coming from her side that, you know, Catholic school, blah, blah, blah. You know, and where I'm like, public school teachers for one and you know, as a public school kid, I don't think there is anything wrong with it. Um, so, you know, but it's just a decision that we you know, that we make you know, even though there is consequences from it. That $1,000 a month could go a long way to other stuff.

Jen Taylor (True Believer, Williamstown, moderate angst) believed sending their two children to Catholic school was the reason she and her husband had no rainy day savings, despite having an income that exceeded $200,000. Although Jen was somewhat dissatisfied with their economic circumstances and believed they were financially insecure because of their lack of savings, she attributed it to their choices. Jen and her husband had attended Catholic school, and it was important to both of them to send their children. As I noted in Chapter 4, Jen couldn't understand why they were struggling to send their two children to Catholic school and put away money for their college when her in-laws had paid for her husband and all six of his siblings to attend Catholic school for 12 years, then paid for two years of college for each. When we spoke, Jen's youngest child was still in middle school, where the tuition was $4,200, and their oldest was in high school, where the tuition was $15,000 a year, but soon they would both be in high school. Jen was worried about how they would afford high school tuition for two children, but her husband (who I did not interview) said they would "just do it:"

> **JEN:** My husband comes from a hard work ethic and his dad had seven kids and they all went to private school for 12 years and every one of them went to college. He's like, my dad just did it. We just do it. My son will go to (name of Catholic High School), which is about twelve thousand dollars right now, but you add on (fees and extras) and it's actually fifteen, and then goes up every year. You say, how are we going to do it? and he is like, you just do.

While Jen was glad her children were in Catholic school, she also recognized its impact on their financial circumstances. I asked her if she thought the government should do more to help middle class families financially, and in a somewhat convoluted statement, she noted that she didn't want to help middle class families who were struggling because the reason she was struggling was due to her own choices:

> **JEN:** Like, middle class who are struggling, I don't – you know, that's – if you're middle class and you're - like, do I think we're struggling? Not really, but (we) could be. You know, but that's our choices, because of sending (them) to Catholic school [...]. So I guess, you know, I don't want to help these people, like – are we struggling? You know, not really, but we also (don't) have the savings chunk because we're going to Catholic schools.

Jen could have questioned why she and her husband were unable to achieve the same lifestyle as her in-laws, who had seven children compared to their two, but she didn't seem to have any awareness of the larger economic trends - like stagnant incomes and rising costs - that affected their circumstances. Jen and her husband wanted to pay for their children to attend college, but they realized the $50,000 they had put aside wouldn't be enough. While Catholic school tuition certainly made the budgets of these families tighter, neither Jen Taylor nor Andrew Kaiser linked their economic hardships to broader economic trends.

Other participants spoke about buying a home that was "beyond their means." Suzanne Derusha (Williamstown, high angst, True Believer, upper/middle SES) said she regretted purchasing Will's grandmother's home, which she believed was beyond their price range. Will told me they purchased his grandmother's home after he passed away - his mother's siblings wanted to keep it in the family, and although it was worth over $200,000, they sold it to Will and Suzanne for $140,000. But the house was old and needed a new roof and new windows, which they put on credit cards because they could not afford to pay for it with cash. Suzanne said the house also had high property taxes and cost a lot of money to heat and cool. They had planned to try and sell the house (which was worth $300,000 at its peak) and move into something smaller, but then the recession hit and the value of the house plummeted. As they had already taken out a second mortgage to pay off one of their credit cards, they knew they wouldn't be able to make money in the sale and stayed in the home. Although their circumstances would have been very different if the value of their home hadn't fallen in the recession, Suzanne believed purchasing the house was beyond their means:

> **SUZANNE:** But the house was 2,400 square feet. It's in Williamstown. The taxes are $4,000 a year. We just bought way out of our price range. It needed a new roof, it needed new windows. Every time we turn around, here's money, here's money, here's money. It was gone. Like I said, we never went and said, I want a new roof.

Will vacillated on whether he thought purchasing the home was a good idea - at one point, he said they should have bought a smaller house, but during the same interview he also said he thought buying the home would be worth it because his mother told him real estate was something that would provide a return on investment:

> **WILL:** My mom used to tell me, don't be afraid to extend yourself early, because you both have professional degrees and you will

> manage to make more money. [...] My mom is very reasonable, and she never had debt. So I listened to her. We weren't making a lot of money. But she would (say) -- don't take expensive vacations, don't buy ridiculous clothes, but real estate was always an area that in the old days, you spent it because you'll always get it back. We learned a lesson on that, too.

Later, he said that in retrospect, he would have bought a smaller house. "I would've probably lived - (it's a) hard thing to say but probably bought a smaller house and tried to live within our means earlier on," he told me. Although I noted earlier in this chapter that Will attributed some of their hardships to unfortunate circumstances, he also said they struggled economically because they had lived beyond their means for a "long period of time." It was unclear to me how they were living above their means, especially because Suzanne said there were times when money was so tight they struggled to buy food. Will and I had had the following exchange:

> **WILL:** It (our economic struggles) was living above our means for a long period of time.
>
> **JESS:** In what ways were you living above your means?
>
> **WILL**: Charging groceries. Spending ... two cars, a house, groceries, and gas. That would eat up everything that we made. So anything extra, clothes, we charged. Any luxuries, charge.
>
> **JESS:** So what makes you say you were living beyond your means?
>
> **WILL:** We would spend more than we make.

Will's conclusion that they were living beyond their means because they spent more than they made was reminiscent of the exchange I had with Sonia Patterson, documented in Chapter 4. Sonia's husband believed they were living beyond their means because they struggled financially and suggested they cut their home internet to save money, but Sonia said they struggled to buy the things they needed and didn't know what they could cut. The assumption of Will Derusha and Sonia's husband that they are living beyond their means because they cannot make ends meet on their incomes shows the wide reach of the "overconsumption myth."

An expense Will did not mention, but that was prevalent in my interview with his wife Suzanne was the cost of childcare and two years of private school. Suzanne told me they had paid over $16,000 a year for child care at a Montessori center for several years when their son and oldest daughter were younger, and that this severely strapped their budget. Then they decided to send the two oldest children to private, Catholic school when they started kindergarten because Suzanne and Will both worked full time and the public schools only offered half day kindergarten.

> **SUZANNE:** So we'd have to bus our kid from daycare to kindergarten back to daycare. My 5 year old on a bus three times just did not sound good to me. No. And so the Catholic school was doing full-day kindergarten so we put them there. At that point, it was way cheaper than daycare.

The Derushas moved both children to public school when they were in 2nd and 4th grades, but Suzanne lamented their decision to put their children in this school, rather than the "blue ribbon" public school in their area. "We had a blue ribbon school in our neighborhood," she noted. "Why didn't we do that?" Later, she said they should have tried a home daycare, like they were doing for their 3-year-old daughter. "Now that I have an in-home daycare, I love it," she told me, "and maybe I should have tried that and that wouldn't have been as expensive because it was, like I said, a quarter of the cost." Suzanne wasn't entirely critical of their choices, but she used them to explain why they struggled economically:

> **SUZANNE:** We made, I don't know if they were bad choices, but we certainly didn't spend money on -- we put our kids in daycare but it was, even right now, my (youngest) kid is in in-home daycare, which is a quarter of the cost as where we put the two (oldest). It was a facility, and then we sent them to (private school) which was $3,000 a year for one kid and then it was $7,500 for two kids.

Will and Suzanne had raided Suzanne's 401k, incurred $40,000 in credit card debt, and had no rainy day savings or home equity. Although Suzanne and Will had not, by my observation, done anything especially egregious with their finances, they insisted they had "lived above their means." In fact, I would argue they played by the rules: they both had college degrees, and both had worked full time since finishing college. A better explanation for their circumstances is that they were victims of the new economy - that rising costs and stagnant wages made it impossible to live *within* their means. Yet Will and Suzanne, both conservative Republicans, did not acknowledge or recognize that such structural forces came into play in their situation.

None of the middle or lower SES participants discussed private school or childcare as contributing to their struggles (although two did send their children to private school), and only one, Ken Thach, mentioned housing. Ken (middle SES, Williamstown; True Believer; high angst) discussed taking out a second mortgage to upgrade his home, and then being unable to pay it back after his wife lost her job, his hours were reduced at work, and the value of their home plummeted in the recession. When I asked him why he ended up in his economic circumstances, he cited the second mortgage as a sign of "overspending:"

> **KEN:** I think there was a little bit too much. I could say, probably definitely back then, there was a lot of overspending. But I was working like a fool as well. [...] As much as it was my dream house, I just couldn't support it. Because at the time, we had moved in 2001 and we were trying to fix that house up and finish the basement and blah blah blah, do some upgrades that we wanted. And, well.

Ken acknowledged that he was "working like a fool," but still lost his home. In addition, he and his wife Sandy had endured numerous hardships at the hand of the new economy, including Sandy going back to school (and into debt) to earn a bachelor's degree in criminal justice, only to find it nearly impossible to find a job in her field. While Ken mentioned their hardships elsewhere in the interview, he still focused on his “overspending.”

<u>“Family and Child Experience” Purchases</u>

Seven of the ten upper/middle SES individuals and five of the seven middle SES individuals who said spending contributed to their economic struggles mentioned spending money on “experiences” to be consumed by the whole family (such as vacations, eating meals at restaurants, or family trips to the movies) or on expenses for their children (such as extracurricular activities). Only one lower SES individual, Richard Hamilton, discussed such a purchase. Specifically, six individuals mentioned spending on vacations (Leah Morgan, Betsey Somers, Chandra Smith, Angela Hunter; Sara Robinson; Jen Taylor); seven mentioned extracurriculars (Andrew Kaiser, Melissa Kaiser, Ken Thach, Sandy Thach, Leah Morgan, Chandra Smith, Ben Russell); three mentioned eating out (Andrew Kaiser, Stephen Stewart, Richard Hamilton); and two mentioned other things, like spirit wear, ice cream, and trips to the movies (Melissa Kaiser, Angela Hunter). The following comment by Angela Hunter (upper/middle SES, Williamstown, Justifier, high angst) was typical of many of the upper/middle and middle SES individuals in my sample:

> **ANGELA HUNTER:** We do travel, even though we shouldn't. We do things, even though we shouldn't. We shouldn't go on vacations, financially. But - I don't consider it fair to my kids because it’s not technically their fault, even though children are expensive. We belong to a travel club. It’s not like a time share thing, but we have to pay an annual maintenance fee. And if you don't go on a vacation, then you are pretty much just wasting that money. And it’s kind of good because it forces you to take a vacation, and everybody needs a vacation. But you know - I'm really bad when it comes to things like spirit wear, ice cream - it's not that I care if I get ice cream, but I think it’s nice in the summer to walk down to the ice cream joint, say hi to who you see, my kids get family time, get a little walk. Your money can always be better spent. Like, I had no business

> eating here (at the cafe where we met), I had food at home that could have been eaten - that is my downfall.

Angela cites a number of things she believes she "shouldn't" spend money on, such as vacations, ice cream, and spirit wear. Yet she also justifies most of these expenses, noting that "everyone needs a vacation" and that it is nice to go on a walk in the summer to get ice cream. Angela and her husband had a household income of $125,000, although she told me they had no money in rainy day savings and significant credit card debt.[50] She cited both their spending habits and the fact that she worked part time as reasons for their financial circumstances. Yet she did not question why, on an income of $125,000, she and her husband were unable to afford vacations, ice cream, and spirit wear. She noted that while her husband put significant amounts away in his 401k (which also reduced the money available for everyday expenses), they would be "eating cat food" if he was to lose his job. Angela said she did not work full time because she didn't know how she would transport her children to and from school and their extracurricular activities - their family lived out of state, and her current part time job offered her significant flexibility.

Similarly, Melissa Kaiser (Williamstown, upper SES, Justifier, high angst) believed she and her husband Andrew spent their money frivolously. They had an income of $135,000, but she said they lived paycheck to paycheck. I asked her what she spent money on that was "frivolous:"

> **MELISSA KAISER:** I think eating out here and there, ice cream here and there, like the fun stuff I like to do with my kids; you know $60 at the movie this week, which we barely ever do. I think those things add up very quickly. The thing that I think really hits us unexpectedly is the cost of the kids activities. And we've had the discussion, if we take them out of everything for a year, there is our six months of income or $1,000 rainy day. Or we could contribute and build it right up. I'm not going to do that to my kids, I'm going to live more paycheck to paycheck so the kids can do those things

[50] I do not know how much because she did not do a second interview with a budget.

> but we take hand-me-downs, I have this discussion with Andy all the time. How can we have all this money and live paycheck to paycheck? But it goes quickly - we've got a mortgage, and cars, and gas.

Melissa mentioned the cost of her children's activities, noting that it was more important for her to put her children into extracurriculars than create a rainy day savings. Ben Russell (middle SES, Paulson, moderate angst, True Believer) also said he sacrificed putting money into savings order to get things for his children. Ben had grown up in what he described as "lower class" conditions with substance-addicted parents and six siblings. "I can say of the seven of us, there were two of us that didn't have beds," he told me. "So we made our beds on the floor at night and then had to pick them up the next day." Ben wanted to give his sons and daughter a better life, and noted that he neglected saving money so he could pay for their sports equipment and clothing.

> **BEN**: Um, I know I don't save enough money, so I tend to spend more than probably what I should. That's mainly just with my kids and their needs, whether it's the latest cleats or the latest shoes or the jeans, the shirts, the whatever it is. The hats, I mean.

Later, Ben lamented the profligate spending of contemporary Americans, noting that individuals put pressure on themselves to provide for their children. I asked him if he thought it was more expensive to raise children now than in the past, and he said he didn't think so:

> **BEN:** I don't know that it's more expensive, I think we put more pressure on ourselves to provide. So the spending is probably much more than it used to be when I grew up. But I don't know that it's... sure diapers cost more, but you make more than you did back in the day. I think it's kind of similar, but the way that we put ourselves out there ....do you want the Eddie Bauer car seat or do you want the car seat from Costco for $9.99?

Ben's comment that "you make more than you did back in the day" is simply wrong, and yet it was a myth I heard from multiple participants. Instead, Ben believed the issue was individuals' desire to purchase an Eddie Bauer car seat rather than a cheaper one at Costco (although I doubt seriously one can purchase a car seat for $10 anywhere). Chandra Smith (Justifier, Williamstown, middle SES, high angst) said she and her husband had lived above their means for "so long:"

> **CHANDRA:** We did it for so long, you know, because nobody – again, nobody wants to have to say no, you know, everybody wants everything instantly and you don't want to think about it, and we did that for way too long on the one income, and that's why we're in the situation that we're in now, where we're trying to play catch up.

She cited the cost of vacations, and using their credit cards to pay for things for their three sons:

> **CHANDRA:** You know, only having one income, we used our credit cards more than we should, and now we are paying for it. We have the three kids. I don't want to say we've spoiled them, but we do give them more than we had growing up. It's hard to say no. We do try to take a vacation every year, so that does not help the situation, either. I do try to plan for that, but there are unforeseen things.

While middle and upper SES individuals commonly mentioned expenses related to their children or families, only one lower SES individual, Richard Hamilton (Skeptic, Low SES, Paulon, High Angst), spoke of such a "family" expenses like eating out. He mentioned he and his wife taking their daughter to get sushi after a doctor's appointment an example of his own poor spending choices:

> **RICHARD HAMILTON:** But yeah, it's -- yeah, it comes down to choices, you know. My wife and I made bad choices. Last night, we went and bought -- we went and had sushi. We had the extra $70 we spent? No. But we were out over there because we were taking my daughter to the doctor and she had been good for the day, so she wanted to reward her. She loves sushi, so we had sushi. So we were going to go see a movie, but no, we're too tired. So we had sushi instead. Movie would have been cheaper.

“Pleasure” Purchases

Finally, individuals across the economic spectrum mentioned “pleasure purchases,” or items to be consumed by one person. These include hobbies (Joe Beatty, Amanda Hudson, Rebecca Griffin, Heather Beatty, Stephen Stewart), grabbing coffee or breakfast for oneself at a restaurant (Andrew Kaiser, Melissa Kaiser, Betsey Somers, Angela Hunter), buying clothing for oneself (Leah Morgan, Jen Taylor), or cigarettes (Heather Beatty). Some individuals expressed regret about items they had purchased using credit cards when they were in college or their early 20s (Robyn Curbo, John Heeney, and Cal Rogan), such as clothing, pizza, or trips to concerts. I asked Heather Beatty (lower SES, Paulson, high angst, Justifier) why she thought she was struggling financially, and she mentioned her smoking habit (among other things):

> **HEATHER:** My own choices, things that I do to myself. It is nobody else’s fault, it is our fault. [...] I could, you know, cut out my cigarettes and try to find a different job, or do different jobs, or he could find a job that pays more than he has.
>
> **JESS:** What would you say to somebody if they were like, “we’ll why, are you smoking?” I mean, I understand it, but like, what would you say to somebody -
>
> **HEATHER:** That it is the one vice that I have left. I have given up everything else that I have enjoyed, that is just the one thing left. I would rather not eat than smoke my cigarettes I guess, I don’t know. It prevents homicides.
>
> **JESS:** Smoking?
>
> **HEATHER:** Yeah, so I don’t kill anybody.

Heather certainly had ample stress in her life. She wanted her husband Joe to get a better job, and as a 9-11 dispatcher, she was constantly on edge about the amount of crime in Paulson. When we spoke she was juggling several jobs: cleaning and painting houses and babysitting to earn extra money. She had recently started paying more for her health insurance after the governor of Rust Belt state decided government employees needed to chip in 20% of the cost. Although both her father and Joe's parents had worked in well-paying, steady positions for their entire careers[51], Heather did not blame her circumstances on changes in the broader economic system. And while she mentioned that she struggled to pay for groceries, Heather maintained her belief that the stratification system was fair:

> **HEATHER:** Yeah (it is fair). I mean for the most part. Some people, you know obviously have things handed to them or they are just, you know. My daddy is this, so I'm this but… no, but I would say most people you know, you work for what you have and there is really no reason we have to settle for nothing.

Like Heather Beatty, Amanda Hudson and Rebecca Griffin (both Lower SES; Paulson, Justifiers) cited their spending habits as contributing to their economic hardships. Amanda had worked for seven years at a non-profit agency, where she escorted domestic violence survivors to their court hearings for $13/hour. She said they lived paycheck to paycheck, and attributed part of their struggles to her spending habits - specifically, she said needed to stop spending money on baking supplies, books, and supplies for her hobby of refinishing furniture. Rebecca, who had recently been hired on the assembly line at AMC, described herself as having "flashy-shiny syndrome," noting that liked to spend money on art supplies (she enjoyed glass fusion) and had splurged recently by purchasing a Kitchen-Aid mixer and cake decorating supplies for her daughter's birthday:

> **REBECCA:** And you know, I have flashy-shiny syndrome, you know, you see something and like, that would be nice.
>
> **JESS:** So, what kinds of things?
>
> **REBECCA:** Ooh, I need a Kitchen Aid mixer. That was my last thing I did-- ooh, Kitchen Aid mixer. Ooh, kid stuff, because my

[51] Or had received disability payments for life, in the case of Joe's father

> daughter's birthday is coming up, so I need bunch of cake decorating stuff. I go overboard.

While it is possible that Rebecca and Amanda might be in a slightly better economic place by not indulging in these "splurges," one must also ask why individuals who are working full-time in emotionally difficult (Amanda) and physically laborious (Rebecca) jobs cannot enjoy small pleasures like reading and hobbies. Indeed, while Rebecca and Amanda both mentioned they made "good money," they said their own spending habits made it difficult to make ends meet. Rebecca said, "before I got this job (at AMC), I would never imagine that someone making $16.25 (an hour) couldn't easily make it." When I asked her why she didn't think she was easily making it, she said, "Irresponsibility. My bills are paid, but then you know when I go on shopping sprees, then I spend a little too much and 'I go oh crap I need gas money.'" Amanda and her husband made $44,000, which she described as "really good money" - and she suggested part of her problem (in addition to the spending) was figuring out when to pay her bills:

> **AMANDA:** Well, if you look on paper, it looks like we make really good money, so I feel like if I can just schedule things better, it wouldn't be paycheck to paycheck. It would just be pay the bills at the beginning of the month or whatever. And then have all of this leftover, so.

<u>Blaming Partner</u>

Three individuals in my sample specifically criticized their partner's spending habits: Dana Price (Upper Middle SES, Williamstown); Milton Vermeer (Middle SES, Paulson); and Heather Beatty (Lower SES, Paulson), who said Joe could spend a thousand dollars faster than anyone she knew. While one might expect that men would criticize their wives for overspending, two of the three individuals who said their partners overspent were women criticizing their husbands. Dana Price (high angst, Justifier, upper/middle SES), a Bernie Sanders supporter from Williamstown, was a strong adherent to the overconsumption myth.

She said she got her news from "liberal" sources like the Huffington Post, but believed American families' financial struggles were a result of their own choices:

> **DANA PRICE:** I constantly hear what's going on with this world when two parents have to work, and I always say this same thing, you know Marty (her husband) and I at one time, for 18 months, kind of an experiment, we had one car. And I say, people choose to have two cars and they choose to go on great vacations and they choose to have 600 channels of cable and they choose to have their daughters in dance and they choose not to shop for their clothes at the Salvation Army, you know, and on and on and on and they choose to have their tweens to go to Starbucks. … Yeah, like there's no complaining that says it costs so much to live in America these days, because those are choices.

Dana's scathing critique of the middle class squeeze dismisses the notion that structural barriers contribute to people's economic hardships. She was also critical of her husband Marty's spending habits, noting that he liked to buy used motorcycles:

> **DANA:** I think that we throw money away.
>
> **JESS:** Yeah, I was going to ask you about that, you've said that. Can you say more about that?
>
> **DANA:** Uh...we have...there's always a collection of things. Our garage is full of like seven motorcycles at all times. We got one in April, it was supposed to be something my daughter could drive to work, she crashed. Twice. So we sold it. And so we had a loss. She crashed it, so we had to buy more parts. Um. Sold it at a loss. And Marty's philosophy was well we had fun with it for the two months we had it. And I guess that's one way of not crying over spilt milk. However, just these rash decisions to me, I just ... I don't understand it.

While it is likely that Dana and Marty would be in a better economic position if Marty didn't purchase used motorcycles, they also paid $800/month for their health insurance premiums with a had a $15,000 deductible, and had lost most of their savings in the recession. Milton Vermeer (Paulson, middle SES; Skeptic, high angst) blamed his wife's spending habits for their economic hardship, although he also mentioned structural factors like de-unionization and the shift from pensions to 401ks. Yet his wife's behavior was most prominent throughout our interview. When I asked if he believed he was careful with his money, he said, "I try to be, but every time I turn around, the wife wants something or the son wants something. And all of a sudden, there ain't no money there." Yet he was unsure what kinds of things his wife purchased, noting that she "spends, spends, spends" but he had "no idea" what she buys.

As I have noted throughout this section, there are certainly ways in which these individuals - and most of us - could have made different financial choices. This is inevitable in a society that inundates individuals (and children) with messages about the need to buy more things, and where the "expectations" of a middle class life - such as vacations and extracurricular activities - are rising in cost. Huntington Bank and the non-profit organization Communities in Schools have together an annual "Backpack Index" since 2007, which takes into account the change in cost for school-based extracurricular activities and the supplies public school parents are expected to provide for their children, such as calculators, pencils, and notebooks. They reported in 2017 that the index has increased 88% for elementary school students, 81% for middle school students, and 68% for high school students over ten years. While many of my participants enrolled their children in club or travel sports, this suggests that even school-based extracurricular activities are growing in cost.

In addition, I noticed that Disney vacations were often seen as the "gold standard" for many of my families - something they saw as a rite of passage for their children, often because they had gone with their own parents growing up. Rebecca Griffin said she cried when she took her children to Disney World a few years prior to our interview. "I cried," she said, "Because I had always wanted to take my kids to Disney World. It was like my dream, you know." Melissa and Andy

Kaiser saved for several years to take their children to Disney, with a visible jar on their refrigerator to put money for the trip. But the cost of Disney vacations has significantly outpaced inflation - while a one-day ticket for the Magic Kingdom park at Disney World cost $39.13 in 1997, it had risen $110 in 2017. If the cost had stayed in line with inflation, it would have only cost $59.68 in 2017 (Maranjian, 2017). Instead, it was inflated by 53% over 20 years. Leah Morgan spoke with regret about the Disney vacation her family had taken:

> **LEAH:** That trip to Disney, that wasn't within our means.
>
> **JESS:** What made you decide to do the trip even though it wasn't in your means?
>
> **LEAH**: We planned for it a year thinking we can get this – everything -- and we just didn't. We just didn't plan accordingly. So cars, house,I think the money we spend on those kind of things, we're doing pretty well as far as spending. We don't really spend on a lot of -- we don't buy big TVs and big boats and stuff like that. We don't go and blow money at the mall. We just don't.

While Leah said they did relatively well with spending in other areas, she was critical of their decision to go to Disney World. She said they wanted to do the trip before their oldest child moved out of the house. "Was it a financially good move?" she mused. "No. But did we want to do it for our kids? Yes."

In contemporary U.S. society, individuals are expected to give their children a particular lifestyle, seen as the "norm" among most middle class families - but stagnant incomes and rising costs inevitably mean many will struggle economically in their attempts to do so. Yet the wide reach of the overconsumption myth means individuals blame themselves (and others) for living above their means, which provides a straightforward explanation for why they (and others) are struggling economically, and limits their need to question the fairness of the economic system more broadly.

The Wide Reach of the Overconsumption Myth

The overconsumption myth was not just limited to my participants' views of their own experiences. I cited several passages throughout the previous section from individuals like Dana Price and Ben Russell who both criticized their own spending habits and the habits of other Americans. Slightly less than half of the individuals who blamed their economic struggles at least partially on their own (or their partner's) spending habits invoked the overconsumption schema to describe why contemporary Americans struggle. Yet 73% of the 15 individuals with moderate or high economic angst who cited the overconsumption schema as an explanation for economic stratification in general also blamed themselves for their spending habits. For example, Angela Hunter said the following when I asked her about the dominant ideology:

> **JESS:** Do you - back to the idea of the American Dream - if you work hard, and play by the rules you can get ahead - do you think that still exists in the US today?
>
> **ANGELA:** I do. I think it's there and it is achievable. We all just need to really stop with the immediate gratification, which is really what's killing us, you know - "we need this, we need this." No, you don't need that. It makes your life easier, but it doesn't mean it makes your life better.

Ewick and Silbey (1989) suggest that "sharing stories" might help individuals see their private troubles as public issues. But Leah Morgan knew that other individuals were struggling financially, citing a run-in with a neighbor:

> **JESS:** Do you think that, like your friends, do you think that others might be struggling?
>
> **LEAH**: Oh I know they are.
>
> **JESS:** Do you talk to you about it or --
>
> **LEAH:** No. Some things just rear their ugly head and when they don't want to -- like our neighbors, I bought something for her

husband she wanted to keep a secret, so I bought something and held it at my house. She said, I can't pay you right now. It was like \$80. She was like, I don't have the money to pay you right now, you've got to wait. You've got to wait until Friday. So I get that concept.

JESS: And is she another person where you wouldn't have guessed that she was struggling?

LEAH: Oh yeah. Absolutely. She goes, I don't have a penny to my name. Like I have to wait until I get money.

JESS: Is your sense that this is more widespread than people --

LEAH: Oh, I know it is. I know it is.

JESS: Yeah. Why do you think it's happening with so many people?

LEAH: I think that's a phenomenon I'd love to know the real answer. I think we as Americans, we want everything. We want it now. And we don't want to wait to pay for it. I think that's a huge problem. Also, kids are doing more and I think business owners, they know that we spend a lot of money on our kids. I mean I, for one, I never thought I'd spend this much. Taxes, I think taxes -- what we make on paper is not what we make.

Leah cites high taxes as part of the problem in this exchange (something she discussed throughout our two interviews) but focused primarily on Americans wanting everything and not wanting to wait to pay for it. Leah had experienced multiple issues as a result of the "new economy," including losing two jobs and inadvertently getting into a subprime mortgage. Yet she was very critical of her own spending, noting that she spent a lot of money trying to help her teenage daughter keep up with the other girls at her private school, on her children's travel sports, and the aforementioned trip to Disney World. While her neighbor was also affected by the new economy, Leah's immediate instinct was that she, like Leah, was living beyond her means.

Two participants - Will Derusha and Andrew Kaiser - went further. They used the overconsumption myth to explain why so many Americans are struggling today compared to previous generations. Both were upper/middle SES True Believers from Williamstown; Andrew had high angst and Will had moderate angst. As I have noted, Andrew and his wife Melissa, both public school teachers, were unable to achieve their desired lifestyle of sending their three daughters to Catholic school and saving for their retirement, even though Melissa's parents had been able to do so as public school teachers in Williamstown. Although Melissa's mother had stayed at home until Melissa was in 7th grade, they were able to send Melissa and her two sisters to Catholic school for twelve years, pay for all three of their college educations, and now had a boat and a second home on a lake. Andrew and Melissa realized they would likely not be able to help their children pay for college, even though Andrew was in the process of getting an MBA and leaving education for corporate America in order to pay for their lifestyle. Yet Andrew blamed their economic hardships not on stagnant pay in teaching or less generous retirement packages, but because of his own choices, noting that he and Melissa were living above their means by sending their children to private school and owning a "bigger house on a bigger yard" in Williamstown, "even though it is nothing special." He expanded his observation to include other families, noting that a lot of people he knew were probably struggling economically as well. Yet he did not see this as a "public issue" that needed redress because of an unfair economic system: instead, he blamed it on the overconsumption myth. "A lot of people want to live a certain lifestyle, and that's the lifestyle they live if they can afford it or not," he declared. When I asked him to elaborate, he cited the Dave Ramsey seminar he and Melissa had attended:

> **ANDREW:** We were talking about doing Dave Ramsey, and one of the things that he said um, you know, a lot of people are, you know, trying ... to have the same kind of house, same kind of stuff as their parents had. It took their parents 35 years to get it, you know, they are doing it in you know, we are doing it in five years. It took our parents a lot longer to get to that so it's like, we're forcing this lifestyle that we can't necessarily afford on ourselves you know,

> before we are able to do it. We find a way to do it but something suffers.

Narratives like Andrew's perpetuate the idea that it is harder for families to make ends meet today because of a greedy desire to "have the same kind of house, the same kind of stuff" as their parents, and ignore the broader economic shifts of the past 40 years. And the source of Andrew's information was Dave Ramsey, one of the stars of the Personal Finance Industry.

This sentiment was echoed by Will Derusha, who said he and his wife Suzanne were struggling because they "lived beyond their means for a long period of time." As I noted previously, it became clear to me that their hardship was based on Suzanne's multiple job losses, the high cost of childcare, and the value of their home dropping in the recession. Yet Will did not see their circumstances as evidence of any problematic changes in the economic system over time, even though his parents had not experienced similar hardships when they were raising Will and his brother and he acknowledged that other families they knew were also struggling. He said Suzanne had been the treasurer for their daughter's cheerleading squad and a lot of the families struggled to come up with the money for dues and other required expenses. But instead of recognizing that others, like him, might be struggling because of an economic system that disadvantaged them, he blamed this widespread economic hardship on entitlement. Like Andrew Kaiser, he suggested people wanted to be better off than their parents, and that this was the source of their struggles:

> **WILL:** I think there's an expectation for all of us that we'll be at least as good or better than our parents. And I think it's a country problem as a whole. I think we're all entitled. We all feel entitled to a certain standard of living or better. And we're willing -- I was a victim of this. I was guilty of it. Not a victim at all. But I was guilty of doing this. There's no larger thought as to what this is going to cost.
>
> **JESS:** Like from people who are doing that?

> **WILL:** Yeah, so it's just an expectation. You're going to join baseball, you're going to play here, it's going to cost this. Okay, I'll do it. And then I think it's our debt, our trillions in debt as a country. [...] We have to approve this budget or it has to be 10 percent more than it was last year because we always do it and we grew before. There's no accountability for what we do and there's a sense of entitlement for us and for our kids. I think our generation, we feel we plan to pay for our daughter's college. We don't plan to ask our daughters for anything. How did that happen? My parents' generation, I told you, they paid for the whole thing. I contributed as much as I could. The generation going now, the parents pay it.

Will's parents actually ended up paying for most of his college, according to Suzanne - he took out a small loan to pay for supplemental expenses, but he was not responsible for the majority of the cost. He gave no acknowledgement of how much the cost of college has increased, and how difficult it would be for most young adults to pay for it on their own without incurring significant debt. Instead, he wistfully invoked his grandparents' generation several times in the interview, noting that unlike the "entitlement" he observed among his contemporaries, they were on the right track:

> **WILL:** I just think as individuals, I think as a whole, we're too entitled. I think nobody's accountable for what they do. I think the country was on the right track in our grandparents' generation. Just they were more accountable for themselves, more hard working, not looking for others to solve their problems. [...] Financially I think they lived within their means.

Will's his rewriting of history, where a generation that relied on government support (via programs like the GI Bill), strong labor unions, and an employer-based safety net is deemed "more accountable for themselves," is simply inaccurate. Ironically, Will's grandfather was a recipient of many of these benefits, as he worked on the line at AMC. Yet Will himself was adamantly anti-union, like many of my participants. Will was a staunch conservative, and he mentioned the federal deficit as an example of how our society is "entitled." Like Andrew, he can explain why previous generations did well economically and his generation is struggling without invoking broader economic trends at all. For example, he attributed his mother's economic success to her frugal spending and smart money management:

> **WILL:** I think she (his mother) prepared very well. I don't think she made a lot of money as a schoolteacher, obviously, but I think she prepared very well and lived within her means and saved. So she's doing very well now.

Will's mother benefitted from an era in which school teachers could do well and save, because they received relatively generous pay and pensions. Yet this is no longer as easy to do, regardless of how much a teacher "lives within their means and saves." A 2016 report from the Economic Policy Institute found that in 2015, the weekly wages of public school teachers were 17% lower than the wages of comparable workers, but in 1994, this gap was only 1.8% (Allegretto and Mishel, 2016). Achieving financial success on a teacher's salary today would likely be especially difficult for a person like Will's mother, who divorced Will's father when Will was in college and never remarried.

While other participants who were critical of their own spending habits did not explicitly argue that their generation was doing worse than their parents (or grandparents') generation due to overconsumption, many linked their parents' economic success to their spending habits and frugality. Indeed, of the 14 individuals with spending blame who said their parents were now doing very well economically, 12 attributed their parents' economic success to their money management and frugality, even though it was clear to me that they had benefitted from the post-war economy. Consider the following explanations for these individuals' parents economic success. Rebecca Griffin's father was an AMC "lifer," who retired after a lifetime of service on the assembly line.

> **REBECCA: I** have to say (they did well economically) because my mom's money sense. You know, if my dad had been in charge of the

> money, they would not have had what they had. She was more careful.

Heather Beatty's father was a firefighter, and she said her parents now had "plenty of money:"

> **HEATHER:** They budgeted and were frugal with their money. They're just really strict, had their budget, never deviated from it and they just lived the bare minimum. We never had, you know, we always had two cars but they weren't you know, the biggest or the best.

Both Rebecca and Heather had fathers who worked in the same unionized position for their entire careers, yet Rebecca and Heather could explain their success easily without any knowledge of the changing nature of work in the U.S.. Sara Robinson, a True Believer from Williamstown (upper/middle SES, moderate angst) had an alcoholic father who bounced between factory jobs and lost an eye when he showed up drunk to work. Yet he purchased a significant amount of land (which Sara inherited) and ended up dying "extremely financially stable," according to Sara. Her mother also had a pension through her job as a teacher's aide. Neither parent graduated from high school. But Sara also referenced their thriftiness, although she was less certain than others how her parents were able to do so well:

> **JESS:** Given what you know of your parents, does it surprise you that they ended up where they did economically at the end of the day?
>
> **SARA:** No, it doesn't. [...] They were so -- I don't want to use the word thrifty, but they were. You know, they were thrifty. We ate so good. We ate steak and we always had fresh fruits and vegetables. We didn't grow up hungry; we had beautiful clothes. So, what was the question?
>
> **JESS:** The question was, does it surprise you that they ended up where they did financially?
>
> **SARA:** Oh. Yeah. No, I guess it doesn't. I don't know why. They just seemed smart with money. Like, I don't know. You know, I look at my husband and I, but I'm like, you guys, my parents, like, I don't

> know how they did it, you know? They were on like, one measly income.

Sara did not connect that her parents lived in a time where it was possible for an individual without a high school diploma who had an unstable work history and a problem with substance abuse to die “extremely financially stable” as a result of investments he made. The problem is that by attributing their parents’ economic success to thriftiness, my participants could explain the different economic experiences across generations in a way that was completely decoupled from the broader economic changes of the past 40 years. As the overconsumption myth minimizes the pernicious features of the new economy by blaming individuals for their economic struggles, it also erases the fact that my participants’ parents worked and retired in a much more favorable economic environment. This rewriting of history further limited the need of my participants to question the dominant ideology: their parents were successful because they played by the rules, while they themselves were unsuccessful because they had not.

I found that attributing one’s parents’ success to their financial management was widespread in my sample, even among those who did not criticize their own spending habits. Of the 34 participants in my sample who said their parents were economically secure, 65% (n=22) said it this was a result of money management or frugal spending. Indeed, a number of individuals said they were doing well economically because they were frugal (such as Dominick and Lauren Siegel, who said they followed the *Millionaire Next Door*) and their parents had done well economically because they were also frugal. For example, Taryn Dawson, a True Believer with low angst, said she did well economically compared to her peers because she and her husband, Chase, lived below their means:

> **TARYN:** You know, I just look around and there's debt. People have credit card debt. Everybody I know has credit card debt. [...] Tons of credit card debt, and they're behind on their mortgage

> payments, behind on their consumers, behind on -- and just from hearing, having friends and -- around that.
>
> **JESS:** What -- Do you think that -- Why do you think that so many people are in that situation?
>
> **TARYN:** They get head over -- I mean, I guess they wanted, and they don't -- They just want too much. They don't -- They want it now. They don't work harder for what they want. They want it now, and they just -- Here's a charge card. Put it on there.

Similarly, she believed her father, a line worker at AMC, did well financially because he was frugal:

> **TARYN:** My dad was very, very smart with his money. I remember bill day was every Thursday. He would go in his room, and he'd shut the door, and he'd spend like three hours taking care of bills, because they didn't have online banking and all that. And so he was very, very smart with his money. So he always had a nest egg.

The belief that one's parents did well economically because they were frugal was not limited to the True Believers or Justifers: 6 of the 22 individuals who did this were Skeptics and Challengers. The difference is that most of the Skeptics and Challengers also focused on the larger structural changes in the economy, while these factors were absent from most of the conversations of the Justifiers and True Believers.

Human Capital/Employment Blame

30% of participants with high or moderate angst blamed themselves or their partners for issues related to human capital or employment. We might anticipate that individuals who did not attend college would frequently speak about their lack of a degree, but this did not happen as often as I expected. Indeed, only four of the high or moderate angst participants mentioned a lack of college degree as affect their economic prospects. As I noted earlier in this chapter, part of this is likely because all of my participants were employed at the time we spoke, whereas other researchers have found unemployed individuals likely to speak about their lack of degree (Tan Chen, 2016; Mazelis, 2017). I observed three types of employment / human capital self-blame: noting that oneself or one's partner chose the wrong career path (n=5), blaming one's partner for staying in what the participant believed was a low-paying job (n=3), and not graduating from college (n=4). One individual, Cal Rogan, was a hybrid: he said that instead of sticking with his job as a unionized electrician, which he eventually lost in the recession, he should have chosen a different skilled trade (career path) or gone back to school.

Individuals who spoke about human capital / employment issues came primarily from the middle and lower SES groups (five each), although the differences across SES were not large: three individuals in the upper/middle SES group also spoke about these issues. Interestingly, the "target" individual involved someone with a BA almost as often as someone without (seven without a BA versus six with a BA). The majority of individuals who cited human capital or employment issues were men focused on themselves (n=5) or women focused on their husbands (n=3). Only one man focused on his wife - Milton Vermeer (high angst, middle SES, Skeptic) in Paulson, who believed his wife needed to work more hours so they could make ends meet. Two women focused on their own career or educational mistakes, and two focused on both themselves and their partners.

Career Path

Five individuals spoke about themselves or their partner pursuing the "wrong" career path. With the exception of Carla Armstrong, all were either men themselves (Richard Hamilton, John Heeney, Andrew Kaiser) or women talking about their husband (Jen Taylor). The majority of these individuals were middle or upper/middle SES; only one (Richard Hamilton) was lower SES, although he had a bachelor's degree. In each case, the individual in question had at least a bachelor's degree, but the degree did not allow them to make the kind of money they had envisioned. With the exception of one person - Jen Taylor - all were in the process of changing their career at the time of our interview or had done so shortly before we spoke.

Andrew Kaiser (True Believer), Richard Hamilton (Skeptic), and Carla Armstrong (Justifier) enrolled in college immediately after graduating from high school; all ended up dropping out and then starting again before pursuing degrees in education (Andrew), English (Richard), and Communications (Carla). Now all three were back in school: Andrew was earning an MBA; Richard was earning a certificate in computer networking, and Carla was earning a master's degree in higher education administration. Each blamed themselves for taking the wrong path, and lamented the significant amount of student loans they had accrued: \$54,000 for Andrew, \$75,000 for Carla, and over \$100,000 for Richard, who had attended Flagship U for two years before dropping out. After moving to several cities for his wife's job, Richard finally earned his degree in another state. He noted his belief that "any" bachelor's degree would allow him to get ahead economically, and he realized that wasn't the case - he was working at a retail pharmacy chain for \$9/hour when we spoke:

> **RICHARD**: I'm not using my degree, so it's kind of a waste of paper right now. And I always had the ideas that hey, you go to a good school, regardless of what your degree is in, there will be headhunters looking for you. And they're going to give you a job. That doesn't happen. Doesn't happen anymore.

Despite making this structural critique, Richard also criticized himself, noting that he had "screwed up" educationally and that he was doing worse than most of his friends economically "because I like too many things and I couldn't pick one." Andrew Kaiser also blamed himself for his family's financial struggles, noting that he had restarted his career several times:

> **ANDREW: I** feel that, I mean, I'm 43. And I feel that I've restarted my career a few times. And, so I feel like I personally, have put my family sort of in a hole. There's not a, we don't have a retirement

really. Um, you know, we don't take ... We don't go on huge vacations. We don't do, you know, a lot of stuff that we see other families do. Especially like families at our kids' school because we're definitely, we're definitely bringing up the bottom, you know, money wise at our kids' school.

While Andrew told me that he thought every career path he was taking was going to be the correct one, he still blamed himself for his family's hardships, instead of the changing nature of the teaching profession. John Heeney (Skeptic) graduated from Flagship U with a chemistry degree, decided to become a teacher, and earned a master's degree in education. Like Andrew Kaiser, John was leaving teaching: he had been laid off multiple times and was making a relatively low salary. But like Andrew Kaiser, John blamed himself for choosing the wrong career (and then not leaving) – not the nature of the teaching profession:

> **JOHN:** I think had I had the financial discipline and I think had I had the maturity to recognize what was going on early on in teaching, knowing that the public school route would pay more but would be so incredibly broken that I couldn't last in it and the charter school route would, you know, pay crumbles but have at least their institution together, I would have bailed after a year or two of teaching tops.
>
> **JESS:** And you did it for eight years, is that what you said?
>
> **JOHN:** Eight, yeah. I was very slow on that lesson. I was very hard headed.

Only Jen Taylor (True Believer) spoke about the wrong career choice but said it was too late to make a change. In addition to the cost of Catholic school, she believed she and her husband didn't have more in savings because he had chosen the wrong career, something she said he acknowledged as well. Although he earned over $200,000 working in sales, she said he regretted majoring in economics and recently said he wanted to go back to school to become an optometrist. have become an optometrist. "He regrets it to this day," she said, but she also believed it was too late to fix it – when he suggested he should go back to school, she rejected the idea as too expensive. The examples in this section illustrate another way in which individuals who "played by the rules" by getting a college degree can still blame themselves for their hardships: because they did not choose the right career.

Employment

While the majority of individuals speaking about career change talked about themselves, the three individuals who discussed employment-related issues focused on their partners. Leah Morgan (Justifier), Milton Vermeer (Skeptic), and Heather Beatty (Justifier) all believed their partners were not making as much money as they could, and blamed their partner at least in part for their financial hardships. These individuals were not suggesting their partners needed to obtain more human capital - instead, they suggested they could move to higher paying jobs and just did not choose to do so. Milton Vermeer's wife worked as a caregiver for an older woman, but Milton did not consider it work, even though he said she was gone sometimes from Friday night until Monday morning at her job. He described her as "staying at home," and she needed to get a job:

> **MILTON:** She would rather stay at home and spend money instead of working. And I told her, we can't afford that. The economy nowadays, it's got to be two incomes. And then she gripes that we don't go on vacations, but who can afford it?

Leah Morgan and Heather Beatty were both the breadwinners, and both criticized their husbands for not getting higher paying jobs. Leah Morgan had wanted to stay at home with her children, but instead she was the breadwinner in her sales job. She told me in our first interview that it was her fault she wasn't where she had hoped to be financially, because she should have "married rich:"

> **LEAH:** I shouldn't have married my husband. I shouldn't. I should have married rich. That's what I tell myself.
>
> **JESS**: Is that your conclusion about how to --

> **LEAH**: Absolutely. [...] Because in order to stay home with my kids, I would have to do that.

Leah's husband had a Juris Doctorate but was working in a job that she said did not require a law degree. She was extremely critical of him in our first interview:

> **JESS:** Do you -- do you feel like if your husband -- do you think he could get a job where he could make more money?
>
> **LEAH:** Yeah. Absolutely. It's a huge problem between us, I think. He could be making so much more.
>
> **JESS:** Does he feel concerned about the finances, too?
>
> **LEAH**: Oh yeah. He's like, he's like, I feel this is terrible. I just feel like he's like a man with no arms and no legs. He just sits there and just does it. Isn't that terrible?

She described his work as a "putz job," noting that he just "settles:"

> **LEAH:** He settles. He settles. He has no self-confidence. So his job is a a -- it's a putz job. That's what I say. [...] He could be -- I think he could be so much more than he is. [...] I don't have a lot of respect for -- for kind of the low road is taken.

In our second interview a year later, she was more forgiving of her husband, noting that she had decided to embrace his personality, and the fact that he was a "9 to 5, clock-punching, just regular Joe Schmoe" instead of feel bitter about it - but clearly she attributed some of their economic hardship to his employment choices. She repeatedly noted that he was not living up to his potential. Finally, Heather Beatty (Paulson, Lower SES) believed that Joe, who worked for $9/hour as a cashier, could easily get a job where he could make more money, but chose not to do so. She told me about a fight they had had the night before our interview:

> **HEATHER:** Last night, was, you know, I'm like, 'Something's got to give. We're outta money again' and, you know, 'You're not making very much money.' And, you know, I'm making money but it's not enough to carry everybody. [...] I'm like, "And why don't you just get a fucking job?" You know?

Although I was skeptical that Joe could easily get a well-paying job in Paulson, Heather believed there were plenty of jobs available:

> **HEATHER:** There's jobs out there. Like last night, I just, I've never, I've never not had a job. I've never not had a good job. And it's just really hard for me to wrap my head around people that say they can't find a job.

<u>Human Capital</u>

Finally, four individuals said their financial circumstances would be better if they or their partner had attended college, or done so earlier. Although all were employed, Kristin Mackey's husband had only recently gotten a "good" job, Danielle Young was in the process of going back to school and lamented having not gone earlier, Joe Beatty was working for $9/hour as a cashier, and Betsey Somers compared her own lifestyle with her friends, and noted she and her husband were worse off because her friends had degrees. In the introduction to this chapter, I said Joe Beatty blamed himself for not doing better economically because he hadn't attended college. Although he recognized that times had changed since his parents were working at AMC, he was unable to link that to a broader causal narrative. Similarly, Danielle Young (Justifier) said her parents did well economically and attributed that to her father's lifetime employee at AMC. While Danielle was frustrated by her low wages (when we spoke, she made less than $10/hour as an overnight caregiver for teenagers in the foster care system) and believed the government should do more to help families like hers who were struggling, she did not connect her father's experiences in the labor market with her own to issue a broader critique of the economic system. Instead, Danielle blamed her economic hardships on not listening to her parents' advice of finishing college before she got married or had a child. Danielle said she was higher on the economic ladder when she was growing up than she was now as an adult, and I asked her to explain why she thought this was the case:

> **JESS:** Since you were, growing up, up here, why do you think you're down here now?
>
> **DANIELLE:** Because I didn't take my parents' advice.
>
> **JESS:** Oh, what was their advice?
>
> **DANIELLE:** As soon as I graduated high school and turned eighteen, I got married. I didn't go to college … Which is really the path I should've taken. Shortly after I got married I had a child. You know, and it's just ... Without a college degree there's a lot of jobs you can't get. So I was always kinda stuck in those lower paying jobs. And all that, so ... I just didn't follow what I should have.
>
> **JESS**: Is your feeling that if you hadn't done it differently, you could've been higher?
>
> **DANIELLE:** I would be somewhere a lot different today if I would've followed my parent's advice.

As I noted earlier, the only thing surprising to me about this type of local blame was that more individuals did not engage in it: given the prominence of the gospel of education in our culture, I expected that more individuals without college degrees would explain their economic hardships as a result of this. Instead, only 25% (4 of 16) did so. This might be because all of my participants were employed at the time of our interviews at least part time and many believed they had jobs that would eventually help them get ahead economically (something I discuss in Chapter 9), so they may not have believed they needed higher education in order to get ahead.

Like spending blame, attributing one's hardships to choices made around higher education, career path, and one's partner not getting a higher paying job does make sense to some degree. Yet the problem is that even if these individuals had chosen different paths, had different jobs, or had graduated from college, they still would be vulnerable to the problems in the new economy discussed in Chapter 2. Many of the participants who had college degrees were still struggling. Some individuals who chose the "right" career path were still struggling - for example, Carla Armstrong wished she had chosen business or engineering instead of communications, but Jennie Hamilton and Suzanne Derusha both majored in business and still struggled economically. Sonia Patterson's husband was an engineer, but they lived paycheck to paycheck. And it was unclear how easily Joe Beatty, Milton Vermeer's wife, and Leah Morgan's husband could have gotten higher paying jobs, and how much a higher paying job would have affected them. Yet like spending blame, attributing one's economic hardships to these factors meant individuals could blame themselves or their partners for their economic struggles, which reduced their need to question the fairness of the stratification system.

Family Blame

Finally, 30% of individuals mentioned family-related choices as playing a role in their economic struggles (n=10). This manifested itself in three ways: choosing to have one parent stay at home all or part time (n=5), having a certain number of children (n=5), or the timing of children (n=1). One individual, Lisa Sokolov, cited both having four children and her choice to work part time. The majority of the individuals who mentioned family blame were middle SES (n=6); only two were upper middle SES and two were lower SES (2). Individuals from Williamstown were more likely to mention family blame: 33% did so (n=7) compared to 19% in Paulson (n=3). While a higher number of women mentioned family blame compared to men (6 v. 4), the percentage of men (29%) who did so was slightly higher than the percentage of women (23%). While most participants did not speak about their family-related choices with regret, these choices provided an easy way to explain one's economic hardships.

There were economic differences in the types of family attributions individuals made: while all of the upper/middle SES participants cited a parent staying home or working part time as playing a role, none of the lower SES participants mentioned this. Instead, one lower SES participant mentioned the timing of children (Rebecca Griffin) and the other mentioned family size (Joe Beatty). Three of the four men mentioned family size; only one mentioned having a stay at home parent (Stephen Stewart, in Williamstown). No individuals from Paulson discussed having a parent stay at home as contributing to their economic hardships; instead they focused on family size and timing of children. This suggests that while individuals across different demographic groups attribute their economic hardships to family-related issues, the ways in which manifests itself differ somewhat.

Staying at Home

I noted in the section on unfortunate circumstances that four individuals said they did not work full time because of a lack of local family support. I did not consider those individuals to be engaging in local blame, as they expressed the belief that they did not have the choice to work more hours. The five individuals in this category, however, said that staying at home was an explicit choice they made. As I noted previously, Sonia Patterson (Williamstown, middle SES, high angst, Justifier), a registered nurse, was adamant she only wanted to work part time so she could be home in the afternoons with her three children (age 8, 11, and 12). Sonia fondly remembers the impact of having her mother involved at school when she was growing up:

> **SONIA:** Well, they (Sonia's children) are always going to know that their mom cared for them -- for like their school, like their school life, that I was there. And I saw my mom doing that, like, my mom was not educated but she was there when the teachers needed her. She was there as the lunch mom. She was there and I always knew -- and I still -- I'm 42 years old, and I can still see my mom in the cafeteria. I saw her in my classrooms putting out construction paper.

As I noted earlier, Sonia's husband was a mechanical engineer and made $75,000; Sonia believed he could make more money elsewhere but his current job offered a flexible schedule that allowed him to help get the kids off to school when Sonia was at work. Despite their income of $100,000, Sonia said they lived paycheck to paycheck, noting that after they paid for food and their mortgage, there was only a "couple hundred bucks" left for the rest of the month. She did not describe a feasible way to increase their household income, as working more hours was simply not acceptable to her. Yet she saw her choice to work part-time as a key reason they struggled economically. When I asked her if the economic system was fair, she said yes, because if she wanted to work more hours and get ahead economically, she could do so. Indeed, she suggested the reason other people were doing better than her economically was because they chose to have two parents work. Sonia seemed to view her choice to work fewer hours and have less money but be involved with her children as a morally superior choice:

> **SONIA:** I wanted them -- because there's like a lot of parents who like, see me (helping at school) and say oh, Griffin's mom is here again and they (her children) hear that, and they hear that, and they're lucky that your mom is here all day. But in the next breath, that family is going on a Disney cruise and we're not. You know, so Griffin and Maddie see that, like why don't we get to go on a Disney cruise? Why don't we get to go here? Why don't -- They get to go here and here, and I'm like, but is their mom and dad helping? Like, I'm a Girl Scout leader.

When I asked her if there was anything she could do to help her parents get ahead that other parents couldn't do, she cited the importance of being available:

> **JESS:** Are there things that you can do to help your kids get ahead in the future that other parents might not have the opportunity to do?
>
> **SONIA:** We're there. We're there for our kids. I see -- like I'm involved in the schools, and I want them (my children) to know how much we care for them. And I understand that parents have to work all the time. There are some parents who do not have to work,

> but just work just because they don't want to be involved in their kids' education or their kids' upbringing in the schools.

Sonia's assertion that some people work because they don't want to be involved with their kids underscore my impression that she believed not working was a morally superior choice. I asked Sonia if she would be in favor of the government paying parents to stay at home with their children, but she was resistant to the idea, noting that if people were paid to stay home, everyone would want to do it.

> **SONIA:** If parents want to stay home, it's their choice. I stayed -- When I started working (as a nurse), I started at 30 hours a week, and then I started having children. Like, we knew it was going to be a financial burden, but it was our choice. [...] Because I didn't want to pay someone else to watch the kids. I didn't have children to have someone else watch them. It was great that my mom could help me out a little bit, but I wasn't -- I did work, but when she started getting ill, then I had to take care of her as well, so I don't think we should be paid to stay at home and watch their kids.
>
> **JESS:** Would it have been helpful for you if they could have paid you to stay at home? Not just paid you, but you know, if you didn't have to work, because you were getting --
>
> **SONIA:** If I didn't have to work, that'd be great.
>
> **JESS:** Yeah. Like so you would get -- if they said, oh, you know, we think that rearing children is an important societal function and stuff, we're going to pay you to do it?
>
> **SONIA**: Well, I don't know, because I think then everybody would want to do it and they would take advantage of it, and then no one would want to better society.

Similarly, Lisa Sokolov (moderate angst, True Believer, Williamstown, middle SES) said she and her husband, Victor, also an engineer, were doing worse economically than many people they knew because of their family choices. Lisa worked ten hours a week as a crossing guard at a local elementary school.

> **JESS:** Why do you think you guys don't have as much (money) as other people?

> **LISA:** Because I don't work.
>
> **JESS:** Do most of the people you know, both parents are working?
>
> **LISA:** Yeah. I don't think I know anybody who doesn't work. I mean, I know I'm working two hours (a day) --
>
> **JESS:** People here in Williamstown?
>
> **LISA:** Most people though in general I think. The women who work, they're working full, part-time jobs. They're working 24 hours a week. They're not working 10. I mean, I bring in $100. But see, I wouldn't want to leave my kids, because I just don't like that.

Although Lisa's husband had experienced a pay cut and his company stopped contributing to his 401k, she was able to easily explain why they were living paycheck to paycheck by looking at her family choices. And like Sonia, she was not in favor of paying parents to stay at home, noting that "if you're going to keep providing, you're not going to have anybody doing. If you keep giving me stuff, why would I bother to (work?)"

Chandra Smith, on the other hand, did believe the government should pay parents to stay at home. She was a Justifier with a minor government neglect injustice frame. Yet I classified her as having local blame because she still emphasized that staying at home was her choice, even though it had hurt them financially. I asked if there was a contradiction between the statements she had made throughout our interview that the economic system was fair and the American Dream was alive, and her observation that she and many of her friends struggled economically because one parent stayed home, which put them in a hole financially. Ultimately, she could not reconcile the two, agreeing that the system was unfair:

> **JESS:** You said a lot of people you know are in an (economic) hole. Like, what do you think's going on that makes it so it's a fair system, but so many people you know are in a hole, if that makes sense.

> **CHANDRA:** No, it does make sense. Again, you know, people have the drive to get ahead, but you know, it's tough. Again, in my situation, with a lot of situations of the people that I know, I chose to stay home. Had I continued to work full time, we would not be in the situation that we're in. But because we chose to be a one income family, and there was no help for that. And I felt it was important for our family structure. So, you know, either our family structure hurt or our financial situation hurt. We chose to have the financial situation hurt rather than – because we wanted to raise good kids.
>
> **JESS:** Do you think that compromises the fairness of the system at all?
>
> **CHANDRA:** Yeah, I think so.

While Chandra acknowledges that this compromises the fairness of the system (at my probing), she believed her economic situation was the result of her own choices. While she attributed their hardships to both living above their means and choosing to have a parent stay at home, she did not believe external hardships kept her from getting ahead:

> **JESS:** How much do you think you have control over your economic situation? Like, do you think you have the power to change things and make them better?
>
> **CHANDRA:** Oh, yeah. 100 percent, yeah.
>
> **JESS**: Can you say more about that?
>
> **CHANDRA:** Well, again, it goes back to, you know, I had the control to get us into where we're at, so you know, I have the control to get us out of it.

<u>Family Size and Timing</u>

Several participants mentioned having multiple children as contributing to their economic hardship. When I asked Joe Beatty if he spoke with others about his economic struggles, he said it was probably obvious to others they were struggling, as he and Heather both had two children from a previous marriage:

> **JOE:** Hmm… I don't - I don't ever think I've really talked about it with other people very much. I mean, it pretty much goes without saying. We've got 4 kids, so it's not like the bed is lumpy from all the money stuffed in the mattress.

Similarly, Sandy Thach (middle SES, Williamstown, high angst, True Believer) said she was likely doing worse than other people because of the number of children she had:

> **SANDY:** Either the same or slightly worse. You know, I mean, we do our best but we have four kids. A lot of people that we know have two. So they're definitely in a much better situation because they have two working parents and only two kids.

Although Charlie Wilson (middle SES, moderate angst, Justifier, Paulson) acknowledged the loss of his job in contributing to his economic circumstances, he also focused on the size of his family:

> **CHARLIE:** That we chose to have four children. The loss of, you know, the loss of my first job, I learned a lot. The loss of you know, of a good job. I went from making great money to nothing. (Laughs). Unemployment.

Finally, Rebecca Griffin (lower SES, high angst, Justifier, Paulson) focused on the timing of her children, noting that she should have waited until she was 25 to have a baby:

> **REBECCA:** That changes everything. That was probably one of the things that would have made my life easier. Waiting (to have children). […] If I had to do it all over again, I'd wait until 25. Then I'll be married and I'd have my own home, I'd have my own job. I was still living at home when I got pregnant. I depended on my parents to take care of my child because I really didn't have a job.

As I noted above, many of the participants who drew upon family-related local blame did not regret their choices. Yet like spending blame and human capital/employment blame, explaining one's economic struggles all or in part as a result of one's family choices means individuals have a straightforward way to explain their economic hardships without considering any of the broader economic changes of the past 40 years. The individuals who drew upon family blame could have questioned why they struggled to get by economically on one earner, when the previous generation could do so easily. For example, Sonia Patterson's mother was able to stay at home full-time, and her parents sent Sonia and her four siblings to private, Catholic school for 12 years even though her father, an Eastern European immigrant, had only a 4th grade education. Sonia believed her father worked all the time (he worked at AMC and at a restaurant) and wished her husband would work more hours:

> **SONIA:** I mean, he works 8 hours a day, 40 hours a week, but I kind of wished he worked more.
>
> **JESS:** Would you talk to him about that or is that --
>
> **SONIA:** I do, and he gets mad. He said then we're living beyond our means, and I'm like, we're not.

Sonia wanted to have more children, and she wished she could send them to Catholic school. She described their current school as "okay."

> **SONIA:** I guess it's okay. I mean, I don't know what else to say about it. I wish they were all at Catholic school. Which like I can't afford, (it's) $5,000 per kid.

And while it is certainly expensive to have four children, a number of my participants noted that their parents were able to make ends meet with an even higher number. Sandy Thach's parents had four children, and like Sonia Patterson's parents, sent all of them to Catholic school. Jen Taylor, who did not have family blame, mentioned repeatedly that her husband's parents had seven children, sent them all to Catholic school, and paid for two years of their college. It is certainly the case that having three or four children is more expensive than having one or two - but it also distracts from the larger economic issues that impact people's lives.

Conclusion

In this chapter, I illustrated a key reason many of my participants seemed to reproduce the dominant stratification ideology, even though they felt insecure about their own financial circumstances: because they believed their circumstances could be explained as a result of their own actions or the actions of their partners. In other words, they "localized the blame." Although a slight majority also identified structural forces that played a role in their hardships, most who did so also localized the blame to some degree. Individuals in the upper/middle and middle SES groups were most likely to blame themselves, and people across the economic spectrum especially focused on their own overspending to explain their hardships. I argue that this is partially because of the "overconsumption myth," (Warren and Tyagi, 2003; Olen, 2013) which is rampant in contemporary society. Indeed, many of my participants cited the gurus of the "personal finance industry" to explain how their spending contributed to their hardships. And I find that many participants also used consumption and spending to explain why their parents had done well economically, while they themselves struggled to get by. The extent of local blame I identified amongst these individuals with moderate and high economic angst – all of whom had been affected to some degree by the new economy – shows why more individuals may not be outraged about the economic changes of the past 40 years: because they do not need to understand these changes in order to make sense of their hardships. Instead, they need to look no further than their own actions. In addition, many viewed the effects of the new economy – such as layoffs or losing the equity of one's home in the recession – as unfortunate setbacks, instead of evidence of an unfair economic system.

Yet if my participants were only to engage in local blame or cite unfortunate circumstances, they might not be so quick only individualize their hardships. I find that in addition to local blame, the majority of my participants with high and moderate angst – especially the True Believers – were confident their economic circumstances would improve in the future. People like Will and Suzanne Derusha, Melissa and Andrew Kaiser, and Karen and Charlie Wilson – who had all suffered layoffs and other hardships - had mobility optimism. It is to this subject I now turn.

Chapter 9: "We Have a Dream That We're Going to be Financially Better Off, and We're Going to Get There:" How Mobility Optimism Conceals the Impact of an Unfair Economic System

From an outsider's perspective, Andrew and Melissa Kaiser (Williamstown; upper/middle SES; high economic angst) looked like they were living the American Dream. They had a house in Williamstown, their three daughters attended private, Catholic schools, and both were long-distance runners who had completed a number of marathons with impressive times. Yet like so many of the families in my sample, Andrew and Melissa had plenty of reasons to question the dominant stratification ideology. At age 43, Andrew was preparing for his third career change. His first career was as an non-union electrician, but the physical labor was hard on his body ("I looked around and didn't see a whole lot of 60-year-old electricians," he told me) so he decided to get an undergraduate degree in education and become an elementary school teacher. Melissa had been a public middle school teacher for 15 years and her salary was $89,000, so they assumed his pursuit of a teaching degree would allow them to comfortably pay for their three daughters to attend Catholic school and put away money for retirement and a rainy day. This belief was supported by their observations of Melissa's parents, both of whom were retired public school teachers in Williamstown: although Melissa's mother had stayed at home until Melissa was in 7th grade, they were able to send Melissa and her two sisters to Catholic school for twelve years, pay for all three of their college educations, and now had a boat and a second home on a lake.

Yet Andrew and Melissa's hopes were dashed shortly after he became a teacher. The teacher's union that represents him voted to increase the number of "steps" a teacher has to climb in order to reach the highest level of pay from 10 to 18, and they realized it would be a long time before his salary was on par with Melissa's. When we spoke in 2015, Andy had taught for five years but his salary was only $43,000, a far cry from Melissa's nearly six-figure income. Andy and Melissa believed they lived paycheck to paycheck with an income of nearly $135,000; both worked as tutors to earn extra money and Andy taught driver's education classes to supplement their income. They had high economic goals: although they had realized they likely would not be able to pay for their children's college education (and seem to have given up on it as an economic goal), they sent their three duaghters to Catholic school and felt badly they were not able to contribute more to their savings and retirement. When I asked Melissa what financial security would look like, she cited the Dave Ramsey[52] class she and Andrew had taken:

> **MELISSA:** To feel financially secure, we would have to have six months of an emergency fund, $1,000 rainy day fund, we would have all of our retirement stuff set up and ready to go, and we would be living cash only.

Their perceived hardship was especially pronounced because they believed the other families at their children's school were significantly better off financially: Melissa described them as "CFOs, CEOs, presidents of companies, own their own businesses, made their own money, I think there's a fair amount of family businesses, where the kids have inherited. There's doctors and dentists. Nurse anesthetists, lots of lawyers." Andrew also compared their circumstances unfavorably to the other families they knew:

> **ANDREW:** There's not a, we don't have a retirement really. Um, you know, we don't take ... we don't go on huge vacations. We don't do, you know, a lot of stuff that we see other families do. Especially like, families at our kids' school because we're definitely, we're

[52] Dave Ramsey is one of the personal finance gurus I mentioned in Chapter 8

> definitely bringing up the bottom, you know, money wise at our kids' school.

In order to live the lifestyle they wanted, the Kaisers decided Andrew would have to switch careers again - and they believed the corporate world was their ticket to doing that. When I met Andy in 2015, he was finishing his master's degree in business administration. Both he and Melissa were confident he would be able to get a corporate job after he graduated with his M.B.A., as is illustrated from the exchange I had with Melissa:

> **JESS:** Do you feel confident that he'll be able to find better (employment) than what he's-
>
> **MELISSA:** Yes, yes. 100%. It just seems like a good network of friends at our kids' school that are very, very successful people who at our age started in the business world and are already at the top, so they are going to be able to get him in at the bottom. My brother is super successful with tons of contacts, so I do feel like.... and Andy is smart, he's really smart.

Melissa was "100%" confident Andy would be able to find a new job after he graduated, given the personal contacts they had in the business world and the connections of her brother, who was an investment banker. Her confidence was not completely unfounded, as Andy had participated in a phone interview for a job as a data analyst a few days prior to our interview that Melissa's brother had arranged. His voice was tinged with awe when he discussed the "unbelievable" amount of money he could make in the position: a starting salary between $75,000 and $100,000 with a $15,000 to $20,000 signing bonus.

I asked both Andy and Melissa whether they believed they had achieved their version of the American Dream, whatever it meant to them. Andy said, "not yet, but (we're) getting there" and Melissa concurred:

> **MELISSA:** No, but we will. […] I mean, we have a house, we have 2 cars that run, we have 3 great kids that go to a phenomenal school. So most people would consider that the American Dream, but for

> me, and you know this, until we are investing seriously into our retirement, we have not achieved the American Dream.

I noted in the previous chapters that Andy and Melissa localized the blame for some of their economic hardships, and that their circumstances were buffered by intensive financial family capital. Yet both were also aware of structural barriers that made it more difficult for people to get ahead: while Andy, a True Believer, did not believe larger structures played a key role in his situation specifically (instead blaming he and Melissa overspending and himself for not choosing a different career earlier), he noted that the pay for teachers was low, and said his family would be eligible for food stamps if they only lived on his income:

> **ANDREW**: [...] if I was a first-year teacher with a family of five, we'd get food stamps.
>
> **JESS:** Did you say family of five (would get food stamps)?
>
> **ANDREW:** Yeah, that's what we have...and someone, I didn't figure that … Someone else in my building figured that out. If we started as a new teacher, say, $35,000 and 5 people ...
>
> **JESS:** How does that make you feel?
>
> **ANDREW:** Oh, like we, we, I have an advanced degree. I shouldn't be living at the poverty level because of that. I shouldn't have to [do extra jobs] on the side to try and do extra stuff for our family.

Melissa, a Justifier, was more critical of the economic system than Andy. She identified as a liberal democrat, and noted that in addition to Andy's struggles with the teaching profession, her own pay and benefits had declined for the past few years. She said she thought the economic system wasn't fair:

> **MELISSA**: I think everyone should be able to support their families if they're willing to work. And I don't think McDonalds supports a family. Jeez, if Andy -- if Andy's career was our career, we would be in poverty. We would qualify for poverty. Like, that is crazy. There is no way. It's not fair. Yeah. If you are well-educated and you have

> chosen to go to school and you've done the work to go to school, you should be able to support your family.

> **JESS:** What about if you haven't gone to school, but are working hard?

> **MELISSA:** Like as a plumber or an electrician, or…?

> **JESS:** Or at McDonalds?

> **MELISSA**: I think you should be able to at least live. Like you're not going to be taking trips, you're not going to be going to (local amusement park). But I think you could live. You should be able to live somewhere and have food and clothes for your kids.

As I noted in the previous chapter, I did not classify Melissa as having an injustice frame because her critique of the system was isolated to one profession: teaching. And although Melissa said McDonald's wages didn't support a family and believed everyone deserved food and clothing, she ultimately believed anyone could get ahead with hard work. Melissa was one of the strongest adherents to the dominant ideology throughout our interview, even though she believed the economic system wasn't fair – and it seems her belief that their economic hardships were temporary played a role in this. Given their hardships, Melissa could have concluded that the economic system did not reward hard work: both she and Andy were clearly working hard, and yet they still struggled. And yet this was not the case:

> **JESS:** A lot of times we'll talk about the American Dream; like, if you work hard and play by the rules, then anybody has a pretty good shot to make it. Can you assess that statement?

> **MELISSA KAISER:** I agree with that. I think there's a reason we sent Andy back to grad school, because we have a dream that we're going to be better financially off, we're going to pick a career that's gonna help us do that, and we're going to get there.

In this exchange, Melissa is asserting that the dominant ideology is true because it is reflective of her own life: she believes that because she and Andy are changing their circumstances, this option is open to anyone. Indeed, she stated that anyone could work their way out of a difficult economic situation, as she and Andy had done by getting their degrees:

> **MELISSA KAISER**: No one should be here (at the bottom of the economic ladder), no one should have to live that way, but I think you've got to be willing to work your way out. I mean, we put in a lot of work to get our degrees, and land where we're at, and if you're not fully willing to put in the work, then maybe you should be collecting the garbage. But, I think the opportunity is there for kids, I see it in school all the time. if you're willing to do this work, you can get out, you can go over here (to the top), you gotta be willing to put the work in.

Melissa noted that she had seen upward mobility happen "all the time" in her job as high school teacher, something she referenced throughout our two interviews.[53] Andy, a True Believer, was also a strong adherent to the dominant ideology. He chose A on the A/B question, explaining that like him, anyone can work their way out of a situation:

> **ANDREW**: Um, I mean, I can see why people would choose both of these (A or B). I choose this (A) because I think that if you want to, you can work your way out of a situation. Like I said, I work two, three, four jobs and (I am) tutoring a kid too, you know what I mean? I am working you know, several jobs to get ahead… so I mean, I think, um, I think you can, if you desire to. I think you can get out, you know, you can improve your situation.

Like Melissa, Andy used their situation as evidence that anyone could get ahead economically with hard work. Yet the Kaisers had advantages not available to other individuals: intense financial family capital from Melissa's parents, and what I call logistical family capital. Melissa's parents lived in Williamstown and had been the

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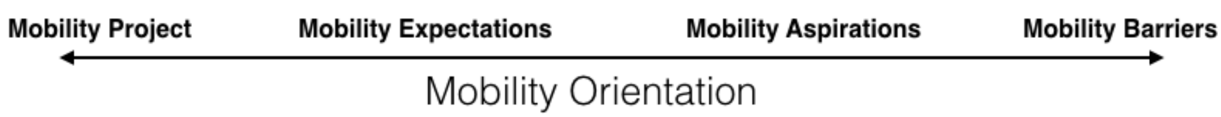
[53] Although I observed in Chapter 6 that some individuals (Challengers Robyn Curbo and Jodi Allman, who were nurses, and Justifiers Kellie Williams and Michael Varner, who were teachers) were skeptical of the dominant ideology after interaction with disadvantaged groups, this was not the case for Melissa and several other teachers, including Dana Price, John Heeney, and Lauren Siegel.

primary childcare providers for all three of their children from birth to kindergarten, and were available to help with picking up and dropping off their children as needed. This logistical help meant Andy and Melissa could both work full time while Andy attended graduate school. Together, these unearned resources helped Melissa and Andy complete their *mobility project*, which is a specific action participants were taking at the time of our interview to improve their financial situation.

Melissa and Andy Kaiser were not alone. 64% of the individuals in my sample with high or moderate economic angst had *mobility optimism* (Manza and Brooks, 2016), meaning they felt confident their economic circumstances would improve in the future. I identified four portraits of anticipated economic change expressed by my participants with high and moderate angst, which I call mobility orientations: mobility projects (n=11), mobility expectations (n=14), mobility aspirations (n=9), and mobility barriers (n=6). These fall on a continuum, with mobility projects on one end and mobility barriers on the other. I consider individuals with mobility projects and mobility expectations to have mobility optimism.

Figure 9.1: Continuum of Mobility Orientations



Eleven participants were engaged in what I call a **mobility project.** A mobility project has two features: first, it is a particular activity in which the participant or their partner was actively engaged at the time of our interview (such as one partner going back to school), and second, the participant believed its completion would lead to an improvement in their economic circumstances. An additional 14 participants had **mobility expectations,** meaning they were not engaged in a mobility project at the time of our interview but were confident their financial circumstances would improve in the future because of something specific they expected to happen, such as a pay raise or the elimination of a large monthly expense (such as a mortgage payment once their home was paid off). These individuals believed they were already on a trajectory to get ahead economically, and identified few barriers to reaching their stated goals.

Yet others were less confident about their circumstances improving. I draw upon the work of Young, Jr. (2004) to separate those with mobility expectations from those with **mobility aspirations.** Young, Jr. states that an *expectation* is something "almost certainly achievable in one's estimation" because it is "rooted in a clear sense of how it can be attained." *Aspirations* differ from expectations in that their realization is less certain: Young, Jr. describes them as "dreams attached to a reasonably clear understanding of what can be achieved" (p. 161). Like those with mobility expectations, the participants with mobility aspirations (n=9) also mentioned specific ways they believed their economic circumstances could improve in the future. What differed between the two orientations was the participant's confidence: those with mobility aspirations were less confident these improvements would actually materialize than those with mobility expectations. Individuals with mobility aspirations were also more vocal about the barriers they faced to economic improvement than those with expectations or projects. Finally, six participants had **mobility barriers:** they did not discuss a way their financial situation could improve in the future and identified specific barriers to getting ahead. Table 9.1 summarizes the four mobility orientations.

Table 9.1: Mobility Orientations

	Identifies a way in which their circumstances could improve?	Working to change circumstances?	Believes things will get better?
Mobility Projects (n=11)	Yes	Yes	More confident
Mobility Expectations (n=14)	Yes	No	More confident
Mobility Aspirations (n=9)	Yes	No	Mixed
Mobility Barriers (n=6)	No	No	Less confident

Individuals with mobility projects and mobility expectations have greater "mobility optimism" than individuals with mobility aspirations and, especially, mobility barriers. Just as localizing the blame allowed individuals to understand their circumstances in the context of the dominant ideology, mobility optimism allows individuals to believe they will eventually get ahead economically, generally as a result of their own actions. In other words, mobility optimism is another way individuals can view their own lives as embodying the ideology of the American Dream. Given this, we would expect that individuals with greater mobility optimism would be more likely to reproduce the dominant ideology, and this is indeed the case. 82% of individuals with mobility projects were either True Believers (45%) or Justifiers (36%), meaning they were optimistic their circumstances would improve in the future. Two individuals with mobility projects were Skeptics, but none were Challengers. Similarly, 86% of individuals with mobility expectations were also True Believers (29%) or Justifiers (57%); one was a

Skeptic, and one was a Challenger. Individuals with mobility aspirations and mobility barriers were more skeptical about their opportunities for getting ahead in the future, and also more skeptical about the dominant ideology. No individuals with mobility aspirations were True Believers, although 55% were Justifiers. Yet 44% were either Skeptics or Challengers, demonstrating a link between concerns about getting ahead and one's beliefs about the dominant ideology. Although I classified one of the six individuals with mobility barriers as a True Believer (Jen Taylor, who blamed herself and her husband for overspending and choosing the wrong career); half were either Skeptics (n=1) or Challengers (n=2). Mobility orientation by worldviews is summarized in table 9.2.

Table 9.2: Mobility Orientations by Worldview

	More Mobility Optimism		**Less Mobility Optimism**	
	Projects	**Expectations**	**Aspirations**	**Barriers**
True Believers	5	4	-	1
Justifiers	4	8	5	2
Skeptics	2	1	2	1
Challengers	-	1	2	2

In other words, 90% of True Believers had mobility optimism, compared with 63% of Justifiers, 50% of Skeptics, and only 20% of Challengers. No Challengers had mobility projects. This is not to say that individuals will never have mobility projects and challenge the dominant ideology, but at least in my sample, this did not occur. I noted in the previous chapter that the majority of Skeptics (n=66%) and Challengers (n=80%) at least partially blamed aspects of the economic system for their circumstances, and that they were likely to see larger structures as affecting their economic circumstances because they simply had greater knowledge of them. Similarly, Skeptics and Challengers may have been less confident about their mobility prospects because they simply had more knowledge about the barriers that existed to getting ahead, given their greater cultural resources about the stratification system.

In this chapter, I argue that mobility optimism is a third "reproduce" ingredient that seems to play a key role in why many of my participants with high and moderate economic angst reproduced the dominant ideology. Like local blame, mobility optimism is a way for many participants to apply the dominant ideology to their own circumstances: they believe that as a result of their own efforts, their circumstances will improve. First, I discuss each type of mobility orientation: Mobility Projects, Mobility Expectations, Mobility Aspirations, and Mobility Barriers. In each section, I examine the types of things my participants with were doing or planning to do to improve their economic circumstances (for those with optimism) or why they believed it might be difficult to get ahead (for those with less optimism). I also discuss the characteristics of individuals in each group, including the unearned resources available to many individuals with mobility projects (especially logistical and financial family capital) that allowed them to take steps to improve their economic circumstances. As I describe in the sections on Mobility Aspirations and Barriers, not having these resources often seemed to play a role why some participants – even those with high incomes and levels of education – struggled to improve their economic circumstances. I also discuss the link between each mobility orientation and the dominant ideology. I find that mobility optimism allowed participants to apply the dominant ideology to their own lives, and helps us to understand how this ideology continues to persist among individuals who are struggling economically.

I am not the first person to observe mobility optimism among individuals who are struggling economically, and to note that that this optimism is connected to endorsement of the dominant ideology. Bullock and Limbert (2003) interviewed 69 low-income women enrolled in an educational training program, and found they were optimistic that their lives would improve in the future. This makes sense, as they were specifically enrolled in a program that aims to increase their human capital. These women were also confident that the economic system was fair. More recently, Mazelis (2017) interviewed a racially diverse sample of low-income women in Philadelphia and New Jersey, and found many were optimistic about their chances of getting ahead in the future (primarily by increasing their educational attainment) and believed the dominant ideology was an accurate way to describe economic stratification in the United States. This research supports the argument in this chapter that mobility optimism is linked with a belief that the stratification system is fair. My work differs from these previous studies because I identify how orientations toward mobility differed among my participants, and how those differences are related to views about the dominant ideology. I also show how financial family and logistical capital play a role in my participants' ability to improve their economic circumstances – and how others' lack of these resources seemed to play a role in their lack of confidence about getting ahead.

Mobility Projects

Mobility projects are specific activities in which an individual (and/or their partner) is engaged that they believe will lead to a tangible improvement in their economic circumstances. The mobility projects I observed among my participants fell into two categories: human capital projects (n=7) and financial projects (n=4). I classified a participant as having a human capital mobility project when one (or in one case, both) partner(s) was enrolled in an educational degree program and the participant believed the completion of the program would lead to a higher paying job for the enrolled individual. Individuals with financial mobility projects aimed to improve their economic circumstances by taking formal steps to decrease their monthly expenses via a third party, such as a debt management company or a bank (via a home equity loan or a refinanced mortgage).

Human Capital Mobility Projects

The purpose of a human capital mobility project (henceforth HC mobility project) is to improve a family's financial circumstances by increasing the human capital of at least one partner. The seven individuals with HC mobility projects in my sample met two criteria. First, at least one partner was enrolled in an educational degree program at the time of our interview. Second, the participant believed the completion of the program would lead to an improvement in their household economic circumstances via a higher paying job for the enrolled individual.[54] I only classified individuals as having a HC project if they were engaged in the income-augmenting activity at the time of our interview - individuals who said they were considering going back to school were not included in this category. Although all of the individuals in my sample with HC mobility projects were enrolled in formal degree programs, a person could also be classified as having a human capital mobility project if they were engaged in a non-degree program or some other type of activity they believed would increase their earning potential.

Seven individuals from five families were engaged in HC mobility projects. Six of the seven individuals were enrolled in school themselves; I classified the final individual, Melissa Kaiser, as having an HC mobility project because her husband Andrew was working on a master's degree and she believed their economic circumstances would improve significantly after he finished. In one family, both partners (Richard and Jennie Hamilton) were enrolled in school. Table 9.3 lists each participant's degree program, as well as their previous degrees and the instructional method/institution type.

[54] Although these two factors typically went hand in hand among the individuals in my sample, one participant, Amanda Hudson, was enrolled in a postsecondary degree program but did not believe her financial circumstances would change significantly after she graduated. I did not classify her as having a mobility project.

Table 9.3: Human Capital Mobility Projects

Participant	Location	Previous Degrees	Current Degree	Instructional Method /Institution Type
Andrew Kaiser (Melissa)	Williamstown	B.A. in education	Master's in Business Administration	In person, public four year college
Kristin Mackey	Williamstown	Certified Nursing Assistant	2 year R.N. program; planning to pursue B.S.N.	In person, community college
Carla Armstrong	Paulson	B.A. in political science	Master's in Higher Education Administration	In person, public four year college
Jennie Hamilton	Paulson	Bachelor's of Business Administration	Master's in Business Administration	Online, for-profit
Richard Hamilton	Paulson	Bachelor's in English	Associate's Degree in Computer Networking	In person, community college
Danielle Young	Paulson	Associate's Degree in Social Work	Bachelor's Degree in Psychology; planning to pursue M.S.W.	In person, private four year college

Interestingly, four of the six individuals engaged in HC mobility projects already had a bachelor's degree: Andrew Kaiser, Jennie Hamilton, Carla Armstrong, and Richard Hamilton. Three of these individuals (Andrew, Jennie, and Carla) were enrolled in master's degree programs: Andrew and Jennie in Business

Administration and Carla in Higher Education Administration. Although he already had a 4-year-degree, Richard was enrolled in an associate's degree program in computer networking because he believed it would lead to more job opportunities than his bachelor's degree in English. Only Danielle Young and Kristin Mackey did not yet have bachelor's degrees: Danielle was enrolled in a BA program in psychology and planned to get her master's degree in social work after she finished, and Kristin was working on her associate's degree in nursing (to become a registered nurse) and planned to go on and get her bachelor's degree in nursing. One participant, Jennie Hamilton, was enrolled in an online institution; everyone else attended class face-to-face. Individuals with HC mobility projects all believed their economic circumstances would improve once their project was complete.

In the opening of this chapter, I described Andrew and Melissa Kaiser's mobility project, and how they believed their economic hardships were temporary. This belief was echoed by the other participants with HC mobility projects, and I will describe one of these individuals – Danielle Young – in more depth. Danielle Young (high-angst, lower SES, Justifier) also had a human capital mobility project. Danielle lived in Paulson and had one of the lowest household incomes in my sample, at $24,000. She was working on her bachelor's degree in psychology and was employed part-time at a non-profit organization as a case manager; her husband was a seasonally employed roofer whose work was sporadic while he battled a series of back injuries. After she completed her bachelor's degree, Danielle planned to go on and get her Master's Degree in Social Work, and she believed she could use these educational credentials to get a higher-paying position at her current workplace.

To Danielle, economic security was being able to pay her bills and purchase groceries, but she was struggling with this when we spoke - she said they were behind on multiple bills and that she sometimes had to borrow money from her father or in-laws for food. They also received Medicaid, which frustrated her.

Danielle wanted to have stable career from which she could eventually retire, put money in savings, get off of Medicaid, move out of Paulson, and for her kids to go to college. I classified her as having moderate economic goals: although she wanted her children to go to college, she believed they would have to depend on scholarships and grants ("That's why we are sticklers on grades," she told me. "They need to be able to get those scholarships.") Danielle was confident she would be able to achieve these goals as a result of her mobility project:

> **JESS:** How likely do you think it is that this (achieving your goals) will happen?
>
> **DANIELLE YOUNG:** My determination level is pretty high, so I feel confident.
>
> **JESS:** So you feel confident that there's a good chance.
>
> **DANIELLE YOUNG:** Yeah.

When I asked Danielle if she had achieved her version of the American Dream, she said, "not yet, but I'm going to!" Danielle was similar to Melissa and Andrew Kaiser in that all three believed their HC mobility projects would significantly improve their financial circumstances and allow them to live the lives they wanted. Like Andrew, Melissa, and Danielle, all of the individuals with HC mobility projects were confident their upgraded educational credentials would result in higher paying jobs and ameliorate their financial hardships. They did not expect their financial worries to go away instantly or completely, but all believed things would improve significantly for them in the future.

Financial Mobility Projects

Like those with HC mobility projects, the four participants engaged in financial mobility projects believed their project's successful completion would lead to an improvement in their economic circumstances. The difference between a human capital mobility project and a financial mobility project is the mechanism by which the individual or family aimed to improve their economic circumstances. Participants with financial mobility projects did not seek to increase their household's earned income; rather, they aimed to improve their economic circumstances by taking proactive steps to decrease their household expenses.[55]

Four individuals from two families (Will and Suzanne Derusha and Ken and Sandy Thach) were engaged in financial mobility projects. The Derushas were paying off their credit card debt with the help of a debt management company, and the Thachs were refinancing their mortgage to lower the monthly payments and taking out a home equity loan to pay off their credit card debt. All four of these individuals noted that not having large monthly credit card payments with high interest would free up a significant amount of money each month. Both families were working with a third party to execute their financial projects (a debt management company and a bank), although this was not a criteria for inclusion in this category; individuals could certainly engage in a financial mobility project on their own. Table 9.4 provides an overview of the financial mobility projects in my sample.

Table 9.4: Financial Mobility Projects

Participants	Location	Specific Action
Suzanne and Will Derusha	Williamstown	Eliminate credit card debt with the help of a debt reduction company
Sandy and Ken Thach	Williamstown	Lower mortgage payments by refinancing; reduce credit card debt by using home equity

[55] Not all individuals who were engaged in formal expense reduction strategies believed their economic circumstances would improve. Sara Robinson (Williamstown) and her husband were putting $1,400 a month toward a debt management plan to pay off their credit card debt, similar to Will and Suzanne Derusha. But Sara did not believe it would lead to much of a change in her financial situation because of her spending habits, because she said she and her husband were both "spenders" as opposed to "savers."

In the following paragraphs, I provide more details about individuals with financial mobility projects. When I first met Suzanne Derusha at a coffee shop in 2014, we spoke for nearly two hours before she revealed the extent of their financial hardship. On the surface, Suzanne and her husband Will looked like the stereotype of a family who had achieved the American Dream. They had been high school sweethearts, earned their bachelor's degrees at the same public college, and had three children: a 16-year-old son and two daughters (14 and 3, the latter of whom Suzanne described as a "surprise"). Their oldest children were excellent students and gifted athletes. Both Will and Suzanne worked full time: he was in upper management at a local technology company and she worked as an accounting assistant for the state. Together, their income was nearly $160,000.

Yet Suzanne tearfully told me they had accrued over $40,000 in credit card debt, mostly a combination of unexpected expenses (such as a new roof and gutters for their house) and the child-care tuition of their son and oldest daughter from many years ago. Suzanne read about a debt management company online and they decided to do a debt management plan: this meant they got rid of their credit cards and paid a lump sum every month to the company, which divided the payment between their creditors and negotiated a much lower interest rate than they would have paid on their own. When I spoke with Suzanne and Will in 2015 they had only $900 left to pay on their credit cards, although they were still paying off a car and a line of credit from the bank. Suzanne believed they would be in a different place financially when they were no longer making monthly payments on their debt:

> **SUZANNE:** So we're still paying off our car. We're still paying a line of credit off. We're still paying those things off. But once those are gone, I think that puts us in a different place (economically) -- because now we have all that income to actually -- we're not using it right now.
>
> **JESS:** Because you're putting it into the debt payments.
>
> **SUZANNE:** It's not like I can touch and feel it.

When I asked Suzanne if she believed she had achieved the American Dream, her response was similar to Melissa Kaiser's:

> **SUZANNE:** I think, to an extent. I mean, I went to college, I have a family, I'm living in a house, I have a car, two cars, 2.5 kids. I think I'm living the American dream. Now is it my dream? My dream is going to be better, I just know it. Financially stable… it's on its way up and I can feel confident about that. Yes, I think that if somebody were to look at my life, I'm very thankful and I'm very happy and I'm very fortunate. Am I where I want to be? Getting there, but not quite there.

Suzanne said she was grateful for the things she had, but was not quite where she wanted to be economically. Suzanne's husband Will used a baseball analogy when talking about their financial circumstances. "I've just got to stay the course," he told me, "Like a baseball player in a slump. Eventually I'm going to start hitting the ball, I'm just having a bad turn." This comment underscores the degree to which he saw his circumstances as temporary.

The two other participants with a financial mobility project were Ken and Sandy Thach, also from Williamstown (I discussed Sandy in the introduction to this dissertation). Ken was a unionized master plumber and made about $120,000, but they had four children and had experienced a number of financial setbacks in the years prior to our interview, including their daughter's cancer diagnosis, Ken's company significantly reducing his hours at work just as Sandy had to quit her job in order to drive their daughter to her chemotherapy appointments, and Sandy subsequently losing two different jobs because the places she worked went out of business. As a result, they had declared bankruptcy, lost their home, had no rainy day savings, and had accumulated $40,000 in credit card debt when we spoke in 2015. Their financial mobility project consisted of two things: they were refinancing their mortgage, which would lower their monthly payments and shorten the life of the mortgage by 10 years, and they were taking out a home equity loan in order to pay down their credit card debt and create an emergency savings fund. Although they would still have to make monthly payments on the home equity loan, the interest rate would be much lower than their credit cards, which Sandy said ranged from 25% to 50%.

Ken lamented their financial circumstances throughout our interview ("it sucks"), but he was confident things would improve as a result of their financial mobility project. When I asked him how he felt about his financial circumstances, he said he would feel a lot better in two weeks, once they refinanced their mortgage and took out the home equity loan. Sandy was also confident about their economic future because of the mobility project. Although she said she was not yet living her American Dream, she told me she thought there was an 85% chance she would be able to live the life she wanted in the future, which she described as including European vacations and a six-month emergency fund. She said that although they had tried in vain to repair their finances for multiple years, she was confident things would be different with the refinancing and home equity plan. "We're pretty focused on where we're trying to go," she told me. "It only took us 15 years to get here."

Although their mechanisms for getting ahead economically were different, the 11 individuals with mobility projects shared the belief that they were in the process of transforming their economic circumstances. While 80% of these participants had high economic angst, they discussed their financial challenges as something they would only have to endure for a limited amount of time. The quotes below illustrate how individuals with mobility projects tended to view their hardships as temporary:

> **DANIELLE YOUNG:** Yeah, it's frustrating (receiving Medicaid), but I just keep telling my husband, just a couple more years, just a couple more years ... Then we won't have to worry about it. Just a couple more years.

> **RICHARD HAMILTON:** That's why I'm going back (to school) for what I'm going for, she's going for what she's going for--in the hopes that we'll be able to make - like in two years from now, we'll be in a financial situation that is much better.
>
> **MELISSA KAISER:** We did not do everything we have done in the last six years for it not to come out good. Like, I really, we are due, we are due for a little bit of financial relief, a little bit of breathing room, a little bit of investment potential.
>
> **KRISTIN MACKEY:** Well I think once I actually become a nurse, you know, I think that we'll just be better off because of me going from making nothing to way more money, you know?
>
> **CARLA ARMSTRONG** (in response to my question about whether she would make enough money after finishing school to live the life she wanted): I darn well better, how about that?

Over and over, the impression I received from the participants with mobility projects was that although their financial (or general) circumstances were stressful, the presence of a mobility project meant things were not nearly as concerning as they would be otherwise.

Who has Mobility Projects?

The majority of the 11 individuals with mobility projects had high economic angst: 86% of those with HC projects (6) and 75% of those with financial projects (3) were very concerned about their economic circumstances. All had experienced economic struggles as defined in Chapter 4. All had experienced layoffs or demotions of at least one partner. Yet there were differences between the two groups. For one thing, the incomes of the individuals with financial projects were, for the most part, higher than those with HC mobility projects: all but two of the seven individuals with HC projects had incomes below $100,000,[56] while all four of the individuals with financial mobility projects had incomes above $100,000. This makes sense: the individuals with HC projects were seeking to change their income

[56] The exception was Andy and Melissa Kaiser, with an income of $135,000.

source, because they believed they would not be able to live the life they wanted with their present level of human capital. Individuals with financial projects, on the other hand, believed they could get by on their incomes if they could only reduce the amount of debt they had to pay each month. Individuals with financial projects also had higher estimated net worths: $100,162 compared to only $42,000 for those with HC projects. Indeed, the median ENW of the families with HC projects was the lowest of all the mobility orientations.

Individuals from Paulson were slightly more likely to pursue HC projects, while all of the individuals pursuing financial projects were from Williamstown. Only two of the individuals with HC mobility projects were in the upper/middle traditional SES group (Melissa and Andy Kaiser), the remaining 71% were middle (n=2; 29%) or lower SES (n=3; 43%). No lower SES individuals were pursuing financial mobility projects: Will and Suzanne Derusha were in the upper/middle SES group and Ken and Sandy Thach were middle SES. Finally, all but one of the individuals with a mobility project (Kristin Mackey, HC project) had either moderate or high economic goals.

Yet there were many individuals with high angst who were not pursuing mobility projects - indeed, of the 24 individuals with high angst, only 9 had projects. In the next two sections, I briefly discuss how unearned resources - especially family capital - played a role in these participants' ability to pursue a mobility project. It might be tempting for an observer to conclude that the people in my sample who were pursuing mobility projects were simply motivated bootstrappers who were living embodiments of the American Dream. While I do not deny the high level of motivation and effort required for an individual to go back to school as an adult with children or pay off significant amounts of debt, a deeper look into their circumstances reveals that each family with a mobility project had access to set of resources that many other families in my sample did not.

Pursuing Financial Mobility Projects

The culture of personal finance that I discussed in Chapter 8 promotes the idea that any person can significantly improve their economic circumstances if they just have the motivation to do so and knowledge of the correct strategy (ranging from Dave Ramsey's envelope system to a debt management company). Yet an individual or family cannot undertake a financial mobility project if they lack the financial resources to cover their regular monthly expenses and their debt payments: financial mobility projects cannot suddenly lead money to appear out of nowhere. Indeed, both of the families with financial mobility projects, who already had incomes that exceeded $100,000, had access to additional financial resources that allowed them to successfully execute their projects. Will and Suzanne Derusha had access to intense financial family capital. Sandy and Ken Thach had access to moderate financial family capital, as well as access to a government program that allowed them to get a mortgage during the recession with no down payment. This allowed them to accrue the home equity they were using to pay down their debt. I will briefly discuss these resources in more detail.

Will and Suzanne Derusha received intense financial family capital, which freed up money to go towards their debt management project. Both graduated from college with very little debt, as their parents helped to finance most of it. Their parents gave them emergency loans, and paid for some of their children's extracurricular activities. They also did not have to pay for full-time childcare for their young son, as Will's mother watched him three days a week. Suzanne told me she paid $40 a day for two days of in-home daycare, or $80/week. If she was paying for five days a week, the total would be $10,400 for a year ($200 x 52 weeks). Yet by only paying for two days a week, they saved $6,240 a year. Suzanne and Will were also confident they could minimize the amount of credit card debt they would accrue in the future. In our final interview, Suzanne said they had recently learned the foundation of their house was sinking, which would cost $20,000 to fix. But she said they likely wouldn't put the expense on a credit card, and instead would take out a loan from family. While it is certainly an accomplishment to pay off $40,000 of credit card debt in three years, it would be unrealistic to assume that any family has the ability to do so based on motivation and frugality alone. Will and Suzanne benefitted significantly from ongoing financial help from both sets of parents, which augmented their ability to execute their financial mobility project.

Ken and Sandy Thach did not have access to the same financial resources as Will and Suzanne. Their income was lower ($120,000 compared to the Derusha's $160,000) and they did not receive any ongoing financial support from their parents, as both sets had struggled economically in the recession and had to declare bankruptcy. Yet Ken and Sandy had received help from their parents in the past: they did not have to pay for childcare for their three oldest children, because Sandy worked for her father and was allowed to bring her children to work with them. I noted above that the Derushas would have paid over $10,000 for full-time childcare at an in-home daycare, so not having to pay for childcare for three children meant Sandy and Ken saved a significant amount of money – likely at least a hundred thousand dollars. If they did not have this resource, they likely would have experienced significantly more financial hardship, and likely would have had to choose between one parent staying at home full or part time, thus reducing their income.

In addition to this boost, Will and Sandy were able to purchase a new home in 2011 with a Federal Housing Authority (FHA) loan when the housing market in Williamstown was depressed. The FHA required only a 3.5% down payment, which was helpful to the Thachs because they had little money available for a down payment and, since both sets of their parents had recently declared bankruptcy, they could not borrow from them, either. By 2015, the housing market had recovered in Williamstown and the value of their home had increased significantly. As Sandy said, "we bought our house in the downturn of the economy, so we actually have a lot of money in it... for once something worked out in our favor." As I noted above, they were refinancing their mortgage, which would lower their monthly payments and shorten the length of their mortgage by 10 years, and they were taking out a home equity loan in order to pay down their credit card debt and create an emergency savings fund. Although they would still have to make monthly payments on the home equity loan, the interest rate would be much lower than their credit cards (which Sandy said ranged from 25% to 50%).

Three things beyond Ken and Sandy's control - not having to pay for childcare for three of their four children, the existence of a government program that enabled them to purchase a home with a less-than-stellar credit history, and their home equity ballooning as a result of the economic downturn- allowed them to undertake a financial mobility project. In addition to replacing their high-interest monthly credit card payments with a lower interest home equity loan payment, the equity they accumulated likely played a key role in their ability to refinance their home, as most lenders require homeowners to have at least some equity in their homes before they can refinance. A number of my participants did not have any equity in their homes, even in Williamstown: this unearned resource allowed Ken and Sandy to engage in a financial mobility project.

Pursuing HC Mobility Projects

The majority of individuals with HC Mobility Projects had access to two types of family capital: financial family capital, which was the subject of Chapter 7, and logistical family capital, or family members who lived nearby and were willing to help out with one's children. I will discuss both of these types of family capital as they relate to individuals with HC mobility projects. First, all but one individual with an HC mobility project (Kristin Mackey) had access to intense (n=5) or moderate (n=1) financial family capital. Indeed, 71% of the individuals pursuing HC mobility projects had access to intense financial family capital, and 86% had access to moderate FFC[57] Table 9.5 shows the various kinds of family capital these four families received.

Table 9.5: Financial Family Capital among those with HC Projects

Name	Degree of FFC	Description of Transfers
Armstrong	Intense	Inherited grandmother's home and lives there for free (thus no mortgage); 1 college education (Carla)
Hamilton	Intense	Free full-time childcare for youngest son; Richard's parents purchased a home in Paulson for Jennie and Richard and they are repaying it at a flexible rate; $25,000 college savings accounts for children; plane tickets to fly to Europe (to visit Richard's parents); ample emergency loans; clothing for children; annual museum pass
Kaiser	Intense	1 college education (Melissa); free full-time childcare for three children from birth until kindergarten; down payment loans for two homes; free use of vacation home; loans or gifts to cover emergencies, $1,500 for pet surgery
Young	Moderate	Help with bills; food; school books; clothing for children; technology for children (laptops, televisions); father loaned them a vehicle when theirs was in the shop

Three of these four families received help with large expenses (housing, child care, and/or at least one partner's college education) and four received help with day to day expenses or emergency help (Carla because of her lack of a mortgage payment, and the other three via direct financial help or trappings). All said their families would be willing to help them if they needed it. While we cannot know for sure, it is possible that the presence of this financial cushion helped these

[57] Even when we consider family capital by family unit, since four of the seven individuals with HC mobility projects were married to each other, 60% of the five families represented had access to intense FFC, and 80% had access to intense or moderate FFC.

individuals feel more confident in sending one partner back to school and incurring more student loan debt.

Ultimately, this financial family capital meant these families could be more optimistic about the power of their HC mobility projects to increase their economic circumstances, because they were not in as large of an economic hole to start. None of these couples had significant credit card debt, likely in part because they were able to draw upon their families for financial help.[58] This family financial assistance is especially important because all of four of these couples already had relatively high student loan debt from their previous degrees and expected it to increase after their mobility projects were over: the Hamiltons had over $100,000, Carla Armstrong had $70,000, the Kaisers had $50,000, and Danielle Young had $20,000.

Kristin Mackey was the only person with a HC mobility project who did not receive ongoing financial help from her parents or in-laws. The only financial assistance she and her husband had received was a $8,000 loan from her grandmother to purchase a home many years before; I classified her as receiving limited FFC. While this help was not inconsequential, it was not as extensive as the assistance received by the other individuals with HC projects. Yet the Mackeys also had something of a financial safety net with her husband's job as a unionized construction worker for a major hospital, which was important because Kristin had transitioned from full to part time work as a Certified Nursing Assistant shortly before our first interview in order to focus more fully on nursing school. Her husband earned $60,000 (a relatively high salary for someone without a college degree), had excellent health benefits with no premiums or deductibles that covered their whole family, and regularly received bonuses. Kristin also felt confident that he had job security: when I asked her about it, she said, "Oh yeah (he has job security). From what they say, they don't ever fire anybody unless you absolutely like, don't work or never go to work."

[58] Or, in Carla Armstrong's case, because she did not have a monthly mortgage payment.

Yet financial family capital was not the only type of assistance enjoyed by most of the families with HC mobility projects. If both partners in a family are working at least part time and one or more of the partners is also attending school, managing the logistics related to raising children can present a significant challenge. One way in which this burden can be partially alleviated is through parents or in-laws who live locally and are willing to help with childcare (for younger children) and/or by picking up older children up from school and/or activities. Indeed, <u>all</u> of the families who were participating in HC mobility projects had families who lived locally, and individuals from four of the five families spoke explicitly about the extensive help they received from their parents or in-laws with their children.

> **RICHARD HAMILTON:** And that's one reason why we came here to Paulson, because her (Jennie's) mother is here, her father is here, all the family is here. So they're watching our kids probably three, four days a week. It might be two hours here, four hours there.

> **DANIELLE YOUNG:** Yeah actually, my mother-in-law does a lot for us… so I mean, if we need her to pick them up, like if I'm working late or I pick up a different shift, I can usually call her and say hey I need someone to grab the kids and she'll pick them up.

> **MELISSA KAISER:** They (her parents) been my primary daycare since my kids were born....his (Andy's) parents also watch our kids, they've divided it. My mother in law has agreed to continue to watch our kids two days a week next year.

Kristin Mackey's mother-in-law had recently moved to Williamstown from out of state and was actually living with Kristin and her husband:

> **KRISTIN MACKEY:** She's really helpful, especially with me being in school. Like my son's got drivers ed. tonight and she's taking him. And you know what I mean? And she's young. She's only 56 so, you know, she's like – you know, she helps out.

Carla Armstrong was the only person with a HC mobility project who did not explicitly mention receiving help with childcare from her parents or in-laws during our interview, but her mother lived in town and may have been available to provide help with her 12-year-old son. In addition, Carla was the only employee at her office, a satellite campus of a local college, and was able to leave if needed to attend to her son.

I call this type of family logistical assistance **logistical family capital**. I defined a family as having high logistical family capital when a participant's parents or in-laws[59] provided consistent help with the participant's children by transporting them to and from school or afterschool activities, providing frequent babysitting, and/or serving as their regular childcare provider. Logistical family capital allows families to more easily balance paid work and school (in the case of those with human capital mobility projects) with the needs of their children, especially if neither partner has a flexible work schedule.

My measure of logistical family capital is imperfect, because I did not explicitly ask participants if their parents or in-laws provided logistical help with their children. This is because I did not realize the role it would play in my analysis. Yet individuals in 27 of the 30 families with high or moderate angst either spoke directly about the level of help they received (or did not receive), or commented on the challenges they faced in balancing work and family, even if they had parents who lived nearby. Using this information, I identified a family as having high logistical family capital if they said their parents lived nearby and helped with their children regularly. I identified a family as having lower logistical family capital if their parents or in-laws were deceased or lived out of state, if their families lived in town but did not like children or did not regularly volunteer to provide help, or if they spoke about challenges they faced in finding child care or a babysitter despite having an in-town parent.[60]

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[59] Or other family members, but in my dissertation it seemed to be parents

[60] In three of the thirty families (Russell, Somers, and Armstrong) I was unsure whether the participant relied on their parents or in-laws for logistical help, but none of these families had

I observed that as a group, the families who undertook human capital mobility projects received significantly more logistical family capital than those who did not undertake such projects. Interestingly, so did individuals with financial mobility projects - 100% had local family members who helped out with their children. Individuals with mobility expectations were more split in terms of logistical family capital, but individuals with mobility aspirations and barriers were much less likely to have logistical support from their families. I will touch on this again when I discuss these groups in more detail. Logistical family capital by mobility orientation is described in table 9.6.

Table 9.6: Logistical Family Capital by Mobility Orientation

	High Logistical FC	Low Logistical FC
HC Mobility Project (n=6)	6	0
Financial Mobility Project (n=4)	4	0
Expectation (n=12)	5	7
Aspiration (n=9)	1	8
Barrier (n=6)	1	5
Total	17	20

Logistical family capital likely played a key role in helping the families with human capital mobility projects balance their competing priorities, yet several of

children under the age of 11 and all included at least one parent who worked part time or had a flexible work schedule. In two of these families (Russell and Somers), one parent worked overnight (Russell) or a 5 am to 1:00 pm shift (Somers), which meant they could be home with their children after school and to drive them to extracurricular activities. These two factors make family logistical help slightly less important than for families with younger children or less flexible work schedules. Ultimately I did not classify these families.

the individuals with human capital mobility projects did not appear to recognize how having a support network available to help with their children was a privilege not accessible to all families. In the section of my interview on public policy, I asked participants if they thought the government should provide access to universal child care. Of the six participants with mobility projects to whom I asked that question, four did not believe universal child care was necessary, and two explicitly said it was because people could use friends and family instead, like they had done. I had the following exchange with Melissa Kaiser, a self-identified liberal democrat, whose parents had provided full-time childcare for her three children from birth until kindergarten:

> **JESS**: I was going to ask, you didn't circle universal child care. Can you say more about that?
>
> **MELISSA:** I think there is -- it takes a village to raise a child. And I think there's lots of creative ways to get your children taken care of if you have a support structure around you. And I think movement on this is often because you have the support structure around you. So I don't think it's dependent on free childcare. I do think childcare, you can't go to school with your kid all the time. You need childcare.
>
> **JESS:** When you say a support structure, what do you mean by that?
>
> **MELISSA:** Whoever it might be. Friends, family, neighbors, co-workers. I mean, I think about all the people that helped us get through Andy's degree. And it's an endless list of people. Not financial help, but like ultimately, financial help, right? If you're watching and driving my kids around for free, that's a financial...so that he can go to school. And I think we couldn't have done it without all those people around us.
>
> **JESS:** Do you think most people have access to that kind of network?
>
> **MELISSA:** I think they can create one. I mean even like my girlfriend Erin, she doesn't have any local family. No immediate local family. But she's created a network around her of only probably like two or three families where she trusts her kids to go.

> But she knows she can -- and she can, you know, bring them to us and I think you create that. You know.

Melissa notes that she did have access to a support network, but she doesn't seem to realize that many individuals simply do not have the same privilege. Melissa's assumption that most people have the ability to use "creative ways" to develop a network of friends and family members willing to provide childcare in lieu of paying someone to watch their children is misguided, as many people simply do not have that option. Indeed, a number of my participants included one partner who had dropped out of the labor force when their children were younger, often because they did not have local family available to help them, or went into significant debt paying for childcare. Suzanne Derusha believed part of the reason she and Andrew got into financial trouble in the first place was because they had to pay so much for childcare for their two oldest children: at that point Will's mother was employed full time and could not help them. If Melissa and Andrew had to pay what Suzanne and Will Derusha said they were paying for their son ($800/month) times three children for five years each, their economic circumstances would likely have looked very different when we spoke. Melissa and Andrew were able to send their children to private school, and Melissa was the breadwinner while Andrew bounced between careers. Melissa had worked full-time as a teacher for 19 years and made $89,000 when she spoke. If Melissa had not been able to climb up the ladder as a teacher (because she decided to stay home to reduce childcare costs) and/or they had paid for childcare for their three children, it is doubtful she would feel so sure that her version of the American Dream was in reach. Yet she was not alone: Danielle Young, who also had an income mobility project, concurred with Melissa in her skepticism of universal child care:

> **DANIELLE:** That's kind of an iffy one, because childcare is really expensive. But there's a lot of families that can afford it, and then I know a lot of people also who use like, family members as childcare so they don't have to pay for it, and also I feel that if they did

provide free childcare, there's a lot of people would take advantage of it too. That would say oh, well you're paying for my childcare, so and so is going to be watching my kids and then ... so that's kinda an iffy one.

JESS: Yeah. Did your kids go to childcare when they were little?

DANIELLE: Yeah, they did, but I used a family friend.

JESS: That's nice that you could do that.

DANIELLE: She actually didn't charge me that much, so I paid for my childcare out of my pocket.

Danielle was not opposed to social welfare in general, as she spoke favorably programs such as universal health care and free college – but she was concerned individuals might take advantage of free childcare. Only Jennie and Richard Hamilton, who had lived abroad in Europe and supported a strong government safety net, were strongly in favor of universal childcare.[61] Andrew Kaiser's view was mixed - he expressed support for a government program to offset the cost of childcare, but not to completely subsidize it. Unlike his wife Melissa, he was aware that not everyone can create their own childcare network based on friends and family:

ANDREW: Yeah, so, with child care, you know, for people that need it, you know, to be able to move up, you know. You've got to be able to have your kids somewhere safe and you know, something they can do, you know, something that is affordable. Because child care is ridiculous, I know that. Luckily, we did not have that situation.

In contrast to the Gospel of Education and the teachings of the personal finance industry, the 11 participants with mobility projects were not pursuing mobility projects based on their own hard work and determination. All had access to unearned resources that are not available to everyone in my sample, which both helped them financially and allowed them to balance work, family, and school. Yet

[61] I didn't include their quotes here because we didn't have an extended discussion about it

as I discuss next, an acknowledgment of the role these resources played in their economic circumstances did not enter into these individuals' beliefs about the dominant ideology.

Mobility Projects and the Dominant Ideology

All of the individuals with mobility projects reproduced the dominant ideology, and 9 of the 11 (82%) were either True Believers (n=5) or Justifiers (n=4). Only Richard and Jennie Hamilton, who had lived abroad in Europe and experienced a different economic reality, were Skeptics. No individuals with mobility projects were Challengers. It makes sense that individuals who believed they were in the process of actively improving their own financial circumstances would reproduce the ideology of the American Dream, because they likely believe that if they can make changes to their circumstances, most others can as well. Comments from Melissa Kaiser (Justifier), Andrew Kaiser, (True Believer), and Richard Hamilton (Skeptic) support this, as all said they believed individuals could move up the economic ladder based on their own actions, and used their own mobility projects as evidence. I included these quotes from Melissa and Andrew at the beginning of the chapter, but I will include them here as well:

> **JESS:** A lot of times we'll talk about the American Dream; like, if you work hard and play by the rules, then anybody has a pretty good shot to make it. Can you assess that statement?
>
> **MELISSA:** I agree with that. I think there's a reason we sent Andy back to grad school, because we have a dream that we're going to be better financially off, we're going to pick a career that's gonna help us do that, and we're going to get there.

She also reiterated that anyone could work their way out of a poor economic situation, as she and Andy had done by getting their degrees, noting that she had seen it happen "all the time" in her job as a high school teacher:

> **MELISSA**: No one should be here (at the bottom of the economic ladder), no one should have to live that way, but I think you've got to be willing to work your way out. I mean, we put in a lot of work to get our degrees, and land where we're at, and if you're not fully willing to put in the work, then maybe you should be collecting the garbage. But, I think the opportunity is there for kids, I see it in school all the time. if you're willing to do this work, you can get out, you can go over here (to the top), you gotta be willing to put the work in.

Andy also chose A on the A/B question, explaining that like him, anyone can work their way out of a situation:

> **ANDREW**: Um, I mean, I can see why people would choose both of these. I choose this (A) because I think that if you want to, you can work your way out of a situation. Like I said, I work 2, 3, 4 jobs and tutoring a kid too, you know what I mean? I am working you know, several jobs to get ahead… So I mean, I think, um, I think you can, if you desire to. I think you can get out, you know, you can improve your situation.

Richard Hamilton (Paulson; lower SES; high angst; Skeptic) also referenced his own income mobility project (getting an associate's degree in computer networking) when he spoke about the dominant ideology. He had heard from a friend there would be a shortage of people in the computer networking field until 2026, and he planned to capitalize on that. Unlike Melissa Kaiser and the majority of people with mobility projects, he was not a strong reproducer, and he struggled to choose between A and B in the A/B question. But ultimately, he selected A:

> **RICHARD:** I'm going to go with the top one (A) if I have to pick. Yeah, because I'm going to say that if you have that much of a drive, that you want to succeed, you will make it happen somehow. Now, it might mean that you're leaving the state you're in. It might mean that you're leaving the country. It might mean that you are going into a field that you didn't plan on going into. You will think about it-- 'Hey, right now it's (computer networking) going to have a shortage of people until 2026.' That means I have 11 years to get my feet in the door, wages are going to go up like they did for

> pharmacy--at least that's my hope--and I will have a good job doing that.

Andrew, Melissa, and Richad all received intense financial family capital and high logistical family capital that seemed to play a key role in their ability to pursue mobility projects. And yet they still used themselves as examples that any person could get ahead with hard work. Sandy Thach (True Believer, Williamstown, Middle SES, high angst) also received moderate financial family capital because she didn't have to pay for childcare, yet used her own experiences as evidence that anyone could get ahead if they tried. In our first interview, Sandy Thach had recently completed her BA in Criminal Justice and had been working in her job as a corporate data analyst (which she did not like and eventually left) for several months. Before working in the corporate job, Sandy had worked night shifts in the vault of a bank for $22,000. She told me she would have been living at the poverty level if she hadn't been married, and I asked her if she thought that compromised the dominant ideology - especially since she had earned her Bachelor's Degree. She didn't believe so:

> **SANDY:** You can sit there and blame everybody else all day long about why boo hoo, I'm in poverty. But you know what? I went to college later in life to do better for my family. So do I have to start at the bottom? Absolutely. I'm okay with that because I'm a realist. I get that I need to start at the bottom and work my way up. Where am I going to be eventually? I'm going to be here and I know this. That's my goal. So I want a better life for my kids.

Sandy was unemployed in our second interview, but she still believed economic opportunity in the U.S. was plentiful. While she wasn't as adamant about her A answer as some of the other True Believers, noting that she could see the A/B question from "both ways" and wasn't "totally sure" about the role of one's economic background, she still concluded individuals could get ahead if they wanted:

> **SANDY:** You know what? I kind of was, like, torn between both of them (A and B). I can see it from both ways. What I see is that there are many people out there that come from economic bad backgrounds and look at that and go, 'You know what? I'm not going to live like that.' Life is what you make it. They go above and beyond and becoming very successful. So I don't think that totally is based on your economic background. And I wasn't exactly sure. But I think it depends on the person. I think at some point in your life you become an adult. You become old enough to look at it and go, 'You know what? I don't want to live like this. I'm going to do whatever it takes to get ahead.'

> **JESS:** Yeah. Do you think that there's lots of opportunity in the U.S. for people who want to take advantage of it?

> **SANDY:** I think there is. I think you just have to find it.

Sandy Thach believed that anyone can "do whatever it takes to get ahead," just as she believed she was doing. Will Derusha (True Believer), Danielle Young (Justifier), and Carla Armstrong (Justifier) did not specifically reference their own mobility projects when they talked about the stratification system, but they clearly believed anyone could get ahead if they worked hard:

> **DANIELLE:** People in poverty, they may have the desire (to get ahead), but they lack the drive. Because if everybody had the drive to achieve something like this, I don't think we would have a poverty level. We actually would, but it would just be different, like lower class would just be considered poverty.

I asked Carla Armstrong, who was working on a Master's Degree in Higher Education Administration, if she thought it was difficult for people born in poverty to move up the economic ladder:

> **CARLA:** I don't, unless you stay here and don't see anything greater for yourself. I think – I think those who are born down here sometimes drive to succeed so they are not kept in this category.

Finally, I asked Will Derusha, who was in the middle of a financial mobility project, if he thought the system for sorting people economically was fair:

> **WILL:** Overall, in general, I would have to say it's probably fair in general. I think people get ripped off. I think people get given things they don't deserve. But in general, I still believe that hard work and honesty and dedication, doing the right thing, will push you more towards the top of the ladder than not. [...] I do think that someone who wants to climb the ladder can climb the ladder. [...]And they might get knocked down the ladder, but they can keep going up that ladder.

Yet there were differences in beliefs about the dominant ideology based on the type of mobility project: while all of the individuals with financial mobility projects were True Believers, only one individual with a HC project - Andrew Kaiser - was a True Believer. The rest were Justifiers (Melissa Kaiser, Kristin Mackey, Carla Armstrong, Danielle Young) or Skeptics (Richard and Jennie Hamilton). I noted previously that it is impossible to know what factors played more or less of a role in the development of a person's worldviews on the dominant ideology - indeed, the four individuals with financial mobility projects all identified as conservative Republicans, which previous research has found is associated with support for the dominant ideology, while none of the individuals with HC projects labeled themselves as such. It is possible that political ideologies played the most significant role in why the individuals with financial mobility projects were such strong supporters of the dominant ideology

Yet there is another difference: although the Derushas and the Thachs had struggled financially, both Ken Thach and Will Derusha had worked at the same company their entire lives, and both were the breadwinners. Both made over $100,000, and believed they would be able to retire from their current workplaces. Both had experienced hardships at work - at one point Will lost his large annual performance bonus as the result of a lateral move in the company, and Ken Thach's hours were reduced dramatically when his company overbid on a project - but neither had been laid off. Instead, the individuals in their family who had struggled to find steady employment were Sandy and Suzanne, who had both been laid off or lost their jobs several times. Although Sandy was unemployed when we spoke, none of her job losses had been involuntary - her father's businesses had burned down and gone out of business, the most recent store where she worked had gone out of business, and she had quit at the previous two jobs. Although Suzanne Derusha had been laid off from two jobs, she was very happy with her current job as a state employee and believed there was room for her advancement. While the Thachs and Dersushas had certainly experienced economic hardship and it was clear that the new economy had affected them in multiple ways, their employment-related hardships were not as severe as those with HC projects, who were taking great lengths to find new careers that would allow them to live the lives they wanted.

Given this, it makes sense that the individuals with HC projects were more critical of the economic system. Indeed, all of the individuals with HC projects believed they or their partner was underpaid. Five individuals with HC projects already had BAs (or a partner with a BA) but were unable to find well-paying work, and 85% of the individuals with HC mobility projects cited ways in which larger structural issues had affected them: Melissa Kaiser cited low pay for teachers; Danielle Young, Jennie Hamilton, Richard Hamilton, and Kristin Mackey cited a lack of government assistance for struggling families like theirs; Richard Hamilton spoke about corporate greed and how it reduced his pay, job security, and employer contributions to his retirement, and Carla Armstrong spoke about the low wages that employers in Paulson believed they could give their employees. Only Andrew Kaiser, the one True Believer with an HC project, did not believe larger structures played a key role in his situation (instead blaming overspending and himself for not choosing a different career), although I noted in the introduction to this chapter that he did observe that if he was the only earner in their family, they would be eligible for food stamps.

Although all of the individuals with HC projects identified ways in which their current employment situations were unfair or disadvantaged them, and several expanded their complaints into an injustice frame to describe the problems with the dominant ideology (Kristin, Jennie, Richard, and Danielle), they all reproduced the dominant ideology at the end of the day. Ultimately, it seems they may have done so because they believed their own lives were embodiments of it. I do not know how the mobility projects of these individuals turned out. I do not know if Andrew was able to get a corporate job, if Kristin became a nurse, if Danielle finished her B.A. and moved up in her company, if Carla finished her degree and got a higher paying job, or if Richard and Jennie graduated and moved on to new careers. I do not know if Ken and Sandy were able to reduce their debt with a home equity loan, or if Will and Suzanne avoided incurring more debt. It is possible that a failed mobility project might lead these participants to challenge the dominant ideology - if Will Derusha was fired from his corporate job, for example, which would reduce their family income significantly. Or if Andrew and Melissa Kaiser found they still could not make ends meet even if Andrew had a new job - a distinct possibility, since the cost of their children's Catholic school tuition at the time of our interviews was $4,000 a child annually, but would balloon to over $10,000 annually once they reached high school. There is no doubt that going back to school, working, and raising a family is extremely difficult work, as is paying off debt - and if the mobility projects of these individuals don't pay off, it is possible their faith that hard work leads to economic success may begin to shatter.

Mobility Expectations

The 14 individuals with mobility expectations differed from those with mobility projects because they generally did not believe a change in their career or financial management trajectories was necessary in order to improve their economic circumstances. It is not that these individuals were necessarily in an objectively better financial situation than those with mobility projects; in fact the median per capita income of the 14 individuals with mobility expectations was only $13,250 -

lower than any other mobility orientation group, including those with HC mobility projects (the next lowest, at $15,000).[62] The majority of individuals with mobility expectations (93%; n=13) were either middle SES (n=57%; n=8) or lower SES (36%; n=5), and only 36% had family incomes over $100,000 (n=5). 85% had experienced economic struggles as described in Chapter 4.

Rather, the majority of individuals with mobility expectations had three things in common. First, all had either low (n=5) or moderate (n=8) economic goals. Indeed, all but one of the six individuals with low economic goals in the sample had mobility expectations. Second, the majority of individuals with mobility expectations had moderate economic angst (71%), instead of high angst (29%). This is in contrast to 82% of the individuals with mobility projects who had high angst. Finally, all but one believed at least one partner had a good job that would eventually allow them to achieve their economic goals.[63] Given these circumstances, it makes sense these individuals were not actively engaged in a mobility project. Yet it is also not clear how easily they or their partner could have pursued a mobility project, even if they had wanted to do so (as I discuss below). In this section, I describe the two kinds of mobility expectations I observed in the sample: income change expectations and expense change expectations. Then I discuss the demographics of individuals with mobility expectations and explore their views on the dominant ideology.

Income Change Mobility Expectations

While individuals with human capital mobility projects believed they needed to update their educational credentials in order to increase their incomes, the nine individuals with income change mobility expectations believed their household

[62] By contrast, individuals with mobility barriers had a median per capita income of $20,000, individuals with financial mobility projects had a per capita income of $26,333, and those with mobility aspirations had a median per capita income of $30,000.

[63] The exception was Chandra Smith, who believed her husband's current job was not good but thought he would eventually be able to find a higher paying job without adding to his human capital.

incomes would improve without increasing either partner's human capital. This optimism was due to one of two factors: the anticipation of one partner receiving a promotion, pay raise, or moving to a new job (n=6; Charlie Wilson, Karen Wilson, April Bullock, Sara Robinson, John Heeney, and Chandra Smith) or the anticipation of an increase in hours at one partner's job (n=4; April Bullock, Betsey Somers, Randy Bullock, and Rebecca Griffin)[64]. Table 9.7 summarizes the individuals in my sample with income mobility expectations.

Table 9.7: Income Change Mobility Expectations

Name	Location	Expectation
John Heeney	Williamstown	Promotion (self)
Sara Robinson	Williamstown	Promotion or new job (self)
Betsey Somers	Williamstown	Hour increase (husband)
Chandra Smith	Williamstown	New job (husband)
April Bullock	Paulson	Hour increase / pay raise (husband)
Randy Bullock	Paulson	Hour increase (self)
Rebecca Griffin	Paulson	Hour increase (self)
Charlie Wilson	Paulson	Promotion (self)
Karen Wilson	Paulson	Promotion (husband)

Seven participants with income change mobility expectations believed their financial circumstances would improve because of a promotion or pay raise. Karen and Charlie Wilson (Middle SES Justifiers from Paulson), neither of whom had a postsecondary degree, had experienced significant economic hardship over the past 10 years, as I noted in the previous chapter. Charlie had been laid off from three different jobs, and as a result they had lost their home and declared bankruptcy in 2012. Karen was working as a cashier when I first met her, then she quit her job

64 April Bullock is in both groups

and was selling skin care products out of her home for a multi-level marketing company. Charlie had been working for three years as the front-line supervisor for a multinational trucking company; he made $60,000 and earned the majority of their $70,000 income. Both Charlie and Karen acknowledged that money was tight since they had four children, but they also believed Charlie's job at the trucking company would lead to significant improvements in their financial circumstances. Charlie confidently told me he was expecting his salary to nearly double in the next year when he received a promotion, and Karen spoke excitedly of how much she believed Charlie could make at the company, based on the experience of his brother:

> **KAREN:** I think -- I don't think he'll ever own the company. But I think we will be here (around a 7 on the ladder) at some point where we can have no debt, you know. And be able to do more. And the reason I say that is because his brother was -- when I moved here, his brother was about here. And his brother is now -- and he does the same job. And we were probably, you know, in the same area. And his brother has climbed to about an 8, 9, and he has been able to move to Texas and they have really nice things and a nice big house and stuff. So I really think that we could be there eventually. Because I see where he went and where my husband is heading. And he's doing it faster than my brother did.

Karen observed that Charlie's brother had "really nice things" and a "nice big house and stuff," and believed this was something they would eventually have as well. "There is still more out there for us," she told me.

Four participants with income change mobility expectations believed their circumstances would change when one partner got additional hours at work. For example, Betsey Somers (Williamstown, Middle SES; Justifier, High Angst) estimated that she and her husband Tom had experienced a $20,000 to $25,000 decrease in their household income between 2014 and 2015. This was because Tom, who normally made over $100,000 as a foreman at an AMC plant outside of Williamstown, had his hours sharply reduced after a lull in business at the factory. Betsey said her circumstances "absolutely" made her anxious, noting that she had a fear of "how are we going to pull this off every month. You know, I mean we're fine with getting groceries, and the kids' crap and all that other stuff, but I like having a buffer and a nest egg, and I feel like we've lost that." Yet she "definitely" believed things would improve in June once he got a different shift at work and things returned to "normal."

> **BETSEY:** It is what it is, I mean we've learned from it, I mean hopefully. I just feel like we went through a really crappy time financially. It's getting better, I see the light. We are almost back to normal.

April Bullock and her husband Randy (both Paulson, lower SES; Justifier; moderate angst) had an income of $12,500, the lowest in my sample. April had not graduated from high school and struggled with mental health issues that limited the types of work she could do; when we spoke, she was working as a babysitter for a friend for 10 hours a week and made only $5/hour. She had mobility expectations because she believed that Randy, who worked as a non-union construction worker for $13/hour, would get more hours and a pay increase:

> **JESS**: Do you think you'll earn enough money in the future to live the life that you want?
>
> **APRIL:** Yeah. Eventually.
>
> **JESS:** Can you say more about that?
>
> **APRIL**: Well, I know that Randy will just keep going up, you know pay-wise, getting paid or whatnot.
>
> **JESS:** Like in terms of - he'll get more work or he'll like --?
>
> **APRIL:** He'll probably like, make more money.
>
> **JESS:** Is that like, do you see him advancing in terms of, just getting more responsibility or more hours or, what do you think will be --?

> **APRIL:** More money. Probably more hours because his boss loves him to death and he's decided to give him and this other kid, because this other kid gives my husband rides, repair too. So, like sometimes when it's raining, he'll be like, oh, hey if you go, you know over to Paulson and fix like this gutter, it'll take like 20 minutes and they get $25 per job.

April's husband Randy did not mention a pay raise, but he believed they would get caught up on their bills when the weather improved. For him, improved weather meant anything that was not rain - because he could get more hours as a construction worker when it was clear out and make even more money than that shoveling snow:

> **JESS:** What do you think has to happen for you to be caught up (financially)?
>
> **RANDY:** The weather (laughs). That's all I need. We get a good two months of good weather, and I'm not only caught up, I am ahead.
>
> **JESS:** That's hard, it does completely determine...
>
> **RANDY:** Yeah, it helps now because when it starts getting cold out - I look forward to the snow, because I make more money with snow now, because you can get $20/hour to shovel snow.

Chandra Smith (Williamstown, Justifier, high angst, middle SES) was the only person with income mobility expectations who believed it was necessary for one partner (in this case, her husband) to get a new job entirely. I discussed Chandra's situation in detail at the beginning of Chapter 6: she did not want to work full time, and her husband Jake was an audiologist with a bachelor's degree. Chandra believed Jake could make more money if he moved to a new company, as the place he had worked his whole career had recently been purchased by an outside investor and all employees were forced to take a 10% reduction in their pay. Chandra said he was reluctant to find a new job, but she was confident he would eventually leave and their income would increase. More than the other individuals with mobility expectations in my sample, Chandra seemed to rely more on hope and less on a tangible plan, given that her husband did not seem willing to leave his job when we spoke. Yet she was so confident I included her as having a mobility expectation instead of an aspiration; she described their current circumstances as a 6 on a 1-10 scale, but said that in 10 years, she thought it was "very likely" would be an 8.

Expense Change Mobility Expectations

The seven participants with expense change expectations believed their economic circumstances would improve when they were no longer responsible for a particular expense, such as a mortgage or childcare (Randy Bullock, Robyn Curbo, and Joe Beatty) or when their teenage children moved out and they no longer had to pay for food, clothing, or extracurricular activities (Betsey Somers, Ben Russell, Lisa Sokolov, and Amanda Hudson). Unlike the individuals with financial mobility projects, these individuals were not planning to take any kind of formal approach to reduce their expenses, such as a debt management plan or taking out a home equity loan to pay down their debt. This makes sense, as most did not have significant credit card debt in the first place.

Table 9.8: Expense Change Mobility Expectations

Name	Location	Expectation
Lisa Sokolov	Williamstown	Children move out
Betsey Somers	Williamstown	Children move out
Joe Beatty	Paulson	Expense paid off (child care)
Randy Bullock	Paulson	Expense paid off (mortgage)
Robyn Curbo	Paulson	Expense paid off (mortgage)
Amanda Hudson	Paulson	Children move out
Ben Russell	Paulson	Children move out

Four of these seven individuals said their financial situation would improve once their children moved out, as these quotes from Lisa Sokolov (True Believer;

Williamstown; Middle SES; Moderate Angst), Ben Russell (True Believer; Paulson; Middle SES; Moderate Angst), Betsey Somers (Justifier; Williamstown; Middle SES; Moderate Angst), and Amanda Hudson (Justifier; Paulson; Low SES; Moderate Angst) illustrate.

> **LISA SOKOLOV:** I don't think I'll be as worried as now (once her four kids move out). I don't think we'll be so strapped. It's just me and my husband. My husband and I. It's a little more easier to balance, I think. You won't have so many crazy things happen. You would have things that you'd -- it would be health things or something like that you might have to plan. But it's not like I'm going to have two kids come home and one of them needs the doctor, one of them needs prescription and someone else just broke a leg or the laptop or something else.
>
> **BEN RUSSELL:** Kids are expensive and having three of them at a young age, a lot of my money has gone to making sure they're living the best life that I can give them. So once my oldest is going to college here in six months, the next couple are… By the time I'm 43, my youngest will be 18. And I will have, I'm still planning on working like I said, so financially I think I'll be able to do what I want and what I want to do.
>
> **BETSEY SOMERS:** I think that eventually we'll -- we'll go back to saving money, which -- and kids are really expensive. Sports, I don't even want to know what I spend in a year in sports, equipment, and extracurricular activities.
>
> **AMANDA HUDSON:** Once my kids get a little bit older, I think that'll help. Um, there won't be as many things in-involved. You know.

Of note is that none of these individuals felt obligated to help their children pay for college. Lisa Sokolov was adamant that her four children would pay for their own school. We had the following exchange, where she expressed what I started to think of as the "gospel of grants and scholarships" - the idea that there are lots of scholarships available to help individuals offset the cost of college:

> **LISA:** Well, that's why I want to -- I always say do something extracurricular. So, if you can get a scholarship like that, that's great. But there's so many different scholarships. You can get with grades, even if it's only paying for three or four classes. That will be three or four classes that you have to pay for because books are like $2,000. We can help you with the books. You are going to have to do the rest, though. They know that.
>
> **JESS**: So, do you have money put away for their college?
>
> **LISA:** No. Actually, that's something they told us not to do. Not to plan anything for your kids' future.
>
> **JESS:** That's what the people said at (the financial advisor's office)?
>
> **LISA:** Yeah. They said when you start doing that, what good are you doing them when you have all this debt because you put them through college? Let them learn. I mean, honestly, I put myself through college. I was fine. If you want it, you work for it. [...] You know, and there's opportunities out there. Find them.

Armstrong and Hamilton (2013) and Hamilton (2016) found that the individuals who were poised to be most successful after college in their sample of women at a large public University were those whose parents helped them out financially during college. Lisa's flippant comment that she put herself through college "and was fine" discounts the degree to which she is putting her children at a disadvantage by expecting them to finance college on their own. Lisa did work 24 to 30 hours a week at a Travel Agency during college and received some scholarships, but she also had a Pell Grant, which her children would likely not qualify for based on their relatively high family income.[65] Lisa was a True Believer, and a staunch adherent to the Education Gospel. Her comment that it is good for her children to pay for their own college because they will "learn" by doing so was something I frequently heard from participants who were not planning to pay for their children's college education.

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[65] In addition, the purchasing power of the Pell grant has declined significantly over the past few decades. (College Board, 2016)

This was not the case for Betsey Somers and Amanda Hudson, however. Neither planned to contribute to their children's college, although both wished they could help. Unlike Lisa, both recognized that their children would have to take out loans:

> **BETSEY:** Me and my husband talked about it and he's just like, the only thing, we're going to have to do student loans. They're going to have to get student loans. Which I hate, but it is, it is what it is.
>
> **AMANDA:** I'd love to (pay for their college). [...] If they do go to college, they're gonna have to take out their own loans.

While Lisa was adamant her children would go to college, Betsey and Amanda were less certain. This perhaps makes sense - Lisa had an Associate's Degree and her husband Victor had a Master's degree in Engineering, while neither Betsey, Amanda, or their husbands had a B.A. Amanda had been working to get her B.A. online for 7 years, but she had not yet finished. Both Betsey and Amanda suggested their sons might go into the military. Ben Russell's oldest daughter had gotten a full scholarship to college, and Ben planned to work a second job in the summer in order to help her supplement the costs. He was unsure if his other two children – a daughter and a son - would go to college, as his oldest was the most academically inclined: like Betsey and Amanda, he thought the military might be an option. He was not explicitly saving money for his other two children, however.

Finally, two individuals (Randy Belmont and Robyn Curbo) said their circumstances would improve once their mortgages were paid off. Although they had no consumer debt, Robyn Curbo (Challenger; Paulson; middle SES; moderate angst) said she felt financially insecure because she and her husband only had $5,000 in savings. Her goal was $50,000, and she was confident they would be able to reach that threshold more quickly once their home was paid off. "So, certainly, we'll get there," she told me. "And soon we won't have to pay any money for a home, so then we'll really be able to save money faster. Randy Bullock (Justifier; Paulson;

lower SES; moderate angst) noted that his situation would improve once his land-contracted house in Paulson was paid off. They paid $300/month toward the house, which they were purchasing for only $7,200 because it was on a street in Paulson that was perceived to be very high in crime. "Because then from there (after it is paid off) - property taxes aren't even $800 a year," he noted. "I make more than that on a bad month, so."

Who Has Mobility Expectations?

As I noted earlier, none of the individuals with mobility expectations had high economic goals. Although the majority had moderate goals, meaning they wanted to put money aside for the future (n=8; 62%) only one (Chandra Smith) planned to pay for private school or college for her children.[66] Five of the 14 had low economic goals (like Randy Bullock) and were primarily concerned about getting by in the present. It makes sense that many individuals with mobility expectations had low or moderate economic goals (as opposed to high goals) when we focus on their demographics. A slight majority lived in Paulson (64%; n=9), and I observed in Chapter 2 that most individuals in Paulson did not have high economic goals. In addition, only 36% of these individuals (n=5) came from households in which at least one partner held a bachelor's degree, which is by far the lowest among the mobility orientations. Indeed, 79% of individuals with mobility expectations did not have a bachelor's degree themselves, and I observed in Chapter 4 that the majority of individuals with high economic goals also had at least a B.A..

Economic goals matter, because it means the threshold these individuals are trying to reach is not as high. If, for example, Lisa Sokolov was concerned about paying for her children to go to college, she might be attempting to get another job or go back to school to improve her human capital. If Randy and April Bullock wanted to move off of their street in Paulson to a safer area, one of the might have

[66] Chandra Smith wanted to pay for her children's college but was less concerned about general savings.

been trying to go back to school. Yet many were not necessarily well-positioned to pursue a mobility project, even if they wanted to do so. While the 71% of individuals with HC mobility projects had *both* intense/moderate financial family capital and logistical family capital (and all had at least one of these two things), only 29% of the individuals with mobility expectations had both. In addition, most of the individuals pursuing HC mobility projects had already earned a bachelor's degree themselves. Most claimed to enjoy school, and none seemed to have major learning or mental health issues that would interfere with the pursuit of higher education. Yet 79% of the individuals with mobility expectations who did not have a B.A. had either dropped out of school themselves or their partner had done so, which may make it less attractive for them to return.

However, these individuals did not see the need to pursue a mobility project when we spoke because all but one believed either they or their partner had a "good" job[67]. The actual jobs these participants believed were "good" varied in terms of their pay and responsibilities: they included $13-25/hour blue collar jobs (Randy Bullock, Rebecca Griffin, Amanda Hudson's husband, Ben Russell's wife, Betsey Somers' husband), pink collar administrative or service-sector jobs that paid between $13-20/hour (Joe Beatty's wife Heather, Betsey Somers, Amanda Hudson), salaried supervisory or professional positions that paid between $70,000-80,000 (Ben Russell, Charlie Wilson, Chandra Smith's husband, John Heeney), and white collar jobs that paid between $100,000 to $110,000 (Sara Robinson, Robyn Curbo, Lisa Sokolov's husband).

Although these positions varied in their pay, one can understand why my participants believed these jobs were good: in the case of all but one family (Randy and April Bullock), these "good" jobs provided participants with health insurance and full-time hours. For 10 of these 14 individuals, the partner(s) with the good job

[67] The exception was Chandra Smith, who did not believe her husband had a good job. Yet she also did not think he needed to go back to school in order to get a new job – that his existing level of education was enough.

had worked for their present employer for at least 8 years. The presence of these "good" jobs are especially striking given that in nine cases, the individual(s) with the "good" job did not have a bachelor's or associate's degree. Five of these "good" jobs included at least one partner who was in a union, but the remaining did not.

While the individuals with mobility expectations felt good about these jobs and believed they or their partner would be able to keep them for the long term, many were vulnerable to economic hardships if they or their partner were laid off. The four individuals who were in a union themselves or had a partner in a union (Rebecca Griffin, Robyn Curbo, Betsey Somers' husband, Joe Beatty's wife) had somewhat more protection, even though unionized positions were being cut in some of the industries where they worked. And some people believed they would be able to get a new job quickly - for example, Sara Robinson, who had a master's degree in public health and worked as a hospital administrator. She had evidence of this, as she said headhunters were emailing her "daily" from multiple states. But others believed they would be able to get by based on their work ethic or the reputation they had built in their field, even though they did not have college degrees or had struggled to find their current job. For example, Ben Russell did not have a college degree, and had worked his way up from a temporary worker at a multinational communications company to a front-line supervisor. He was making $80,000 when we spoke, quite high for an individual with only a high school diploma. Ben believed he had job security because he knew people in the industry:

> **BEN RUSSELL**: I think with my knowledge of the business, I've been to St. Louis, Indianapolis, all kinds of cities, Chicago, Peoria. I've traveled a lot with this company, I know a lot of people at the regional and the corporate levels. I've been to Arizona, I've been to Las Vegas, I've done a lot of special projects for the company. So I think I've got a lot of good job security because I've got the knowledge of the business.

Similarly, Karen Wilson's husband Charlie was a front-line supervisor for a large trucking company. Like Ben, Charlie did not have a college degree, but had moved up from an entry-level position to a front line supervisory role. When we spoke he was making $72,000, also relatively high for someone with just a high school diploma. Although he had been laid off from multiple jobs in the past, Karen believed he had job security because of his reputation in the industry:

> **KAREN WILSON:** Oh yeah (he has job security). Absolutely. Yeah. I can see him moving up. Like they believe in him. And I don't see (the company) going anywhere anytime soon. (Laughs). But they -- you know, he gets awards and stuff for all the hard work that he does. And he actually has been asked by different managers of different districts to come work for them. [...] Like Tennessee, Florida, like people that know him from up here when they worked with him. So yeah. He's -- I think he's definitely got -- yeah.

Charlie, too, believed he had job security, describing his personal trajectory at the company so far as "successfulness." It is possible that Ben, Karen, and Charlie are right, and that in the event of a layoff, Ben or Charlie could quickly find another job based on their connections. Yet their salaries - $80,000 and $75,000 - are quite high for individuals without college degrees, so it is unclear how they would fare. Neither had the protection of a union, and neither had the buffer of a college degree in getting another position.

Unlike Charlie and Ben, John Heeney (Skeptic; Williamstown; Middle SES; Moderate Angst) had both a Bachelor's and a Master's degree (in education). When I first met John in 2013, he told me he was "retired" from his job as a high school chemistry teacher after eight years of shuffling between charter and public schools. John said he enjoyed the teaching itself but found the politics between himself, the other teachers, and the various administrations "atrocious." Even though he had a master's degree in education, the job search was a challenge:

> **JOHN HEENEY:** This last job (search) was – was very hard. I think I spent four or five months full-time job hunting. And by full-

> time, I mean, a minimum of 10 hours a day, probably six days a week. And I lost – I actually kept a record of every place I applied to, what – where it was, what their stance was, do I need to email, do I need to call, who did I contact? And I lost count, I'm not kidding you, at over 400 applications.

But John eventually got a job at a medium-sized company in sales, and he was confident his salary would increase between 40-100% in the next five to ten years.

> **JOHN:** I think probably in the next five to ten years, I will try to get a major jump, whether it's to – or maybe outside (his current company), but I'd prefer this company. I like this company. Whether it's management of a small team or project management, like what my dad did. But something with more responsibility and more – different opportunities.
>
> **JESS**: Is this something you think is likely to happen?
>
> **JOHN HEENEY:** Yes.
>
> **JESS:** How much do you think it would affect your income, or do you have a sense?
>
> **JOHN:** It would probably add anywhere between 40% to 100%.
>
> **JESS:** Okay, so it could be very significant.
>
> **JOHN**: It would be very significant.

Like Charlie and Karen, John was confident he would move up the corporate ladder. And Like Charlie, Karen, and Ben, he was confident he had job security:

> **JOHN:** I think that our company has done a really good job of growing, slowly but steadily. And I think they do a really good job of rewarding and keeping the people who are pulling their weight or going above and beyond.

John noted that he was in a division that likely had more security than others, and that even if his unit was shut down, he could move to a different team. Thus, it makes sense that he feels relatively secure. Yet the degree to which he believed his own hard work would pay off in this corporate job surprised me, given that he was a

Skeptic and relatively critical of the stratification system overall. I included the stories of Karen, Charlie, Ben, and John to illustrate the degree to which my participants were confident that their hard work would be rewarded by their employers, even though three of the four (Karen, Charlie, and John) had experienced significant economic hardships in the past as a result of employment hardships, none had the benefit of a union, and and three of the four did not have a college degree. While many of the individuals with mobility projects seemed to endorse the dominant ideology because they believed they were working hard to improve their economic circumstances (thus embodying it), many individuals with mobility expectations seemed to believe the dominant ideology applied to their lives because they thought their own hard work would be rewarded. In other words, they believed they would get what they deserved.

Mobility Expectations and the Dominant Ideology

Like the individuals with mobility projects, most of those with mobility expectations were True Believers (n=4) or Justifiers (n=8), and did not significantly challenge the dominant ideology. Only two individuals were more critical of the stratification system: John Heeney was a Skeptic, and Robyn Curbo was a Challenger. Yet neither John nor Robyn believed the stratification system was unfair to them personally: instead, they were focused on how it disadvantaged other people. And both acknowledged that they were born into privilege, which helped them get ahead economically.

As I noted in the section on mobility projects, it is impossible to know what factors play a role in why particular individuals are more or less supportive of the dominant ideology. Ben Russell, Lisa Sokolov, Sara Robinson, and Joe Beatty were True Believers. I noted previously that the majority of True Believers with mobility projects were conservative Republicans, and that was true for two of the four True Believers with mobility expectations as well (Ben Russell and Lisa Sokolov). Yet Sara Robinson identified as a liberal democrat and Joe Beatty said he wasn't committed to any particular political ideology. One difference between the four True Believers and most other individuals with mobility expectations is that the True Believers all blamed themselves (or their partners) for their circumstances and, with the exception of Lisa Sokolov who believed she was overtaxed, did not cite either structural forces or unfortunate circumstances as playing a role. Only John Heeney, a Skeptic, did this also, but he was also very knowledgeable about history, economics, and politics and had a well-developed undeserving rich injustice frame. As I noted previously, the difference between John and the other Skeptics and Challengers with such a frame was that they all believed the system disadvantaged them personally, while he used it to describe how the system disadvantaged others.

John was not alone: the majority of individuals with mobility expectations did not believe they were disadvantaged by the stratification system. Although 73% of the individuals with mobility projects believed aspects of the system disadvantaged them personally[68], only two of the fourteen individuals with mobility expectations (14%) had the same view. Indeed, the remaining 86% accounted for their circumstances by blaming themselves (n=4) and/or citing unfortunate circumstances (n=7). The degree to which individuals with mobility expectations did not see the system as disadvantaging them is likely related to the fact that most believed they or their partner had good jobs and were on their way to achieving their economic goals. Indeed, several cited their own lives as evidence of the dominant ideology. For example, Karen Wilson said she thought some people didn't move up the economic ladder because they didn't want to do so, and cited their story as evidence:

> **JESS**: Do you think that there are -- do you think that people down here (on the ladder) have a good shot to get up here (to the top)?

[68] As I noted previously, 86% of individuals with human capital projects believed they were disadvantaged by low wages, the government not helping them, etc. Two of the four individuals with financial projects - Sandy and Ken Thach - believed they were overtaxed.

> **KAREN:** I think so. Because we were here (at the bottom of the ladder). We were here and now we're moving, you know, slowly but surely. We are. I know people can. Just, do they want to?

With the exception of Chandra Smith, the Justifiers, Skeptics, and Challengers with mobility expectations were critical of the stratification system because they believed it disadvantaged others: all cited the difficulty individuals with low incomes faced in getting ahead. Instead of citing ways in which the system disadvantaged them, individuals with mobility expectations believed the economic system would reward them for their hard work: those with income change expectations believed they would receive promotions, more hours, or pay raises, while those with expense change expectations assumed their incomes would remain steady, which would allow their economic circumstances to improve when particular expenses were reduced. Their belief that things would improve in their own lives seemed to serve as evidence that the dominant ideology was alive, at least to some degree – and may have limited the degree to which they challenged it.

Mobility Aspirations

Like those with mobility expectations, the nine participants in my sample with mobility aspirations highlighted a specific way in which their economic circumstances could improve in the future. What differentiated individuals with mobility aspirations from those with mobility expectations was the participant's level of confidence that their situation would actually improve occur: while individuals with mobility expectations were confident things would get better, those with mobility aspirations were less convinced.

The ways in which these participants believed their economic situations could improve varied. The majority (55%) outlined mechanisms that could lead to an increase in their household incomes, such as one partner getting a new job or a raise (Shannon Stewart and Dana Price), a business investment paying off (Marty Price) or one partner going back to school (Elizabeth Belmont and Cal Rogan). Two participants mentioned possibly receiving a lump sum of money by either selling assets (Heather Beatty) or receiving a settlement from a lawsuit (Milton Vermeer). The remaining two participants (Angela Hunter and Leah Morgan) considered the possibility of their economic circumstances improving once their children moved out.

Yet all were less sure than those with mobility expectations that their economic circumstances would ultimately improve. Some were not sure if the mechanism they mentioned would lead to a significant change in their economic circumstances (Angela Hunter, Leah Morgan, Marty Price). For example, Leah Morgan (Justifier; Williamstown; Upper/Middle SES; High Angst) thought their circumstances might improve once her oldest daughter, Hannah, who was planning to live with her father in Seattle (Leah's ex husband) after her high school graduation, moved out. Leah said she felt pressure to help Hannah keep up with the other girls at her private high school, whose parents worked as "corporate executives, real estate developers, and anesthesiologists" and lived in homes much larger than the Morgan's 2,400 square foot house. This not only involved purchasing expensive makeup and clothing ("my daughter has a better wardrobe, makeup, and everything than I do") but also helping Hannah purchase "appropriate" gifts for her friends for birthdays and holidays, where the norm was to spend $80-100 on "Lululemon leggings or a Juicy Couture clutch." Of Hannah leaving, Leah said, "I love her, but I need her to go. And our finances will go nowhere but up because she's so expensive. I mean, she's so expensive. We're all going to get a raise when she leaves."

Yet Leah also said she had to continue paying for her two younger sons to attend Catholic school, and wanted to help them all with college as much as she could. "If I had only Hannah right now, there'd be a huge light at the end of my tunnel, financially, for my prosperity," she said. "That light is gone because I have two that I have to save for college." While Leah believed her circumstances would improve with Hannah moving out since she was "so expensive," she still realized their circumstances would be tight with two younger children. Ultimately, though, she was positive. When I asked if she thought she would be financially secure in the future, she said, "I think so. My sister and I had this conversation and this is the most horrible thing to say, but I'm going to say it. If I had known how expensive children are, I don't know that I would've had children." In addition to the cost of children, Leah had a subprime mortgage that she said she would be paying off until she was "dead," so it was unclear how that factored into her future calculation.

Leah knew Hannah would be moving out, but she was unsure how much her departure would positively affect her financial situation. Marty Price (Justifier; Williamstown; Upper/Middle SES; High Angst) was in a similar situation. As I detailed in Chapter 4, he was very concerned about saving enough money for retirement. He had lost a significant amount of his savings and his salary had been cut in half when the small business where he was a vice president failed in the recession. He was now working for a different company, and he was planning to invest some of his remaining savings in the company with the hope that the company would grow, and he would make more money. Marty said it was "likely" he would be able to live the life he wanted in the future, but he was aware that his health had to cooperate in order for that to happen. We had the following exchange:

> **JESS:** So thinking to the future, do you think you'll earn enough money to live the life that you want in the future?
>
> **MARTY:** I don't know. I'm going to say likely.
>
> **JESS:** What makes you say that it's likely?
>
> **MARTY:** I just think that the group of people I'm working with I think are competent. I think we're going to be able to work together and keep doing what we're doing.
>
> **JESS:** Is it the kind of thing where, since you're investing in the company, eventually that will pay off?

> **MARTY:** Absolutely. That's why I am investing more, so it will pay off. And the obstacles are the level of work and busyness is detrimental to health. If I have a health issue through charging too hard late into life, then that could thwart me.
>
> **JESS:** How long do you think you'll have to work?
>
> **MARTY:** I'd hoped for 60. Now I'm looking at more about 68. And that's what bothers me because I know people that are in their early 60s that just can't -- they don't have it anymore. So will I have the mental tenacity to still work at that age? That's the big question mark.

Like Leah, who knew Hannah would move out, Marty knew he would invest in the company. But neither individual was sure if the event would actually lead to an increase in their economic security.

Other individuals with mobility aspirations were unsure if the event they mentioned as helping them financially would occur at all (Shannon Stewart, Heather Beatty, Elizabeth Belmont, Milton Vermeer, Dana Price). Elizabeth Belmont (Skeptic; Paulson; Lower SES; High Angst) mentioned that her husband, Max, was thinking about enrolling in community college in the fall, as both believed that not having a college degree was hindering him from being considered for higher paying jobs. But even though they had both intense financial family capital and logistical family capital, she was concerned about how they would manage. "But he's 42 and three kids and a wife and us paying the bills and stuff like that," she said. "So we're trying to figure in, okay, so with you working, how would you go to school?"

Heather Beatty (Justifier; Paulson; Lower SES; High Angst) believed their economic circumstances could improve if her husband, Joe, would sell his parents' house and cabin, which he had inherited. They had renters living in the house, which was on the other side of Paulson. Heather believed they would be "fine" economically if they sold the house and cabin, which she valued at over $150,000, but Joe wasn't moving very quickly on it:

> **HEATHER:** […] We could sell the house to them (the current tenants) and they would buy it, and we would be fine. But, I just, it makes me feel, I just. Everything I try to talk to him about he's like, "Oh yeah, we'll figure it out." What are we going to do figure it out? I don't see you do anything to figure it out. You sit there waiting for me to handle it and honestly, I don't know how much more I can handle

Whether this event occurred was ultimately out of Heather's control, since the properties were in Joe's name and he had to go through with the sales. Indeed, when I spoke to Joe he wasn't sure he wanted to sell the cabin at all. The event Milton Vermeer (Skeptic; Paulson; Middle SES; High Angst) mentioned was also out of his control. Milton was a security guard for the state, and said the state had suddenly started taking out 3% of his paycheck (and the paychecks of 15,000 other state employees) for his retirement a few years ago, which was a violation of the union contract. His union had filed a lawsuit that had successfully gone through the state's lower courts, and he was waiting for the Supreme Court to decide whether the employees would be awarded their money back. If this happened, Milton expected to get $11,000. He mentioned this several times throughout our two interviews - for example, noting that if he got the $11,000, he would be able to take his son to Florida and to get a new car. While $11,000 was not as much money as the $150,000, that Heather mentioned, it would allow Milton to purchase some things he was unable to do at the time. Yet both Milton and Heather had other barriers to getting ahead economically: both wanted their partners to get higher paying jobs and were concerned about their spending habits, as I discussed in the last chapter.

Indeed, the majority of individuals with mobility aspirations identified specific barriers that might prevent their economic circumstances from improving, such as the breadwinner having a health crisis (Shannon Stewart, Dana Price, and Marty Price), the profligate spending habits of their partner (Milton Vermeer, Heather Beatty, Dana Price), the challenges of balancing work, school, and family

(Elizabeth Belmont), a partner who refused to get a higher paying job (Leah Morgan, Heather Beatty, Milton Vermeer), and a lingering subprime mortgage with a very high payment (Leah Morgan). 43-year-old Shannon Stewart (Challenger; Williamstown; Upper/Middle SES; Moderate Angst) had worked part-time as a librarian for the past three years; prior to that she stayed home with her two children. She earned about $15,000; the rest of their $120,000 income came from her husband Stephen's job as a computer engineer. She said she "hoped" to get a job with more hours, but acknowledged how tight the job market was in her field, even though she had a master's degree. She was also concerned that something would happen to her husband, Stephen the breadwinner, since she was working part time and having such a difficult time getting a job in her field:

> **SHANNON:** Well, like, my big worry is that something happens to him (Shannon). Um, you know, if-if he dies. We have life insurance and that will help us, help us for a while, but, you know, I-I'm working part time. I can't support us on that.
>
> **JESS:** Could you, if you needed to, get a full time job, do you feel like you could do that?
>
> **SHANNON:** I mean, eventually. I would have to ... the library market right now is terrible. And there, um, there's been fewer and fewer full time jobs… Um, so, you know, I-I might even look outside the field if - if something happened to him. You know, to support the three of us
>
> **JESS:** What kind of fields might you look at, do you think?
>
> **SHANNON:** I don't even know. I've never done anything other than retail.

Shannon brought up her concerns about something happening to Stephen three different times during our second interview, to the point where I asked if he had a particular health problem that she found especially concerning. She said he didn't, but that his job was stressful and sometimes she worried that he would die of a stroke. In table 9.9, I detail the mobility aspirations of these nine participants:

Table 9.9: Mobility Aspirations

Participant	Location	Aspiration
Hunter, Angela	Williamstown	Children move out
Morgan, Leah	Williamstown	Children move out
Price, Marty	Williamstown	Investment pays off (self)
Price, Dana	Williamstown	New job (self)
Stewart, Shannon	Williamstown	New job (self)
Beatty, Heather	Paulson	Husband sells assets
Belmont, Eliz.	Paulson	Return to school (husband)
Rogan, Cal	Paulson	Return to school (self)
Vermeer, Milton	Paulson	Lawsuit settlement

Why No Mobility Projects?

All of the individuals with mobility aspirations had high or moderate economic goals, and all but one (Shannon Stewart) had high angst. Broadly, they fall into three sets of circumstances: individuals with high goals where at least one partner has a high paying job ($100,000), but they are unable to achieve the lifestyle they desire (Angela, Leah, Dana, Marty, and Shannon), individuals with moderate goals where one partner has a moderate-wage, unionized job but the other partner has a low paying job and seems unwilling to find something new (Heather and Milton) and individuals with moderate goals where neither partner has a good job (Elizabeth and Cal).

This raises an important question: why aren't these individuals pursuing mobility projects? On the surface, it seems like many of these individuals *should* be able to get ahead via a mobility project. Their median income is $120,000, only second to the four individuals with financial mobility projects. 56% (n=5) are upper/middle SES (although interestingly, the next largest SES group is lower/middle SES, with 33% (n=3). A majority (n=5) have incomes over $100,000. Indeed, Milton Vermeer is the only person with mobility aspirations who does not either have an income over $100,000 or intense financial or logistical family capital.

Yet only a minority of individuals with mobility aspirations (22%) had access to *ongoing* financial family capital – Shannon Stewart and Elizabeth Belmont. By comparison, 86% of the individuals with HC mobility projects had access to ongoing FFC. Instead, several individuals received transfers from individuals who had since died (Cal Rogan, Leah Morgan, Dana and Marty Price), or were hesitant to ask the source of their assistance for help (Heather Beatty, Angela Hunter). Only Elizabeth Belmont and Shannon Stewart felt confident they could ask their families for help if needed. Further, only one individual with mobility aspirations (Elizabeth Belmont) had logistical family capital, which I previously noted was available to the majority of individuals with HC mobility projects. As I will describe below, this availability seems to play a role in the opportunities available to my participants for improving their economic circumstances.

Both Cal and Elizabeth, who had intense FFC, were considering human capital mobility projects: Cal was considering getting an associate's degree, and Elizabeth's husband Max was considering returning to school. Yet Cal, Elizabeth, Max, and most of the individuals with HC mobility projects were younger than most of the other individuals with mobility aspirations: with the exception of Heather Beatty, all were at least 45 years old. Indeed, it is more difficult to start a new career when one is older. Some of the older individuals with mobility aspirations – like Dana and Marty Price - were still trying to improve their economic situation, but they didn't necessarily believe these changes would lead to a significant increase in their standard of living. Dana who had stayed at home when their children were adopted, had a master's degree in education and was looking for a full-time job, as she was currently working as a substitute teacher. But she didn't necessarily believe this would boost their income - Dana and her husband Marty were two of the older participants in my sample (she was 47; Marty was 51) and she believed they needed to put money aside for their retirement, which had largely been depleted in the recession. She thought a new job would help them maintain the status quo, noting that she felt "under an immense amount of pressure." Similarly, while Marty's plan to invest in his company was a specific action he was taking to improve his economic circumstances, the fact that he was aware he would have to work until age 68 and was concerned that health issues could get in the way put him in a different position than the individuals with mobility projects who were confident their situation would improve and they could achieve their economic goals. Shannon Stewart was looking for a new job as well, although she was concerned that such a job would not materialize and what would happen to them if Stephen became ill.

Further, although Marty and Dana's children were teenagers who could drive, Shannon's children were both under age ten. While Shannon did not speak explicitly about a lack of family support, her parents did not live in Williamstown and she said she chose to stay at home when her children were young because of Stephen's work schedule:

> **SHANNON**: I didn't plan on being a stay-at-home mom, at least not for as long as I did. I figured I'd be a little farther along in my career. I don't really have any regrets. I think that the whole having-kids thing, I couldn't have known that until I had them. The main reason I became a stay at home mom was because my husband's job was just so awful. All the hours and just traveling.

Later, Shannon remarked that if she had needed to work late, she didn't know who could help out with babysitting, which is why I identified her as having low logistical family capital. Her husband Stephen said he thought Shannon should continue to stay home for a while, so she could take the children to doctor's appointments and the like: something they could more easily manage if they had local family support. Indeed, the role that a lack of logistical family capital played among the individuals with mobility aspirations (and barriers, as I will discuss below) was clear. As I noted in the previous chapter, Dana Price remarked how the lack of local family support had affected her ability to work full-time when her children were younger. And Angela Hunter (Justifier; Williamstown; Upper/Middle SES; High Angst), whose husband was a project manager and made $125,000, was working part time in a job that allowed her flexibility in picking up her children. Angela and her husband did not have family that lived in state, and she said she didn't know if she could handle going back to work full time without that flexibility:

> **ANGELA:** My daughter is now starting her confirmation preparations. She is not a - they give you a list of things you can choose from to do ministries. She didn't choose puppets or music or catechism or youth group - she has to do all four of them [...]. So she has to be at the puppet thing at 4 on Monday, I work on Mondays. She has to be at music rehearsal at 4 on Wednesday. I work on Wednesdays. I can now - "why don't you come in at 1?" "Why don't I come in at 11 so I can take (daughter?)" "Okay." I just don't know if I could deal with going back to work full time. I just don't know if I could deal with it.

Dana, Angela, and Shannon's circumstances underscore the degree to which logistical family capital plays a role in one's economic opportunities. While all three women had completed their postsecondary education (and Dana and Shannon both had master's degrees) the difficulties they faced in balancing family and full-time work seemed to limit their ability to utilize their degrees. Logistical family capital not only plays a role in a person's ability to increase their human capital in the first place, as we saw with the individuals undergoing HC mobility projects, but also in one's ability to put their existing human capital to use.

The remaining individuals with mobility aspirations also had barriers to improving their economic circumstances: Milton, Heather, and Leah were all the breadwinners with (what they believed were) relatively good jobs, but they believed their partners were not pulling their weight, and could not force them to get better paying jobs (although they were more convinced than I that such jobs were easily available). Financial mobility projects were also less feasible for many individuals with mobility aspirations, as most did not have high levels of consumer debt (with the exception of Angela Hunter and Cal Rogan). Indeed, Leah Morgan had already completed a debt management program, and Milton Vermeer had recently declared bankruptcy for the third time. Others said they were living on relatively tight budgets already, or that the profligate spender was their partner, not them.

Views on the Dominant Ideology

None of the individuals with mobility aspirations were True Believers. Instead, 56% were Justifiers (Marty Price, Dana Price, Heather Beatty, Angela Hunter, and Leah Morgan), 22% were Skeptics (Milton Vermeer and Elizabeth Belmont), and 22% were Challengers (Cal Rogan and Shannon Stewart). The percentage of Skeptics and Challengers (individuals who are critical of the dominant ideology) is larger in this group (44%) than among those with HC mobility projects (28% were Skeptics), financial mobility projects (none were Skeptics or Challengers), and mobility expectations (7% were Skeptics and 7% were Challengers). Yet ultimately, everyone but Cal and Shannon still endorsed the dominant ideology to some degree. Only Leah Morgan identified as politically conservative; but she still recognized the degree to which the system disadvantaged individuals who weren't rich:

> **LEAH:** That's my biggest complaint with today's society. It is -- I 100% believe this, that the rich have 10 times more opportunities than those of lesser means. And the gap is narrowing a tiny bit, but I know for a fact that because I'm paycheck to paycheck, my kids won't have the opportunities that the other kids with means do. And that is a tragedy. My kids are gifted, but I will barely be able to afford to send them to college. Barely.

Yet this concern did not translate into an undeserving rich framework - instead, Leah believed that government deregulation and lowering taxes would lead people to have more opportunities. She did not see her children's opportunities as disadvantaged by people at the top of the economic ladder - indeed, she said "You cannot pull up the poor by bringing down the rich. I do know that." She ultimately justified the status quo, noting that at least the U.S. wasn't a caste system like India:

> **LEAH:** The good news is, we don't live in a caste system in India where it doesn't matter what you do. You're screwed. That's the good news. But here we are, you know, the land of opportunity. There are programs in place. There are opportunities. I just wish that there was more of a balance. You know what I mean? There isn't. And that's unfortunate. But it just is.

Leah did criticize the economic system for disadvantaging her, but like other ideological conservatives who struggled, she blamed over-taxation (and had a government overreach injustice frame). While she believed her children did not have the same opportunities as rich people, she did not blame this on a motivated human target, such as rich people themselves.

Indeed, 88% of individuals with mobility aspirations cited larger structures as affecting them, although only five (including Leah Morgan) specifically cited a motivated human target: Milton Vermeer (Skeptic) had a major government neglect injustice frame, Shannon Stewart and Cal Rogan (Challengers) both had major undeserving rich frames, and Dana Price had a minor undeserving rich frame. The rest cited rising prices (Heather Beatty), "rising expectations" making it harder for individuals without a college degree to get a job (Elizabeth Belmont); and "global evening" (Marty Price). Only Angela Hunter did not explicitly cite structural reasons for her struggles. We might expect individuals with less mobility optimism and injustice frames to be more skeptical of the economic system (Leah, Milton, and Dana), but all three engaged in significant local blame: Leah was highly critical of herself (for her spending habits), her husband (for not getting a better job) and both of them together (for signing a subprime mortgage). Milton spoke angrily about his wife throughout our two interviews, attributing their struggles to her not getting a higher-paying job and spending too much money. And Dana was very critical of Marty for his perceived overspending - and her injustice frame was very minor and relatively underdeveloped, something she mentioned only once in our two interviews. Indeed, all but two of the individuals with mobility aspirations (Shannon Stewart and Elizabeth Belmont) engaged in at least some degree of local blame.

The experiences of the nine individuals with mobility barriers tell us several things: that even with high incomes, postsecondary degrees, and financial family capital, families without logistical family capital can struggle to get ahead. While Angela Hunter, Shannon Stewart, and Dana Price could have put their children into childcare, two of the three (Shannon and Dana) had adopted children who had special needs, and all three would have had to pay significant parts of their salaries to childcare. Second, I find that even individuals with injustice frames who recognize the structural barriers to getting ahead (like Leah Morgan, Dana Price, and Milton Vermeer) may still believe in the dominant ideology to some degree when they have a strong local target to blame.

Mobility Barriers

Unlike the rest of the individuals discussed in this chapter, the six individuals with mobility barriers did not identify a particular mechanism they believed could change the economic concerns they identified. As such, they lacked confidence their economic challenges were likely to go away. The nature of these individuals' concerns varied: Max Belmont, Josette Lee, and Sonia Patterson all had high economic angst, said they were living paycheck to paycheck, and identified specific barriers to increasing their incomes. Stephen Stewart, Jen Taylor, and

Isobel Rhodes had moderate economic angst and did not believe they were living paycheck to paycheck but were concerned about having enough money to pay for their children's education (Stephen Stewart, Isobel Rhodes, and Jen Taylor) and/or retirement (Stephen Stewart and Isobel Rhodes).

Table 9.10: Mobility Barriers

Name	Location	Concern
Isobel Rhodes	Williamstown	Future oriented (retirement)
Stephen Stewart	Williamstown	Future oriented (retirement, children's college)
Jen Taylor	Williamstown	Future oriented (retirement, children's college and private high school)
Max Belmont	Paulson	Paycheck to paycheck
Josette Lee	Paulson	Paycheck to paycheck
Sonia Patterson	Williamstown	Paycheck to paycheck

The three individuals with mobility barriers and high economic angst all described specific issues they faced in increasing their incomes, including their lack of a college degree (Max Belmont), work/family issues (Sonia Patterson and Josette Lee), and a felony conviction (Josette Lee). While I noted in the previous section that Elizabeth Belmont had discussed the possibility of her husband Max going back to school, Max did not even bring this up in our interview, instead noting that he did not expect his income to rise in the next five years.[69] Indeed, Max (Challenger; Paulson; lower SES; high angst) said it was harder for people without degrees ("regular people") to get ahead, in a quote I have used elsewhere in this dissertation:

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69 My interview with Max was relatively short and we were unable to complete follow up, so I did not have the opportunity to ask him more about his future; it is possible that if I spoke with him in more length I would have classified him as having mobility aspirations. I do feel confident that he did not have mobility expectations, however, and he certainly was not in the middle of a project. Even if I classified him as having mobility aspirations, this would not change my argument.

> **MAX:** It feels like to me that companies and corporations have the upper hand now because I feel like overall we're doing worse than we were 15 years ago as a workforce, as regular people. Yeah, I don't have a degree. I'm not up there. But I have a lot of experience. I can do a lot of stuff and you kind of feel like the higher ups are making it so hard. They're more concerned about how much money they get. It does distress me, looking at everything. [...] And it really upsets me. I do get upset about it. Just because it feels like the rich just keeps getting richer and I feel they're trying to grind out the middle class so it doesn't exist anymore. So they have all the money and then everyone else is poor. And that's bad. It's not going to be a good thing.

Yet Max had also something working in his favor (in terms of the potential for mobility) that Sonia Patterson and Josette Lee did not: thanks to Elizabeth's parents, the Belmonts had high logistical and intense financial family capital, so if Max did decide to go back to school, it would perhaps be easier for him to do so. While I classified Sonia as having moderate FFC because her mother gave her $20,000 for a down payment, she had low logistical family capital - her parents had since died, and she said her in-laws didn't really like being around children. And Josette spoke at length about her lack of financial and logistical family capital, describing her lack of family support as a main reason she struggled economically. I briefly discuss their circumstances below.

As I have noted in previous chapters, Sonia was a registered nurse who was adamant she only wanted to work part time so she could be home in the afternoons with her three children (age 8, 11, and 12). Sonia's husband was a mechanical engineer and made $75,000; Sonia believed he could make more money elsewhere but his current job offered a flexible schedule that allowed him to help get the kids off to school when Sonia was at work. Despite their income of $100,000, Sonia said they lived paycheck to paycheck, noting that after they paid for food and their mortgage, there was only a "couple hundred bucks" left for the rest of the month. When I asked Sonia about her future, she hesitantly said she thought they "might" be more comfortable, but not able to do everything they wanted, such as traveling. She did not describe a feasible way to increase their household income, as working more hours was not acceptable to her. Yet while Sonia did not want to work more hours, she might see it as more palatable to do so if she had local family members who were willing to help out with her children.

Josette Lee was more explicit about her lack of family support. Unlike Sonia, Josette was willing to work full time. She did not have a college degree, but had worked in what she believed was a "good job" as the assistant manager of a clothing store for $15/hour when her now-10-year-old son Michael was a baby. But then her (now-6-year old) daughter Grace was born, and she had a rare genetic disorder that impacted both her physical and behavioral health. Josette was subsequently fired when she had to miss too much work because of Grace's situation. Josette's mother lived locally but had issues with mental health and addiction and was not reliable support system, and her father was not in the picture.

With a lack of support, Josette had been unable to keep a steady job since Grace was born because of Grace's medical appointments and the various issues she faced at school that required Josette to intervene. Josette lived with her boyfriend Cal, but he worked full time as a cashier at a big box store so he did not have flexible hours and could only help when he was not scheduled to work. Josette also had a felony on her record that she said prevented her from being considered for many jobs[70], noting that she was only able to work for private companies (as opposed to large corporations) and had experienced wage theft and harassment at privately-owned companies in the past. During our second interview in 2015,

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[70] When Grace was little and Josette was struggling to keep a job, she had what she called an "emotionally rough year." She had struggled with her drinking and, on a rare occasion when her mother watched her children, went to an overnight concert and got in trouble for "running her mouth off" and for becoming combative with a police officer who was trying to remove her from her tent after the concert was over. Josette believed someone had put something in her drink and did not remember much of the incident - but she ended up with a felony for "assaulting a peace officer" and had to spend 13 days in jail because she didn't have enough money to post bail.

Josette was in tears as she relayed her struggle to find a new babysitter after the previous sitter drove her car into a tree and was no longer able to drive to Josette's house:

> **JOSETTE:** I can't find a babysitter. I posted ads on a Facebook babysitting group for the county. (My son) is too old for any daycare services. But he's not old enough in his mind to respond to an emergency and react. And he can't be alone with Grace. So if I want to pay somebody \$10 an hour, \$8 an hour... so I'm spending \$10 on gas to go back and forth again to make another \$10 (per hour).

Josette was keenly aware of the degree to which her lack of support did not allow her to advance economically:

> **JESS:** It sounds like you feel like you're struggling financially. What do you think is the biggest reason that you're in that situation, or the contributing factors?
>
> **JOSETTE:** It's support. That's what it boils down to. I don't have a lot of support.
>
> **JESS:** Like support, in terms of …?
>
> **JOSETTE:** Like, a support system. A grandma and a grandpa or siblings or just any other support system other than me…it's not that my mom won't. She doesn't have the mental capacity to do it fully. She's had a rough life. She had a shitty childhood. She's got lots of trauma and issues. She does what she can within her means. And that's it. Cal says, have Lila (Josette's friend) go pick her up (Grace). I'm like, Lila has to go pick her own two children up. She has her own children. My dad, we're not tight. My biggest thing is support because if I had support, I could go to work...But when it's me all over the place, it's hard. It's not impossible, but this ain't going to be your storybook special needs family. We're just going to do the best we can do.

When I interviewed Josette in 2015, she believed she was about to get fired from her \$10/hour job selling window treatments for a private company because she kept having to miss work; Cal confirmed to me two weeks later that she had indeed been fired. Josette told me she did not think she would be able to live the life she wanted in the future. "I'm always going to struggle," she said sadly. "I'm always just going to get by."

Max, Sonia, and Josette all saw barriers to getting ahead economically, and none (with the possible exception of Max) were planning to pursue mobility projects in the future. And even if Sonia and Josette had wanted to pursue a mobility project, it would have been difficult with a lack of family support. The other three individuals with mobility barriers were Stephen Stewart, Jen Taylor, and Isobel Rhodes, who all had moderate angst and high economic goals[71]. None believed they lived paycheck to paycheck, but all were concerned about saving enough for the future: Isobel said you needed to be a "multimillionaire" to retire, Stephen was dissatisfied with his $25,000 rainy day fund and wished he had more saved for retirement, and Jen (who had no rainy day savings) said her goal was $100,000. All were concerned with paying for their children's' education: Stephen and Jen wanted to help their children with college, while Jen and Isobel Rhodes were paying for Catholic school. I will briefly discuss these individuals and their mobility barriers in the next few paragraphs.

Stephen (Challenger; Williamstown; upper/middle SES; moderate angst) had a BA from Flagship U and a relatively well-paying job as an engineer ($105,000), but his wife Shannon (who had mobility aspirations) was struggling to find a new job in her field, as I noted earlier. Stephen believed it would soon be necessary for Shannon to work full time in order for them to be able to pay for their two children to attend college, one of his main goals. He noted that he would take out equity on his home ("it's not worth that much") or pull from his retirement if he had to do so ("that goes against every bit of financial advice I've ever heard,") and that Shannon could work at Target if necessary, but he still wasn't sure they could pull it off.

[71] A note on the goals of Max, Josette, and Sonia - Josette had moderate goals (she felt frustrated they had no savings account) and Sonia had high goals (she wanted to be able to put their children through college and was unsatisfied with their $10,000 rainy day savings account). I struggled to classify Max's economic goals based on our interview, so I did not do so.

While Stephen thought they might eventually be able to live the life they wanted in the future, he said he wished he had more money in retirement and believed the next 15 years (trying to pay for their children to go to school) would be "a bit frightening."

I have spoken previously about Jen Taylor (Justifier; Williamstown; upper/middle SES; moderate angst), who had no money in savings despite an income of $210,000. Jen's husband worked in computer sales and was the primary breadwinner; she had a master's degree in education, but had worked part time (teaching fitness classes) since their children were born. Although the Taylor family's income was one of the highest in my sample, sending two children to Catholic high school, paying for their travel sports, and saving for their college and retirement ate up the majority of their income. Jen actually believed they would move down the economic ladder over the next few years, as their son would be in starting high school (which would cost $15,000), their daughter had one more year in high school (slightly less, at $12,000) and both would be going to college. When I asked Jen why she thought their economic circumstances would go down, she said:

> **JEN:** Just because the college and everything, and I mean, I feel like now is actually the least amount we're going to have to pay for things, you know what I mean? They're both entering college within, you know, six years. Two years and, you know – and their high school expenses are going to be more, my son's high school will be much more than his – they're going to overlap by just a year, so it will be like, 12 and 12 or 12 to 15, you know, so 25-ish for the two of them for one year overlapping, and then he's still going to be there, and then she'll be in college.

Jen did not think she would be able to live the life she wanted. "When they get out of college, we hope to move in an RV and drive around and travel and do what we want to do," she said. " And I don't think we'll be able to."

Isobel Rhodes (Justifier; Williamstown; middle SES; moderate angst) was one of the oldest individuals in my sample (age 53). She had two children, ages 15 and

11. Isobel had long had her own photography business; she worked part time to be available for her children. Her husband, who she said was unmotivated, made "not much money" working in sales for a national retail chain. Their income was $80,000 and it seemed that Isobel and her husband were only able to afford private school for their two children because her father had built them a home, meaning they did not have to pay for housing. Isobel did not think she would be able to retire when she wanted, and would not be able to live the life she wanted in the future:

> **JESS:** Do you think you will earn enough money in the future to live the life that you want?
>
> **ISOBEL:** No. I want more.
>
> **JESS:** Can you say a little about that?
>
> **ISOBEL:** I would love to just retire at 65. I don't think it's going to happen, but the way the economic situation is in the world you just have to always have some money and you can't deplete your savings because people are living longer. So how do you know? What if you live until you're 90? You can't start spending it at 65, your savings.
>
> **JESS:** Do you have an idea of when you might be able to retire?
>
> **ISOBEL:** No. Really don't think it's going to happen for a long time. [...] I would think it's like 70 for me. I would think. Yeah. I don't think 60's an option. I'm 53. Like 10 years I can retire? No way. Not with kids in college and all that. My son's 11. I started late, you know?

Isobel did not agree to a second interview, and she hedged when I asked about the amount she had in savings in the first interview, so I do not know as much about the details of her financial situation. When I asked her how much she would like to have in retirement, she said, "How do you know what to save? I don't know what the limit is. You have to be a multimillionaire." Neither Isobel nor her husband were planning to make changes to their work situation at the time of our interview, and they did not have any consumer debt (so a financial mobility project did not make sense). Isobel said that if she could have done something different economically, she would have “married a man who knew the stock market,” noting that their money just “sits there” while other people’s money makes money.

Like the three individuals with high economic angst, Stephen, Jen, and Isobel all faced barriers to getting ahead economically. As I noted in the last chapter, Jen believed her husband, who had a bachelor’s degree in economics and worked in computer sales, had pursued the wrong career, and that this was one of the main reasons they couldn’t achieve their goals. She said their friends and family members worked as “doctors, dentists, lawyers, and investors.” Yet she did not believe a career change was possible, although her husband had suggested it:

> **JEN:** My husband recently said maybe he should go back to school for optometry. I was like, are you kidding? We're 43 years old - going back to school - him, me, I don't make much money and we don't pay the bills with that. I'm trying to get to that because the Catholic high school is three times as high as the primary school, my daughter got braces in August, both kids just got contacts. Any extra money - how do you go back to school?

Jen talks here about the financial burden of her husband attending school, as he is the primary breadwinner. Yet it is possible he could have attended school while working - like the individuals with HC mobility projects - if they had more local family support to help with their children. They had moderate FFC because their parents had each paid for half of their college degrees (and access to Jen’s in-laws’ vacation home on a lake), but no ongoing economic assistance and little logistical family capital. While Jen said her in-laws once came and stayed with them when their daughter had surgery, they did not do so voluntarily. She recognized their lack of support as a hardship:

> **JEN:** I am envious of people that have family to rely on for the pickups and the drop-offs. I don't have that. We've never had it because my mom's health was never great, they were not very active grandparents. His parents are a little more - they're really not, either… And it makes me envious to have that backup. Would I have gone back to work more? I wouldn't have when they (her kids)

> were younger, but I would have liked that option, just knowing that - I have someone willing to come, by free will, not by forcing. And I've never had that.

Stephen Stewart also faced barriers to getting ahead. He acknowledged how difficult it was for Shannon to find a job in her field, and that they wanted her to work part-time a little longer so she could take the children to appointments and the like. Yet he noted that she was having trouble even finding a better paying part-time job as a librarian. Neither Stephen nor Shannon suggested Shannon go back to school to get a new career - but given that she was 43, still had student loan payments from her Master's Degree, and they did not have local family support, it didn't seem likely that they would do so. And although Stephen lamented that they ate out too much, my assessment of their budget did not reveal too many frivolous expenditures: they drove older vehicles, did not take expensive vacations, rarely did activities as a family that cost money (with the exception of Stephen's model train habit), and purchased their clothing almost exclusively from thrift shops; they also put significant amounts aside in college, retirement, and a rainy day savings account. They had no consumer debt. In other words, it is unclear how their financial struggles could be cured with help from personal finance gurus like Dave Ramsey or Suze Orman. And Isobel Rhodes was 53, had her own photography business, and described her husband as "unmotivated," so it did not seem a mobility project was likely for them, either.

Views on the Dominant Ideology

We might expect that individuals with mobility barriers would be most likely to challenge the dominant ideology. In some ways, this is true: half of the six individuals with mobility barriers were either Skeptics (Josette Lee) or Challengers (Max Belmont and Stephen Stewart). Yet Josette Lee was the least-skeptical Skeptic in my sample, Isobel Rhodes and Sonia Patterson were Justifiers, and Jen Taylor was a True Believer. In other words, only two of the individuals with mobility barriers - Max Belmont and Stephen Stewart, who both had undeserving rich injustice frames - truly challenged the dominant ideology. Even though Jen, Sonia, Isobel, and Josette did not believe they would live the life they wanted, none had access to an injustice frame to explain their situation, and all pointed to local forces that led to their hardships.

It is unsurprising that Jen Taylor is a True Believer: she identified as politically conservative (although not especially politically active) and attributed almost all of their economic hardships to local forces, especially her husband's career. I have noted throughout this dissertation that Jen did not understand how her in-laws were able to send her husband and all six of his siblings to Catholic school for 12 years and two years of college, so she could have questioned why she and her husband were unable to do the same with only two children. Yet she did not cite structural forces at all as contributing to this phenomenon, instead blaming locally. Jen was the only True Believer with high or moderate economic angst who did not have mobility optimism.

Similarly, Isobel Rhodes and Sonia Patterson, both Justifiers, did not really attribute their hardships to structural forces. Sonia said she didn't think the dominant ideology was always true because of unfortunate circumstances: her own father had died when she was 16, leaving her mother, who had stayed at home previously, with no choice but to find a job and try to make ends meet. She chose B in the A/B question:

> **SONIA:** Well things happen. I mean, just like -- I mean, you can get ill, you can get hurt or something tragic happens in the family. There's change. I mean, you could be happy one day and your house is all great [...] I mean, so things change.

While Sonia recognizes that the dominant ideology is not always true, she also reproduced it many times throughout our two interviews. And her critique her was not structural, but based on luck. Similarly, she cited a larger structure - the high cost of living - as affecting her financial situation, but she saw this as inevitable, as "the way of the world." Like Jen, Sonia had a perfectly logical explanation for why she was struggling economically - because she chose to work part time to be home with her children. As I noted in the previous chapter, she seemed to view this as a noble sacrifice, noting that other people worked more hours because they wanted to buy "things."

Isobel Rhodes did not identify the stratification system as unfair to her, noting that she would be better off if she had married someone who knew the stock market (a local explanation for her situation). And indeed, she would likely have struggled to live the life she wanted if she didn't have a home from her parents. Yet she did note that it was getting harder to succeed economically, and said she was especially worried about her children getting by in the future. But she drew upon a legitimating frame to explain this, suggesting that the reason it was harder for people to get ahead - especially if they wanted to start a business - was because all the good ideas were already taken:

> **ISOBEL:** I think there's less opportunity than there was before. There's -- I'm not sure exactly why, but I just think that you know, to be an entrepreneur, it used to be (easier). But maybe I'm wrong about that. I don't know. I'm not going to let them know I think that.
>
> **JESS:** You say not as open to being an entrepreneur. What makes you think that there's less opportunity or that it could be harder?
>
> **ISOBEL:** Most of the time the good ideas (have) been taken and someone's already been there, done that kind of thing, you know what I mean? Like the '50s and '60s, it was a wide open market, but like now, it's just a little bit more closed off. Like okay, you want to be a jeweler? You want to be a famous jeweler? Really? There's conglomerations, corporations. You can start out small and become big. I think there's less opportunity to get from A to Z, you know. You can get A to maybe B now and have a small (company) somewhere but to become a huge corporation, I just think that's harder. There are opportunities but very few people will get them.

Isobel observes that it is harder to get ahead, but does not tie this to an injustice frame with a motivated human target. Instead, she notes that "many of the good ideas have been taken." Yet she also says at the beginning of this passage that she is not sure why there are fewer opportunities. Isobel identified as a conservative Republican, and she did not link the plight of wealthy individuals to the rest of society. When I asked her why she leaned to the right, she specifically cited her belief that wealthy people should keep their money:

> **ISOBEL:** Well, (I'm) not all about passing out money. I lean to the right. I think it's okay to be wealthy. I don't think that the wealthy people need to give up all the money that they've earned so hard to poor people that -- I don't know. That's a tough one. I don't even talk about it with my friends.

It is possible that Isobel could have challenged the dominant ideology more if she had access to an injustice frame that helped her understand how economic inequality meant there was less opportunity, but that was not the case.

Finally, while I identified Josette Lee as a Skeptic, she was like Sonia - her criticism of the system seemed more linked to misfortune than structure. She said that she didn't have control over her situation, and that she was trying to get ahead. Yet unlike Sonia, Josette did not strongly endorse the dominant ideology. Indeed, she said the economic system was unfair because "Cal (her boyfriend) says the rich should pay more taxes," but it was not clear to me that she actually recognized the structural issues at play beyond parroting headlines she had read from Cal on her Facebook feed. When I asked her if she thought low income people had a chance to get ahead, she said they did - as long as they didn't have to take care of a bunch of their siblings. She also said multiple times that low income people abused welfare, and that she was in favor of drug testing welfare recipients. Yet she also noted that children growing up in low-income families have fewer opportunities than those in wealthier circumstances. I vacillated between identifying Josette as a Skeptic or a Justifier, but ultimately decided to call her a Skeptic because she did not endorse the dominant ideology as strongly as the other Justifiers. Ultimately, though, Josette had a perfectly logical explanation for her economic hardships that had nothing to do with structure: her son's health condition, her lack of family support, and her felony. While she could have turned these things into an injustice narrative about the lack of support (for example, discussing the lack of support in the U.S. for families with children or the ongoing collateral consequences for felons), this did not happen.

The experiences of those with mobility barriers show how the other "ingredients" in the soup affect peoples' views of the dominant ideology. Max and Stephen both challenged the dominant ideology, but both also had a counter-ideology to draw upon, and did not engage in local blame at all (Max) or only did so barely (Stephen). Isobel, Josette, and Sonia might have challenged the dominant ideology more forcefully if they had access to a counter-ideology: while all three localized the blame somewhat, none did so as vehemently as many of the other participants. Jen, on the other hand, localized the blame quite strongly: she attributed their hardships to both career choices and spending money on Catholic school. In addition, Jen was politically conservative. While it is possible a counter-narrative might have influenced her views, she had more "reproduce" ingredients than the other individuals with mobility barriers. But a counter-narrative might have moved her from a True Believer to a Justifier - if she was aware of the rising cost of living and stagnant wages, she might be able to explain why she and her husband struggled to provide the trappings that his parents could give to seven children. Instead, she expressed bafflement about this. "I don't know how they did it," she told me repeatedly.

Conclusion

In this chapter, I discussed a third "reproduce" ingredient: mobility optimism. Along with local blame, mobility optimism allowed my participants to apply the tenets of the dominant ideology to their own lives. I observed that 90% of the True Believers, 63% of the Justifiers, and half of the Skeptics were optimistic that their economic circumstances would improve in the future, and this seemed to play a role in sustaining their belief in the American Dream. It was not the case, however, that the individuals with mobility projects were simply the most motivated: I show that all of these individuals had access to family and/or logistical capital that allowed them to work toward improving their economic situation. Individuals with mobility expectations were satisfied with their employment circumstances for the most part: they believed at least one partner had a good job and that their economic hardships would get better if they stayed on the same trajectory. Yet none of these individuals had high economic expectations, which made their goals somewhat more feasible. The individuals with mobility aspirations and mobility barriers faced challenges to improving their economic circumstances, including a lack of logistical family capital, their age, an uncooperative partner, or the inability to find a job in their field. While only one individual with mobility aspirations or barriers was a True Believer (Jen Taylor), most still reproduced the dominant ideology to some degree. This shows the importance of multiple ingredients in the development of one's worldview on the dominant ideology. Together with local blame, mobility optimism helps us to understand how individuals who have been disadvantaged by the stratification system maintain a belief in the ideology of the American Dream.

Chapter 10: Conclusion

The ideology of the American Dream is the is the notion that any person in the United States can achieve economic success if they work hard and make the right choices. In Chapter 2, I described how the ideology of the American Dream does not actually describe the economic system in the United States: that in fact, the majority of individuals are systematically disadvantaged because of stagnant wages and the rising costs of a middle-class life. Yet I also show that the post-war economic system in the U.S. used to more closely match the ideology of the American Dream. While it certainly was not true that anyone could get ahead with hard work, (as many groups, such as women and African Americans, faced significant barriers to getting ahead) the idea that individuals from humble backgrounds could pull themselves up by their bootstraps was more true then than now. For the past forty years, however, these opportunities have declined - and yet the ideology of the American Dream still persists.

As I noted in the introduction, understanding how this ideology persists in the face of so much evidence to the contrary matters. It has important implications for the types of social policies that may be considered, as it provides a powerful rationale for why interventions that attempt to provide people with increased economic supports or opportunities are generally unnecessary. Indeed, researchers have found that beliefs about the dominant ideology are linked to less concern for economic inequality (Manza and Brooks, 2014) and support for Donald Trump's presidential bid (Cech, 2017). Further, as Oropesa (1986) observes, this ideology offers a compelling explanation for why the inegalitarian distribution of social rewards in the United States is just: because people end up where they deserve to be in the economic order based on how hard they work, not because there are larger issues with the social structures in the United States that may systematically help some individuals succeed while disadvantaging others.

In this dissertation, I focused on understanding how a particular group of individuals - white, mostly middle-class parents from two cities with diverse economic conditions in a Rust Belt State - made sense of the ideology of the American Dream. I spoke with 56 individuals - 30 from the middle-class suburb of Williamstown, and 26 from the working class city of Paulson and nearby Paulson Township. These individuals had a "front row seat" to many of the changes in the economic system over the past 40 years, as many had parents or grandparents who had done well economically in the post-war era. All of my participants were raising children between the 5th and 11th grades, as I believed parents would be more likely than non-parents to be affected by the "middle class squeeze" of stagnant incomes and rising costs.

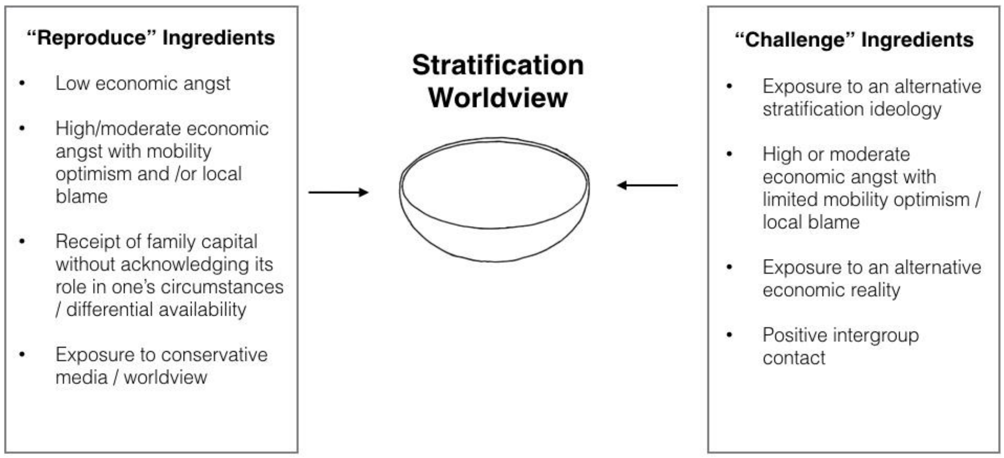
Indeed, economic inequality and the "middle class squeeze" have received increased media attention in the recent years, and these issues were amplified during the 2016 presidential campaign by Bernie Sanders and even, to an extent, by Donald Trump, who spoke about the hardships faced by many Americans as a result of trade policies such as NAFTA. Although I conducted my interviews between 2013-2015, before the presidential election took place, some individuals still referenced Sanders and Trump, which suggests these messages were starting to permeate their consciousness. And the rise of Occupy Wall Street in response to the Great Recession in 2011, with its focus on the "1% v. 99%" led me to believe that some of my participants might have started to question the fairness of the economic system.

Yet this was not the case. Only 12 of my participants - who I call Skeptics (n=6) and the Challengers (n=6) - were consistently critical of the dominant ideology. And only the six Challengers rejected the dominant ideology outright, arguing that factors other than individual initiative play the most important role in determining one's economic chances. This might not be so surprising if the majority of my participants felt good about their own economic circumstances, and seemed largely unaffected by the broad structural forces that have been the subject of so much media and academic attention. But this was also not the case - 71% of my 56 participants experienced angst about their economic situation, and 65% either had no money in rainy day savings and/or had experienced economic hardship, such as declaring bankruptcy in the past five years, incurring high amounts of credit card debt, or having credit that made it difficult to get a loan. The majority had lost jobs, or been demoted. This was the case across income and education levels, and I found that despite appearing "upper middle class" based on "traditional" social class indicators, many participants were actually experiencing significant economic hardships.

And yet even among the individuals who had struggled economically, the ideology of the American Dream mostly persisted. I divided my participants into four groups based on the degree to which they adhered to the dominant ideology: True Believers, who strongly reproduced the dominant ideology, Justifiers, who mostly reproduced the dominant ideology but observed ways in which it wasn't true, and the aforementioned Skeptics and Challengers. The Skeptics were critical of the dominant ideology but ultimately reproduced it, while the Challengers mostly rejected it. The vast majority of my participants were True Believers (n=18) and Justifiers (n=26); as I noted above, only six individuals were Skeptics, and six were Challengers. 80% of my participants were True Believers or Justifiers, including 73% of the 40 individuals with high or moderate economic angst.

How is it that so many individuals reproduce the dominant ideology, despite struggling economically? I argued in Chapter 6 that the best way to make sense of my participant's worldviews is as a soup, with different "ingredients" related to reproducing or challenging the dominant ideology. The True Believers have more of the “Reproduce” ingredients, the Challengers have more of the “Challenge” ingredients, and the Justifiers and Skeptics have a combination. These ingredients are listed in figure 10.1.

Figure 10.1: Theoretical Framework



The “reproduce” ingredients include low economic angst or high/moderate angst with “local blame” or “mobility optimism.” Local blame is when my participants attributed their economic hardships to factors within their control, and mobility optimism, expressed as “mobility projects” (specific actions participants were taking to get ahead) and “mobility expectations” (the assumption that one’s circumstances would improve in the future as a result of specific things they expected to occur). As I discuss in Chapters 8 and 9, local blame and mobility optimism allowed the participants with high or moderate economic angst to apply the dominant ideology to their own lives.

Local blame meant participants could explain their own hardships - and those of others - by focusing on individual factors; they could account for the things they observed by citing the ideology of the American Dream. Although the lives of my participants were harmed by the new economy - and the lives of many of their parents and grandparents were enriched - few of my participants seemed aware of -

or bothered by - these transitions. While many commented that things were different now than in the past, the could easily make sense of their own hardships, as well as the success of their parents, without focusing on larger structures at all. In this ahistorical retelling, their parents succeeded because of their own hard work and frugality, not because of an economic system that offered them ample advantages. And many participants seemed to have little need to make sense of the structural forces that might have contributed to their hardships, since most believed their economic circumstances would be improving in the future (mobility optimism) Finally, financial family capital insulated many of my participants from the "true nature" of the new economy. It meant many participants were able to live a lifestyle that would not have been possible based on their income alone - and yet most did not acknowledge the role that such transfers play in people's ability to live a middle class lifestyle in the new economy.

Implications

This dissertation both underscores the degree to which the new economy is negatively affecting American families and shows how, at least for now, many individuals seem to consent to the broader economic changes that lead to their hardship. The fact that most individuals in my sample were unaware of how vulnerable they were to economic hardship in this "new system" and of how much their children would likely struggle to get by economically in the absence of such extensive financial family capital suggests the makings of an economic crisis. Observers have already remarked on the coming "retirement crisis," as the transition from defined-benefit pensions to 401ks means many individuals simply will not have enough resources to make ends meet. My participants are certainly at risk for this, as many did not have much put away for retirement. It has been a long time in this country since elderly individuals in this country were dying in the streets because of a lack of financial resources, but this is certainly possible in the future. Yet I document another looming crisis - that of families with children who are trying to live a “middle class life” and make ends meet financially. I show that most of my families were able to do this because of the transfers from their own parents, who benefitted from the post-war economy. Yet my participants will likely not be able to give their own children the same help, so it is unclear how younger generations will be able to maintain this standard of living. Although most of my participants did not challenge the dominant ideology, they may begin to do so more in the future - as their own precarious and underfunded retirement looms closer and their children are struggling to give their grandchildren a middle class life - or even just to get by day to day. Short of people accumulating even more credit card debt, it is unclear how the “middle class life” that so many have come to expect is sustainable in the future without significant changes in public policy.

In Chapter 2, I discussed the various institutional arrangements, policies, and supports that allowed many (predominantly white) individuals in the post-war era to live a middle class life and achieve upward economic mobility. In this era, many individuals had access to secure jobs with wages that increased over time (even without a college degree), defined-benefit pensions, and employer-provided health benefits. Involuntary layoffs in flush times were relatively rare (Faber, 2009). The policies and practices that allowed such circumstances to manifest are many, but they included a strong labor movement, a top marginal tax rate in the U.S. that ranged from a high of 94% to a low of 70% from 1945 to 1975, which discouraged individuals (such as corporate executives) from earning very high incomes at the expense of other workers; and a corporate culture that focused on multiple stakeholders (including employees). These employment circumstances were coupled with a lower cost of living for “big ticket” items such as health care, housing, and higher education, and because many families in the post-war era were able to make ends meet with just one earner, they did not have to pay for child care.

As a result, many individuals were able to achieve the "American Dream" where their hard work and effort resulted in economic security.

Yet over the past 40 years, these arrangements have changed: wages have stagnated for most of the population but skyrocketed for those at the top, work is more precarious, and companies often rely on contracted or outsourced employees, who generally receive lower wages without benefits. Instead of defined benefit pensions, employers are likely to provide defined contribution plans such as 401ks, which shift most of the risk to the employee - if companies even provide retirement benefits at all. While the reasons for these changes are complex, we can pinpoint public polices as influencing all of them to some degree. For example, policy changes in the 1970s and 1980s dramatically weakened the labor movement in the United States, and offered incentives for employers to offer 401ks instead of defined benefit pensions (cite). The top marginal tax rate in this country has not exceeded 40% since 1987. Corporate culture now focuses on "maximizing shareholder value" with an aim of performing well in the financial markets instead of taking into account multiple stakeholders, such as employees. The switch to a shareholder value orientation and a focus on financial markets means companies seek to reduce the cost of labor, which often boosts stock price. Although this cultural change occurred within firms, it was made possible by public policies, including financial deregulation and lax monitoring of the financial sector. One example of such a policy is a SEC rule change in 1982 that allowed firms to "buy back" their own stock in order to inflate their share price – which meant many firms invested their profits in stock buybacks, instead of in their employees (or in product innovation or infrastructure). As a result of these changes, corporate profits are at an all-time high and CEO pay has soared, even while wages remain stagnant for most of the work force.

Most troubling, the aforementioned changes in wages and retirement benefits occurred even as the cost of living has risen in the U.S.: even though many "good" jobs now require a bachelor's degree, the cost of higher education has risen much faster than inflation. Although employees are now responsible for more of the out-of-pocket costs related to their health care, the cost of health care has skyrocketed. Finally, as wages have stagnated, most families now require two earners to make ends meet. Yet the cost of childcare often costs more than in-state college tuition – and as I showed in this dissertation, individuals who choose to stay home when their children are younger often struggle to get back into the labor force.

Yet these trends are not inevitable: just as changes to public policy worsened the financial lives of most Americans over the past 40 years, changes to public policy can improve their lives as well. I argue that social workers - and all individuals concerned about the wellbeing of families in the U.S. - should focus on the following types of policies, which would improve the economic circumstances of families at the middle and bottom of the income distribution. While some of these policy ideas are "pie in the sky" and most are unrealistic in our current political landscape, we will never see changes in this country unless researchers, policymakers, and advocates begin discussing all the possible ways we could combat economic insecurity – thus pushing the boundaries of what policies are considered acceptable. In the spring 2017 issue of *Pathways*, the magazine of the Stanford Center on Poverty and Inequality, Jackson (2017) argues that researchers should have two conversations about policies related to poverty and inequality: first, a "realistic" conversation based on evidence-focused solutions and a second, large-scale conversation that focuses on "what might be, rather than merely what is" (p. 35) by considering more dramatic policy changes. She suggests that researchers actually undermine efforts to significantly reduce poverty and inequality when they only engage in the first conversation. Indeed, we will never see far-reaching changes in this country unless we begin to push the boundaries of what is considered possible.

The policies I discuss below focus on five goals: 1) to increase the availability of well-paying, stable jobs; 2) to provide basic economic security for all individuals in the U.S., regardless of their attachment to the labor market; 3) to decrease the cost of raising children and reduce the challenges of balancing work and family; 4) to reform the tax code; and 5) to reform the political system (in order to make such policy change possible in the first place).

Goal #1: Increase the availability of well-paying, stable jobs

- **Create a federal jobs guarantee** for all individuals over age 18 who cannot find work otherwise with a liveable wage and access to benefits. This will not only reduce unemployment, but it will increase wages across the board, as individuals will have an alternative to low-wage work in the private sector. Economists Mark Paul, William Darrity, Jr., and Darrick Hamilton put together a proposal for such a program, where workers would be paid a starting wage of $11.56/hour (2017). Edin and Shaefer also advocate such a program (2017).
- **Strengthen the labor movement** by making it easier for workers to form unions and eliminating "Right to Work" laws, which allow workers at a unionized workplace to avoid paying union dues while receiving the same benefits as union members.
- **Encourage businesses to boost employee retirement security** by providing generous tax incentives to companies that offer pensions and 401k plans with a generous employer match to all employees. Eliminate the regulations that make it more attractive for companies to offer 401k plans over pensions.
- **Reward businesses that create stable employment opportunities and "good" jobs** by giving generous tax incentives to companies that avoid or reduce involuntary layoffs, keep jobs in the United States instead of

outsourcing, limit their number of contracted employees, invest in on-the-job training of employees, and provide profit-sharing opportunities to employees.

- **Eliminate the rule that allows companies to buy back their own stock,** or greatly limit their ability to do so. This will free up significant amounts of capital that can be used to increase investments in employees.
- **Limit excessive executive pay** by requiring shareholders – not just board members - to take a binding vote on executive pay packages or raises over a certain threshold. As Lowenstein (2017) notes, many companies would likely choose to peg executive pay under this threshold in order to avoid the hassle of taking a vote. This will further free up money for investments in workers.

Goal #2: Provide greater economic security for all individuals

- **Provide universal health insurance** (such as Medicare/Medicaid for all or single payer), so one's ability to acquire quality coverage is not tied to their employment status.
- **Increase the generosity of Social Security retirement payments** for those at the bottom and middle of the income distribution, and reduce the payments for those in the top .01%. Remove the income cap so that high earners pay social security taxes on their entire income, which will help to fund the increase in payments for those in the middle and bottom of the distribution.
- **Create an income floor under which no individual can fall** via a negative income tax or a universal basic income. This would virtually eliminate deep poverty. For one example of such a policy that is designed to incentivize work, see Wiederspan, Rhodes, and Shaefer (2015). While I also advocate a universal child allowance (described below), a basic income policy would apply only to individuals who fall under a certain income threshold but

would cover everyone, including childless individuals. This could serve as a substitute for existing policies, such as the Earned Income Tax Credit.

- **Provide each child in the U.S. with a "baby bond," which they can use to purchase a home, start a business, or pay for educational expenses when they turn 18.** Economists Derrick Hamilton and Darity, Jr. (2010) suggests this policy as a way to even out the inequalities in wealth transfers that exist in the contemporary United States (i.e. family financial capital). If this "seed capital" was universally available, then individuals across the economic spectrum would have the opportunity to invest in their future regardless of their parents' economic circumstances (and willingness to help).

Goal #3: Decrease the cost of raising children and reduce the challenges of balancing work and family

- **Provide a universal child allowance** that gives each child in the U.S. a monthly allowance of a certain amount, which would help to offset the costs related to raising children. Indeed, team of prominent social scientists and social workers (including Chris Wimer, Luke Shafer, Greg Duncan, Timothy Smeeding, Kathryn Edin, and Jane Waldfogel) are promoting this idea, and their proposal will appear in an upcoming issue of *RSF: The Russell Sage Foundation Journal of the Social Sciences* (Wimer, Waldfogel and Shaefer, 2017).
- **Create high-quality universal childcare centers for all children under age five, with a sliding scale based on one's income.** This would allow parents across the economic spectrum to work full time if they chose to do so, and would provide children from all backgrounds with access to high-quality early learning opportunities.

- **Provide free tuition at 4-year public universities and community colleges** for individuals whose family income falls below a certain threshold (such as $150,000). Indeed, such a proposal was included in both Hillary Clinton and Bernie Sanders' policy platforms in the 2016 presidential election.
- **Create a system of generous paid maternity and family leave policies,** and reward companies that offer flexible work options to their employees (with tax incentives, for example)

Goal #4: Reform the tax code

- **Significantly increase the top marginal tax rate**, especially for individuals in the .01% of the income distribution.

Goal #5: Reform the political system (to improve the likelihood such policies can be enacted)

- **Reduce the influence of money in politics** by overturning the Supreme Court decision "Citizens United" and turning to a system of completely publically funded elections. This will reduce the degree to which moneyed interests can influence elected officials, as well as allowing individuals from all economic backgrounds to run for office.
- **Create mechanisms to increase the ability of people to vote** by enacting national, automatic voter registration, making election day a federal holiday, reducing the burdensome voter identification requirements that exist in certain states, and expanding early voting.

Some of these policies – such as a universal child allowance or free college tuition – are already garnering significant discussion among prominent researchers and/or politicians. Yet in our current political landscape, most of these ideas seem unrealistic But as Jackson (2017) argues, in order to address poverty and economic inequality we must have two conversations: we must focus on what is possible, instead of only focusing what is politically feasible. Just as many of the changes between the post-war era and the new economy were the result of motivated human action, motivated human action can also lead to changes that will improve the economic circumstances of most Americans.

Social workers are in a key position to lead this drive for change. One of the six core values of the National Association of Social Workers (NASW) is social justice. The NASW Code of Ethics (2015) states that social workers should work to "pursue social change, particularly with and on behalf of vulnerable and oppressed individuals and groups of people" (p. 4). Trying to improve the economic system in the United States so all Americans can meet their needs and attain economic security certainly fits under this NASW core value. While most of my participants – white, dual-income parents - were not oppressed compared to others in the United States, they were certainly vulnerable to economic hardship. Their struggles illustrate the degree to which many other Americans who are more oppressed or marginalized (such as people of color, single parents, and unemployed individuals) are likely struggling even more.

In the past, social workers have played a key role in changing the economic system in this country. For example, Frances Perkins and Harry Hopkins, both of whom were trained as social workers, served as Franklin Roosevelt's Secretary of Labor (Perkins) and Secretary of Commerce (Hopkins). Together, they helped to shape the New Deal policies that led to three decades of economic prosperity for many Americans. Social workers can make a difference in the present as well: not only by advocating for the policies described in the previous section and through community organizing and advocacy work, but in their one-on-one interactions with clients.

By helping clients (and other individuals) make sense of the structural factors that influence their economic hardships, social workers could increase the chance that they will come to support policy interventions that will improve their lives. There is a great deal of misinformation in the contemporary public discourse about how the stratification system works, with myths like the "Gospel of Education" and the "Overconsumption Myth" providing a straightforward (but misleading) explanation for why many individuals struggle to get ahead. Yet we lack a clear alternative explanation for how larger structures disadvantage many Americans; as I noted in chapter 2, the reasons for the changes between the post-war era and today are quite complex. Given this complexity, social workers can help clients (and the general public) better understand the specific ways in which the economic system disadvantages them by coming up with a clear and coherent narrative to deliver these messages. This work could be done collaboratively, perhaps via a task force through the National Association of Social Workers or the Council on Social Worker Education.

Yet we must proceed with caution and consider how to deliver such messages in a way that maximizes client wellbeing. One of the themes in this dissertation is that individuals across the income spectrum believed the economic system was largely fair, and blamed themselves (or their partners) for their economic hardships. The empirical findings on whether these practices (justifying the current economic system and seeing one's economic struggles as self-induced) are harmful or helpful to one's mental health are mixed. On one hand, a number of studies find that some individuals, especially racial and ethnic minorities, experience lower self-esteem and higher depressive systems when they maintain a belief that the economic system is fair, and that such beliefs can even negatively affect academic performance in the case of disadvantaged youth (Jost and Thompson, 2000, Rankin, Jost, & Wakslak, 2009; Harding and Sibley 2013, Godfrey, Santos, and Burson, 2017). These findings underscore the degree to which helping individuals understand the structural reasons for their hardships can have positive, wide-ranging effects.

Yet other studies show that maintaining a belief in the fairness of the economic system is associated with *improved* psychological outcomes for some individuals (Rankin, Jost, and Wakslak, 2009; Jost and VanderToom, 2012). While this research often links system-justifying beliefs to greater psychological wellbeing in individuals who are already advantaged by the system, this is not always the case. For example, Rankin, Jost, and Wakslak (2009) found that low-income white individuals who believed the economic system was fair had a greater sense of security and life satisfaction than those who did not think the system was fair. These researchers suggest that maintaining a belief in the fairness of the system serves a palliative function, helping individuals see the system as predictable and understandable – even when they are personally disadvantaged. Further, Mickelson and Hazlett (2014) observed that low-income women who blamed themselves for their poverty had lower rates of depression and anxiety than those who blamed larger structures. They suggest this is because self-blame may help individuals believe they have the power to change their circumstances, while blaming the system may lead people to feel hopeless.

Yet this is not a reason to avoid such conversations: although justifying the system may lead some individuals to experience less psychological distress (at least in the short term), maintaining a belief that the system is fair and that one is to blame for their struggles means they will likely be worse off in the long run, because widespread consent means the system is less likely to change. Instead, we need to approach such interventions in a way that takes into account how justifying the current economic system and blaming oneself may serve a palliative function for some individuals. Godfrey and Wolf (2016) suggest that when attempting to raise one's awareness about the structural attributions that contribute to one's economic hardships, interventions should "not only foster dialogue, but also strive to improve participants' sense of personal control, limit feelings of dependence on the system, and provide alternative system models" (p. 101). Determining the best ways to do this presents an important challenge for social worker researchers and practitioners – one that could have far-reaching impacts not only in one-on-one client interactions, but also in the classroom, in community organizing and advocacy work, and even when designing language to promote new policy ideas.

Social workers have the power to change the economic system in many ways, ranging from policy and advocacy efforts to interventions with clients, students, and community members that will help individuals better understand how the contemporary stratification system works. Given the widespread economic crises that are likely to occur in the absence of large-scale policy changes - and the NASW's decree that social workers should work to pursue social change – addressing these issues is a logical and important goal for the profession.

Limitations and Areas for Future Research

This dissertation only looked at a subset of the population - white, (mostly) married parents living in a rust-belt state. All were employed at least part time. Although many were struggling economically, they still had advantages - such as their race, their marital status, and employment - that many others do not have. We know that white individuals with parents who have high incomes are more likely to receive financial assistance as adults, so it is likely that the financial family capital I observed in this study would not exist if we looked at a more disadvantaged population. Indeed, I cited other studies in this dissertation (such as Seefeldt, 2015; 2016) that do not find such significant intergenerational transfers. Yet the other "reproduce" ingredients I identified are likely to be widespread across less advantaged populations; indeed, other scholars have observed local blame among African Americans (Young, Jr, 2004), individuals with low incomes (Mazelis, 2017), and those who are unemployed (Tan Chen, 2016). Mazelis (2017) observed mobility optimism among a racially diverse sample of low-income women in Philadelphia and New Jersey. Yet it would be interesting to see how my framework applies to other populations, including African Americans living in Paulson and Williamstown, and individuals who were unemployed or living in deeper material hardship than most of the individuals I spoke with in this dissertation.

In addition, there were only six individuals in my sample who truly challenged the dominant ideology, which made it difficult to identify the specific factors that played a role in their worldviews on stratification. An interesting future direction for research would be to try and recruit individuals who are more likely to challenge the dominant stratification ideology - for example, individuals involved with progressive economic or "resistance" organizations - and then try to understand what factors influenced their views.

The title of this dissertation is "how bad does does it have to get?" which is a quote from Stephen Stewart, one of the Challengers. Stephen asked how bad things have to get before people say, "enough's enough." While it seemed to get quite bad for many of my participants - with bankruptcies, foreclosures, debt, and layoffs keeping them up at night - hardship buffers, local blame, and mobility optimism seemed to sustain their belief in the dominant ideology. Yet the lifestyle my participants enjoyed - and their insulation from even greater economic hardship - frequently came from the economic prosperity of the post-war era, in the form of financial family capital from their parents and grandparents. The embers of this era are dying, however. Eventually, my participants - and other Americans – may not be able to sustain their expected lifestyle, or even make ends meet. It is then that we will learn how bad things have to get before people say, enough's enough.

Appendices

Appendix A: Initial Interview Script

Initial Interview Script

Can you tell me a little about yourself and your family?

- Partner's Name and ages
- Occupation, education
- Partner's occupation, education
- How long have you lived here?
- Where did you grow up?

Part 1: Participant's Parent(s)

- Grandparent's employment/educational trajectory
- How would you describe your grandparent's economic circumstances growing up compared to other people in that time period? Do you think they were they better off? Worse off? Why do you say that?
- Do you know what occupation or job your parent hoped to pursue after high school/college? How do you think they actually decided what to do after high school?
- Do you think your grandparents expected / wanted your parent to attend school beyond high school?
- (If no higher education) Did your parent want to attend school beyond high school? Why do you think they didn't attend?
- Can you tell me why you think your parent ended up taking their particular educational route? Why did they end up in this field, at this institution? Do you think they had other options?
- How did they pay for school? Do you think they had loans/debt?
- In general, do you think your parent has had "good" jobs as an adult? Why or why not? If yes, what made them good? If not, what would have made the jobs better? Do you think they were paid fairly for the work they did?

<u>Parent's economic circumstances when respondent was growing up</u>

- To your knowledge, did your parents struggle financially or have difficulty paying the bills when you were growing up?
- How would you describe your economic circumstances growing up compared to other people in that time period? Were you better off? Worse off?
- Can you describe your neighborhood, house, car, etc. when you were growing up? Did you go on vacations?
- When you were growing up, were there things you wanted materially that you could not have? What were those things? Did you ask for them? Why do you think you did you not get them?
- Would you say that in general, your parents were financially secure when you were growing up, or were they financially insecure? What makes you say that?
- How are they doing financially now? Can you tell me a little about their situation?

<u>Reflection on parent's overall economic situation</u>

- In reflecting on your parents' economic situation, what factors do you think played the biggest role in why they ended up where they did?
- Are there things that happened beyond their control that positively shaped their financial situation?
- Are there things that happened beyond their control that negatively shaped their financial situation?
- Given what you know of your parent, does it surprise you that they ended up where they did economically? Given their natural talent/gifts/work ethic, do you think they should have ended up in a better or worse place economically?
- Do you think your parents achieved the American Dream?

Part 2: Participant

- Tell me about the schools you attended when you were growing up. Would you say they were "good" schools? Why or why not? Why do you think your parents sent you to these particular schools?
- Did you like school? What kind of student were you? Did you have other talents you pursued growing up (athletics, music, etc.)?
- What did you wanted to be when you were growing up (in terms of a job occupation)? Did this change by the time you finished high school?
- How did you decide what to do after high school?
- (If no higher education) Did you want to participate in postsecondary education? Did most of your peers participate in higher education?

- (If attended higher education) How did you decide what institution to attend and what to study?
    - Did your parents expect it / encourage you? Did most of your peers participate in higher education? Did your siblings attend college/higher education?
- How did you pay for school? Do you owe any student loans? Did you in the past?
- Can you tell me about your higher education experience? Do you think your postsecondary education helped prepare you for the job market?
- Are you glad you pursued this particular route, or would you have done it differently looking back? Why?

<u>Participant's employment</u>

- In general, do you think the jobs you have held as an adult have been good or bad? Why do you say that?
- Would you say your current job is a good job? Why do you say that? How do you think the salary, benefits, job security, etc. compare to other jobs? Do you hope to stay in this job or would you like a different job? Why?
- Do you think you are paid fairly for the work you did?
- How did you get this job?
- Do you feel like you have job security? What about your partner?
- In terms of the job you hoped you might have at this age, how does it measure up?
- What kind of job would you ideally like to have? What would you have to do to get this job?
- What kind of job do you think you could get with your present education, skills, or experience?
- Does your partner have a good job? Why or why not? Why do you think your partner ended up in their particular career trajectory? Do you think they are paid fairly for the work they do?
- Would you be willing to tell me your approximate household income?
- Do you have any resources put away in savings – for retirement, college, a rainy day? What form does it take (stocks, CDs, IRAs, 401k, etc.) Approximately how much? How do you feel about your savings?
- Do you have debt? Credit card, student loans, etc. Approximately how much? How do you feel about your debt?
- Do you ever get financial help or help with expenses from your parents, in laws, or other individuals? If not now, did you in the past?

- If you were to incur a financial emergency – such as a job loss - how would your financial circumstances be impacted?
- Do you own your home? Approx. how much is it worth? Can you describe it to me? Do you feel like this was a good investment? If no, do you forsee purchasing a home in the future? What would have to happen for that to occur?
- Do you own any vehicles? Can you describe them?
- Do you have or do anything that you consider to be just for "fun" or a "luxury?" Example: vacations, spa treatments, a cleaning person, expensive cars or watches, hobbies or sports, etc.?
- Do you feel like you are careful with your money? Do you spend on anything you consider to be frivolous?
- Do you and your family members have health insurance?
- Can you tell me a little about your monthly expenses? What are your big expenses? Do you put money away each month for savings, retirement, etc.?
- What is financial security? Would you say you are financially secure? If not, what would have to happen in order for you to become financially secure?
- Are you where you expected to be at this point in your life financially? If not, where did you expect to be?
- Do you feel like you live paycheck to paycheck? Do you think you live above your means?
- How do you think you are doing financially compared to most other people you know? What about compared to other people in the U.S. in general?
- Do you ever talk about your economic situation with other people?
- Do you think most people you know are financially secure?
- In reflecting on your current economic situation, what factors do you think played the biggest role in why you ended up where you did?
- Are there any things that happened beyond your control that positively shaped your financial situation?
- Are there any things that happened beyond your control that negatively shaped your financial situation? What do you think could have prevented those things from happening, if anything?
- Do you think you will earn enough money in the future to lead the life you want? Why or why not?
- Can you talk about retirement? What do you think life will be like for you when you are retired? When do you think you will retire?
- Have you experienced a big financial setback? Job loss, layoff, etc. Are you worried about this at all?

- Have you ever had to use public assistance, check cashing, etc.? Do you know anyone who has?
- How do you handle your finances? Do you have a budget? Do you think you are careful with manging your money?
- Looking back, are there any choices about your employment or financial situation that you would have made differently?
- Do you think your parents had an easier time making ends meet than you do? Why or why not?
- Upwardly mobile?
- Do you feel like there are ways that you are better off than others in society? Ways that you are worse off? Would you say you are an economic "have" or "have not?" How would you describe your social class?
- Overall, are you satisfied with your financial situation?
- Do you consider yourself to be a hard worker? Your partner?
- Do you wish you or your partner was able to stay at home? Do you want to work more hours? Less?
- Are you satisfied with your life in general?
- Do you think you have achieved the AD? Will you achieve it in the future?
- Do you feel optimistic for your future?

Part 3: Participant's Child(ren)

- Do you like living in (location?) Is it a good place to raise kids?
- Tell me about your kids' schools. How did you decide to send them to these particular places? Did you have several options to choose from? Are you satisfied with their schools?
- Do they like school? Are they good students?
- Do your kids participate in any extra-curricular activities? For example, sports, dance, music? Why?
- Pretend you can look into the future using a crystal ball.
    - What do you think your children will do in terms of higher education? What do you hope for them? Do you think they will go to college?
- Do you think there are things that you can do as a parent to help your child succeed economically? Have you started to do those things?
- Are there things you can do to help your kids get ahead in the future that other parents in the U.S. might not be able to do?

- Are there things other parents can do to help their kids get ahead in the future that you aren't able to do?
- Have you thought about higher education expenses for your kids? Is this something that concerns you?
- Do you think the type of college your child attends matters? Is college enough to get ahead?
- Why do you think college is so expensive?
- In the future, do you think your kids will be more or less successful economically than other people in society?
- Do you think it will be harder or easier for your kids to succeed economically than it was for you?
- Do you feel optimistic for your kids' futures?
- Do you think you will be able to help your kids out in the future financially? For example, with day to day expenses if they need it?
- Do you think about expenses like weddings, graduation parties, etc. etc.?
- Do you think you will pass on wealth to your children after you die?
- Do you think it is more expensive now to raise kids than it used to be? Can you tell me more about that? What are the biggest expenses you face with regard to your kids?

Part 4: Economic Stratification in General

- Who do you consider to be poor, working class, middle class, upper middle class, rich? Do you know people in those groups?
    - Occupations and income in each group
    - Education in each group
    - Lifestyle - where do they live? Where do they buy clothes? What are they like? Describe a typical person in this group.
    - Where do you place yourself?
    - Where do you place most people you know?
    - Do you know people personally in each group?

- Do you know people personally who are struggling financially? Why do you think they struggle? Do you think there are many people in your neighborhood / kids' schools / workplace that struggle?
- Do you think it is easier or harder to get ahead economically in FH than in other places?

- If an alien from Mars came to the United States and asked you why people in the U.S. generally do well economically or struggle (why they are in the bottom or the top), what would you say?
- Do you think this system is fair? In other words, do people generally end up where they deserve to be economically?
- Do you think you are where you deserve to be?
- Do you think others are where they deserve to be?
- Did it used to be more fair?
- What has changed? Why did this happen? Who is to blame?
- Can it be fixed? If so, how?
- There are a lot of conversations going on right now about what we as a country could do to help people to better succeed economically. If President Obama were to ask you, what kinds of things do you think the country should do and why? Are there things that would be helpful to your family specifically?
- Do you think the U.S. should guarantee that all citizens have a basic standard of living?
- When you think about people who are receiving government assistance, what comes to your mind? Why do you think most people are on assistance?
- Do you think there is too much inequality between those at the top and those at the bottom? Why do you think this is the case? Do you think something should be done to alleviate this? If so, what?
- What does the American Dream mean to you?
- Have you achieved it?
- Did your parents achieve it? Do you think your kids will? Explain.
- Do you know people who have achieved the AD? Please describe their circumstances to me. How did they achieve it?

Vignette #1: Christopher

Christopher was born to a single mother, Alice, who had dropped out of high school after 11th grade. Alice had a difficult pregnancy and Christopher was born early and at a low birth weight. Alice often held several jobs at a time in order to make ends meet, but things were still tight financially. Alice did not have much time to spend with Christopher since she was working so many hours, so Christopher spent much of his time alone or with his grandmother, who was disabled and reliant on an oxygen tank. Alice tried to get Christopher into a local Head Start program but the waiting list was too long and he was never able to enroll. Christopher attended public school and was an average student. After graduating from high school, he enrolled at the local community college in a welding certificate program. He had not considered a four-year college because he didn't think he could afford it or that he had good enough grades. Christopher completed the program (using a combination of Pell Grants and student loans) but had difficulty finding available jobs in welding in the local area. While he was still looking for employment in his field, his long time girlfriend Rachel became pregnant. Christopher took a job stocking shelves for $8/hour at a retail store, and Rachel worked as a groundskeeper at a non-profit organization and also made $8/hour. After their son Will was born, Christopher and Rachel struggled to afford rent, daycare, food, diapers, gas, and their student loan payments. Christopher took a second job in order to help supplement the family's income, but he felt guilty that he rarely saw his girlfriend and son, and he and Rachel often argued about finances and parenting. He also worried about the quality of the day care center his son attended, but knew they were unable to afford anything better.

- What factors do you think were the most important in determining Christopher's economic circumstances as an adult?
- What would you recommend Christopher do in order to improve his economic circumstances?
- What kinds of things do you think could have made a difference in Christopher's economic outcome? In other words, are there any types of interventions that could have improved his likelihood of doing better economically as an adult?
- What would you tell Christopher and Rachel to do in order to reduce Will's chances of struggling economically in the future?

<u>Vignette #2: Thomas</u>

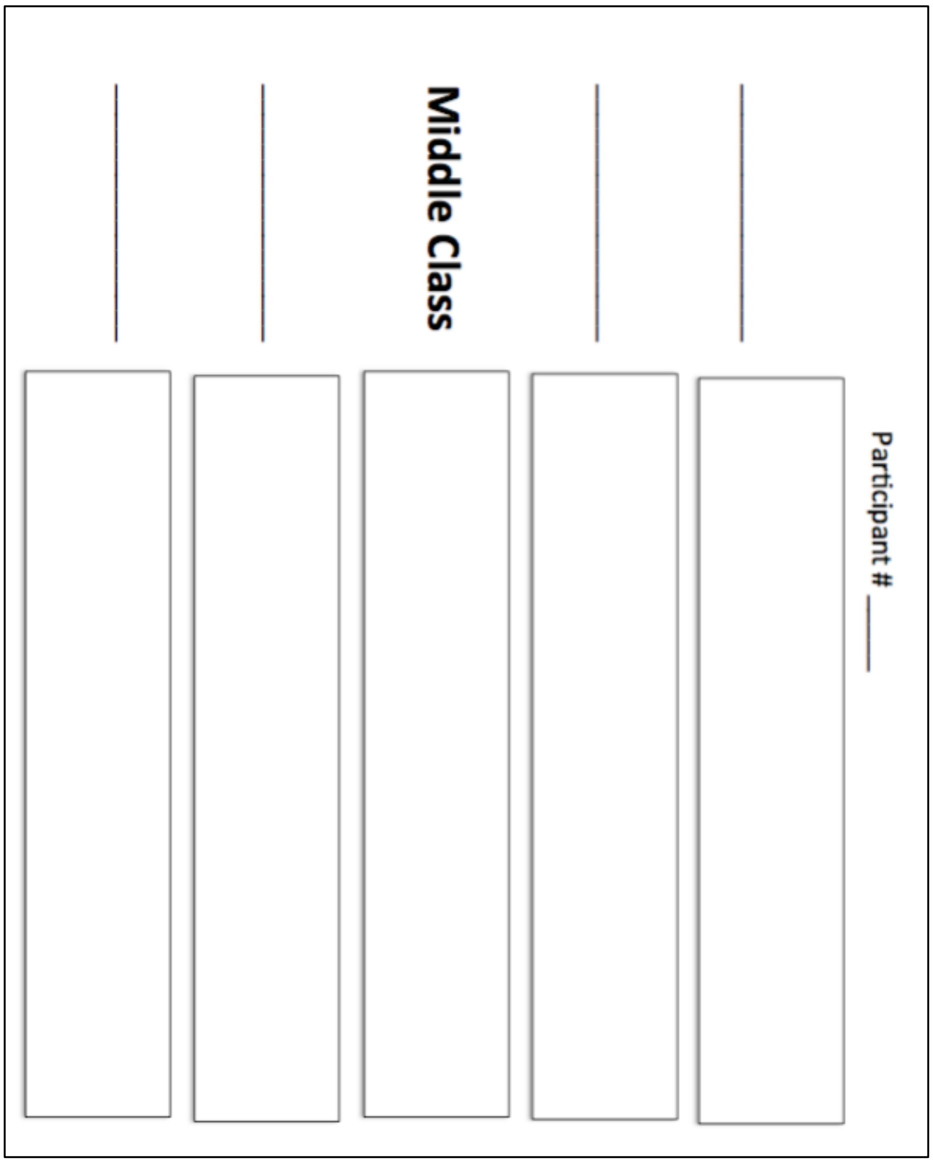
Thomas was the second child born into a family of four children. His father drove a milk truck and his mother was a licensed practical nurse. Although both had steady employment, money was always tight. Since she worked at a large hospital, Thomas's mother was able to enroll him into a high quality on-site childcare facility at a very low cost. Thomas's teachers at the child care facility told his parents they thought he was especially advanced in terms of his reading skills, so they recommended he be tested for the gifted and talented program at the public school. Thomas was placed into the gifted program starting in kindergarten and thrived throughout his public school career. He was extremely hard working academically and decided from a young age that he wanted to become a doctor. His mother introduced him to some of the doctors at her workplace and he was able to shadow several of them while in high school. Thomas earned a full ride scholarship to the state university, graduated in three years after doing exceptionally well on his medical school entrance exams, and enrolled in medical school. He met his wife, Kristin, in medical school. After Kristin and Thomas graduated from medical school they got married, completed their residencies (she became a pediatrician, he a neurologist), and started practicing medicine. Kristin recently had a baby girl, Greta, and is able to work part time until her daughter starts kindergarten. The rest of the time Greta participates in a nanny share with the children of three other doctors.

- What factors do you think were the most important in determining Thomas's economic circumstances as an adult?
- Why do you think Thomas and Christopher had such different economic outcomes?
- Do you think Greta will do better economically than Will in the future? Why?

Concluding Questions:

- How closely do you follow politics and current events?
- Where do you regularly get most of your news on current events and politics? Why do you like those particular sources?
- Do you affiliate with a political party? If so, which one? How would you describe your political ideology?
- Do you usually vote in elections?
- Did you vote in the 2012 presidential election? If so, how did you decide whom to vote for? Do you have any favorites for 2016?
- How would you describe your race and/or ethnicity?
- What is your age?
- Do you consider yourself to be religious? What role does religion play in your life? Do you regularly attend services?

Appendix B: Social Class Chart



Appendix C: Family Budget Worksheet

Participant # ________

FAMILY BUDGET WORKSHEET

PART 1: INCOME

1.1. Respondent's employment circumstances:

	Title	FT / PT	Length of employment	Net monthly pay	Health benefits? Dental? Vision?	Satisfaction w/ benefits?	Paid sick leave or vacation?	Flex time? Family friendly?
Job #1								
Job #2								
Job #3								
Job #4								
Job #5								

	Union?	Bonuses?	Paid fairly?	Opportunities for advancement?	Treated w/ respect?	Job security?	Hope to stay?
Job #1							
Job #2							
Job #3							
Job #4							
Job #5							

1

1.2. Are you actively looking for a new job, or do you plan to do so in the near future?

1.3. Partner's employment circumstances:

	Title	FT / PT	Length of employment	Net monthly pay	Health benefits? Dental? Vision?	Satisfaction w/ benefits?	Paid sick leave or vacation?	Flex time? Family friendly?
Job #1								
Job #2								
Job #3								
Job #4								
Job #5								

	Union?	Bonuses?	Paid fairly?	Opportunities for advancement?	Treated w/ respect?	Job security?	Hope to stay?
Job #1							
Job #2							
Job #3							
Job #4							
Job #5							

1.4. Is your partner actively looking for a new job, or do they plan to do so in the near future?

1.3 Other sources of income	**This happens regularly**	**This happens occasionally**	**This has happened in the past, but isn't happening now**	**This is likely to happen in the future**	**This is not happening and I don't think it ever will**
We receive or have received in the past: Assistance with major expenses such as a down payment on a house or car					
We receive or have received in the past: paid vacations from friends or family members					
We receive or have received in the past: school tuition assistance for K-12					
We receive, have received, or will receive: college tuition					
We receive or have received in the past: help with paying bills or when we are in a pinch financially					
We receive or have received in the past: help with school clothes, supplies, or electronics					
We receive or have received in the past: help with other expenses					
I receive a bonus/bonuses at work.					
My partner receives a bonus/bonuses at work					
We receive other lump payments throughout the year					
We receive a tax refund					
We receive child support					
We have received inheritance					
We have a trust fund					
We have one or more credit cards where we receive "points" for things like vacations, frequent flier miles, etc.					
We get personal frequent fliers for work-related travel					

We use some form of public or state assistance (SNAP, TANF, WIC, etc.)					
We use a check cashing or cash advance service					
We have pawned or sold our possessions for cash					
We have sold plasma or participated in a medical/research study to get cash					
We have used a service like Rent-A-Center for furnishings or electronics					
We receive income or in-kind goods from another source					

1.4. Does anyone else contribute financially to the household?

1.5. Do you have other sources of income or assistance not previously mentioned?

1.6. On average, what is your total monthly income after taxes? Does this fluctuate frequently?

1.7. Compared to the past 5 years, are you earning more now than in the past, about the same, or less?

1.8. Do you anticipate changes to your monthly income over the next two years? Why and in what ways?

1.9. Does anyone owe you money? How confident are you that you will be repaid?

1.9. Is there anything else I should know in order to better understand the circumstances surrounding your income?

PART 2: SAVINGS

2.1 Do you have any money in savings, such as retirement, a general rainy day fund, or college savings? If not, do you feel like you will be able to start saving in the near future?

2.2. Savings Summary	**Total amount to date**	**Total amount you add each month**	**Total amount others add each month**	**What is your savings goal?**	**Is it likely you will meet this goal?**
General savings / rainy day fund					
Savings for a particular item (s)					
Retirement through your 401k or work					
Retirement through partner's 401k or work					
Other retirement savings					
CDs					
Savings bonds					
Stocks					
IRAs, money market funds, etc.					
College savings					

Other savings					
Other savings					

2.3. Has anyone ever advised you on your finances, either paid or unpaid?

2.4. Overall, how do you feel about your savings – with 5 being very good and 1 being very bad.

2.5. Is there anything else I should know in order to better understand the circumstances surrounding your savings?

PART 3: NON-MORTGAGE DEBT

3.1 Debt summary	**Total amount you owe**	**Total amount you pay each month**	**Do you feel confident you will eventually be able to pay this off?**
Credit Card #1			
Credit Card #2			
Credit Card #3			
Credit Card #4			
Credit Card #5			
Consolidated CC payment			
Student loans – you			

Student loans - partner			
Medical debt			
Legal debt			
Debt related to unpaid bills			
Payday or rental loans (e.g. furniture)			
Loans you owe to friends or family			
Other			

3.2. Views on Debt	Very true	Somewhat true	Somewhat untrue	Very untrue
My debt concerns me				
I have had debt collectors contact me in the past				
I currently have debt collectors contact me				
I feel confident that my debt will be gone or significantly reduced in the future				
I feel good about my credit score				
My credit score helps in terms of securing loans				
I feel good about my partners' credit score				
My partner's credit score helps us secure loans				
I feel like my debt is because of things that I consider to be "frivolous" or unnecessary				

3.3. Have you ever filed for bankruptcy?

3.4 Are you or your partner responsible for any debt from a previous marriage or relationship?

3.5. Is there anything else I should know in order to better understand the circumstances surrounding your debt?

PART 4: HOUSING

4.1 Housing summary	**Primary Residence**	**Additional residence**	**Additional residence**	**Additional residence**
Location of this residence				
Approx. square feet				
Estimated value				
Who lives in this residence? Full or part time?				
Do you rent or own this property? Land contract/bank?				
If you own, do you still owe on the mortgage?				
If you own, do you have a home				

equity loan?				
If you own, is your mortgage through a bank, land contract, or something else?				
If you own: how much was the down payment?				
If you own, who paid the down payment?				
What is the monthly rent or mortgage?				
Is this a property you hope to own for a while? Is it a “forever home?”				
Does this property have any repairs that you need to make but haven’t because of money?				
If not, do you think you will be able to make these repairs in the future?				
Do you like the neighborhood in which this property is located?				
Do you feel safe in this neighborhood?				
Do you feel this is a good place to raise a family?				

What year was this property built?				
What year did you purchase or rent this property?				
Compared to other people you know, how does this property compare?				

4.2. Do you own any additional properties or land (houses you flip, apartment buildings?)

4.3. Have you ever experienced foreclosure or near foreclosure of a home you own?

4.4. Have you ever had a mortgage that you consider to be "subprime?"

4.5 Have you ever experienced difficulty getting a mortgage because of your (or your partner's) credit score?

4.5. Is there anything else I should know in order to better understand the circumstances surrounding your housing?

PART 5: UTILITIES

Item	Average monthly cost	Billed monthly?	Provider / type	Do you have an outstanding balance?	Always able to pay?
Electricity / Natural Gas					
Cell Phone					
Land Line					
Cable					
Internet					
Trash					
Water					
Other					
TOTAL					

4.5. Have you ever experienced a shut down of your utilities?

4.6 Overall, are you satisfied with the utility service you receive?

4.6. Is there anything else I should know in order to better understand the circumstances surrounding your utilities?

PART 6: TRANSPORTATION

6.1. What is your primary form of transportation?

6.2. Do you ever use public transit, taxi cabs, a friend, etc.?

6.3 Vehicle Summary	**Vehicle #1**	**Vehicle #2**	**Vehicle #3**	**Vehicle #4**
Make / Model / Year				
Total cost at time of purchase				
Is this vehicle new or used?				
Do you lease or own this vehicle?				
Amount you put down				
Did you get any kind of discount on this vehicle?				
Who paid the down payment?				
Monthly payment amount				
Monthly fuel amount (average)				
Is this vehicle insured?				

Do you have to get this vehicle repaired more or less frequently than other vehicles?				
Does this vehicle need any repairs that you are currently unable to make?				
Who is the primary driver of this vehicle, if anyone?				
Overall, are you satisfied with this vehicle?				
Do you hope to keep this vehicle for a while?				
How does this vehicle compare to the vehicles of other people you know?				

6.4. Vehicle Costs	**Monthly cost (or however it is easiest to estimate)**
Fuel	
Maintenance	
Insurance	
Public transportation	
Parking	
Other	

PART 7: FOOD

7.1. Weekly eating habits	Most days	A few days	One or two days	Rarely or never
We eat a home cooked meal that I cooked				
We eat a home cooked meal that my partner cooked				
We eat a home cooked meal that someone else in my family cooked (e.g. child, in-law)				
We eat a home cooked meal that someone outside of our family cooked				
We eat a frozen home cooked meal				
We eat restaurant take-out at home, including pizza delivery				
We eat a pre-prepared meal from the grocery at home, such as a frozen pizza				
We eat a meal cooked at a "make your own meal" place				
My kids buy their lunch at school				
Other				

7.2. How do these circumstances compare to your ideal?

7.3. How often do you shop for groceries at the following types of stores?	**Weekly for most or all of my groceries**	**Weekly, but just for a few items**	**A few times a month**	**Rarely**	**Never**	**If you don't shop here, would you like to?**
A large grocery store such as Meijer, Kroeger, Busch's, or Walmart						
A high-end grocery store like Whole Foods						
A moderately priced grocery store like Trader Joe's						
A Warehouse like Costco or Sam's club						
A discount grocer like Aldi						
Drug stores like Walgreens or CVS						
Party stores or gas stations						
Farmer's Market						
A specialty store						
Other						

7.4. Food Assistance Summary	**Yes, currently**	**In the past**	**No**
Do you ever use food stamps?			
Do you ever use WIC?			
Do you ever use a church, non-profit, or other place to get food?			
Do your kids receive free or reduced price lunch?			
Do you receive any other help paying for food?			

Do you ever struggle to pay for groceries?			
Do you use coupons?			
Do you – or does anyone in your family- ever go hungry?			

7.5. How often do you eat at various kinds of restaurants or food establishments?	**Several times a week**	**Once a week**	**Several times a month**	**Less than 1x a month**	**In the past, but not now**	**Never**
• Fast food restaurants (McDonald's, Subway, similarly priced local chains) – FAMILY						
• Fast food restaurants (McDonald's, Subway, similarly priced local chains) – YOU						
• Fast food restaurants (McDonald's, Subway, similarly priced local chains) – PARTNER						
• Fast causal restaurants (Panera, Chipotle) - FAMILY						
• Fast causal restaurants (Panera, Chipotle) - YOU						
• Fast causal restaurants (Panera, Chipotle) - PARTNER						

• Casual dining (Applebee's, Red Lobster, etc.) - FAMILY						
• Casual dining (Applebee's, Red Lobster, etc.) - YOU						
• Casual dining (Applebee's, Red Lobster, etc.) - PARTNER						
• Coffeehouses (Starbucks, Biggby, etc.) - FAMILY						
• Coffeehouses (Starbucks, Biggby, etc.) - YOU						
• Coffeehouses (Starbucks, Biggby, etc.) - PARTNER						
• Specialty dessert places (Dairy Queen, cupcake shop, etc.) - FAMILY						
• Specialty dessert places (Dairy Queen, cupcake shop, etc.) - YOU						
• Specialty dessert places (Dairy Queen, cupcake shop, etc.) - PARTNER						
• Other – FAMILY						
• Other – YOU						
• Other – PARTNER						

7.6. How do these circumstances compare to your ideal?

7.7. How much do you estimate you spend each month on food?

7.8. In general, do you feel like you are able to buy the food you need?

7.9 In general, do you feel like you are able to buy the food you want?

7.10. Overall, would you say that you and your family eat a "healthy diet?"

7.11. Is there anything else you would like to tell me about your food situation?

PART 8: HEALTH CARE

8.1. Health insurance coverage	**Family**	**You**	**Your partner**	**Child #1**	**Child #2**	**Child #3**	**Child #4**	**Child #5**
None								
Private insurance through your employer								
Private insurance								

through your partner's employer								
Private insurance purchased on the marketplace								
Tri-care or something similar								
Medicare, Medicaid, or MiChild								
Other								

8.2. Health insurance specifics	**Family**	**You**	**Your partner**	**Child #1**	**Child #2**	**Child #3**	**Child #4**	**Child #5**
Deductible								
Monthly premium								
Does this cover what you need?								
Does this include dental?								
Does this include vision?								
Does this include mental health coverage?								
Does this include a Health Savings Plan?								
Type? HMO, PPO, etc.								

8.3. If you have a deductible, do you typically meet it? How soon in the year?

8.3. Overall, are you satisfied with your coverage?

8.4. Overall, are you satisfied with your family's choice of providers?

8.5. Do you ever have to travel outside of your hometown to get medical care?

8.6. Health care costs	**Monthly amount (if this is a regular expense)**	**Amount (if not a regular expense)**	**Frequency (if not a regular expense)**
Office visit co-pays or out of pocket			
Mental health visit co-pays or out of pocket			
Hospital visit co-pays or out of pocket			
Prescription co-pays or out of pocket			
Over the counter medications or supplements			
Dental co-pays or out of pocket			
Other			

8.4. Overall, do you feel like your insurance / health care is affordable?

8.5. Do you wish you had different health insurance?

8.6 Has anyone in your family ever not gone to the doctor or dentist (or other provider) because of issues related to cost or access?

8.7. Has Obamacare affected your health care situation in any way?

PART 9: CHILD-RELATED EXPENSES

9.1. Child #1	
Age	
Grade in school (or upcoming grade)	
School attending and type	

9.2. Child #1 costs	Description	Cost for participation	Equipment / material costs	Travel costs	Do you get scholarships?	Is this year round?	Who pays for this?
School tuition							
School books / supplies							
School fees (misc.)							
Tutoring / mentoring / test prep							
Child care / babysitter / after school care							
Camp (day camp or summer camp)							
Activity #1							
Activity #2							
Activity #3							
Activity #4							
Activity #5							
Activity #6							
Activity #7							
Activity #8							

(Note: I included multiple pages with this information in order to collect it for multiple children if needed)

PART 10: CLOTHING, SHOES, AND TOILETRIES

- **For the questions in this section:**
  - **1 if they shop there rarely**
  - **2 if occasionally**
  - **3 if often**

10.1. Clothing	**Family**	**You**	**Partner**	**Child #1**	**Child #2**	**Child #3**	**Child #4**	**Child #5**
Hand me downs								
Social service agencies or churches								
Second hand stores (Goodwill, consignment)								
Discount big box stores (Walmart, Target, Kohls)								
Warehouses (Costco, Sam's)								
Mall stores (Gap, Justice)								
Upscale department stores								

(Macy's, Nordstrom)								
Discount department stores (Sears, JC Penney)								
Outlets (Birch Run)								
Sporting good stores (REI, Scheels)								
Boutiques or specialty stores								
Other								

10.1. Shoes	Family	You	Partner	Child #1	Child #2	Child #3	Child #4	Child #5
Hand me downs								
Social service agencies								
Second hand stores								
Discount big box stores (Walmart, Target, Kohls)								
Warehouse stores (Costco, Sam's)								
Mall stores (Gap, Justice)								
Upscale department stores (Macy's,								

Nordstrom)								
Discount department stores (Sears, JC Penney)								
Outlets (Birch Run)								
Sporting good stores (REI, Scheels)								
Boutiques or specialty stores								
Other								

How often does each member of your family get new clothing or shoes?

Do your children pay for some of all of their clothing or shoes?

Do other people, such as family members, help pay for clothing or shoes?

Do you feel like your children are satisfied with their clothing and shoe options?

Are you satisfied with your clothing and shoe options?

- **For the questions in this section:**
  - **1 if they shop there rarely**
  - **2 if occasionally**
  - **3 if often**

10.1. Toiletries / Makeup	**Family**	**You**	**Partner**	**Child #1**	**Child #2**	**Child #3**	**Child #4**	**Child #5**
Pharmacies (Walgreens or CVS)								
Gas stations								

Grocery stores like Busch's or Whole Foods								
Big box stores (Target, Walmart, Meijer)								
Ulta Beauty								
Sephora or specialty stores								
Department stores like Macy's								
Dollar stores								
Online, like Amazon or drugstore.com								
Social service agencies								
Other								

- **For the following questions:**
    - **Note in the box where they go for each service**
    - **Frequency:**
        - **1 = more than 1x a month**
        - **2 = monthly**
        - **3 = every few months**
        - **4 = 1x a year or so**
        - **5 = never go.**

10.1. Grooming	Family	You	Partner	Child #1	Child #2	Child #3	Child #4	Child #5
Haircuts								

Hair coloring								
Waxing								
Tanning								
Massages								
Manicures or pedicures								
Other								

Overall, are you satisfied with your clothing and grooming?
Self
Kids

PART 11: VACATIONS

How frequently do you and your family vacation?

11.1. Vacations	Vacation #1	Vacation #2	Vacation #3	Vacation #4	Vacation #5	Other significant vacation
Destination						
This was a vacation with some or all of the children						
This was a couples-only vacation						
This was a vacation with						

others (friends, family)						
We saved specifically for this vacation						
Someone else paid for all or part of this vacation						
How did you get there?						
Where did you stay?						
Did you use frequent flier miles or other "perks"?						
Was this vacation combined with some other purpose (work, sporting event, etc.)						
What were the major expenses related to this vacation?						
Did you enjoy this vacation?						

Overall, do you feel like you are able to take the vacations you want?

PART 12: MISC.

12.1 Miscellaneous	Regularly	Sometimes	Rarely	Never	Want it?
Gym / fitness club/ exercise classes					
Country club or swim club membership					
Spa treatment – mani-pedis,					

massages, etc.					
Life insurance					
Charitable donations					
Tithing					
Gambling (lotto, casino, etc.)					
Tickets to sporting events					
Tickets to theatre, musicals, etc.					
Expenses related to sports or recreation					
Hobby related expenses for self					
Hobby related expenses for partner					
Gifts or treats for my kids					
Gifts or treats for my kids					
Gifts or treats for my partner					
Pet related expenses					
Movies at the theatre					
Netflix					

Cleaning person for your house					
Maintenace for your yard					
Babysitter for the kids					
Activities for the family that cost money (zoo, amusement park)					
Alcoholic beverages (at home or at a bar)					
Tobacco products					
Union dues					

12.2. Do you own ...	**We purchased this ourselves.**	**This was a gift.**	**We do not own this but I wish we did**	**We do not own this and I do not want it.**
Smartphones for 1 or more adults				
Smart phones for one or more children				
Non-smart phones for 1 or more adults				
Non-smart phones for 1 or more children				
Big screen TVs				
Laptop computer(s)				
Desktop computer(s)				
Tablet(s)				
Digital camera(s)				
Motorcycle(s)				

Boat(s)				
Airplanes(s)				
4-Wheeler(s)				

PART 13: FINAL QUESTIONS

Who handles the finances in your household?

Do they use a budget of some kind?

If so, do you use software?

Does money lead to tension in your relationship? Why?

Is there anything else you would like to tell me in order to help me get a more complete picture of your financial circumstances?

Appendix D: Second Round Interview Script

Second Round Interview Script

1) Please update me on what has changed in your life since our last interview.
    A. Kids grades / ages / schools
    B. Your job
    C. Your partners' job
    D. Going back to work / going back to school
    E. Financial hardships
    F. Positive financial circumstances
    G. Other
2) Compared to the last time we spoke (date), how do you think you are doing economically?
3) Would you say you are financially stable? Would you say you are financially secure? What would need to change in order to say yes?
4) Do you live paycheck to paycheck?
5) How much do you think you are in control of your personal economic situation?
6) Does your economic situation make you anxious? How often do you think about it?
7) Economic ladder - rate yourself now, compared to other people in the U.S.
8) Will your kids' standard of living be better than yours? Will they be more financially secure? What do they have to do to get there?
9) How would you describe your social class? How about the class of most people you know?
    A. Upper
    B. Upper middle
    C. Middle
    D. Working
    E. Lower
    F. Other
10) What do you want your life to look like in 10 years?
    A. What would you have to do to get there?
    B. How likely is it that this will actually happen?
11) Do you think these factors are important in terms of achieving the AD? Which have you achieved? Which are the MOST important to you?

A. Owning a particular kind of home
B. Owning a particular kind of vehicle
C. Having a certain number of children
D. The ability to spend as much time as you want with your children
E. Having a pet
F. Going on vacation in an airplane
G. Feeling safe in your neighborhood
H. Access to good K-12 schools for your kids
I. Private school
J. Paying for your kids to go to college
K. Attending church
L. Having a good relationship with your partner
M. Having a good relationship with your kids
N. Being able to splurge on things for your kids
O. Giving your kids the things they want for birthdays and holidays
P. Having friends you can count on
Q. Being healthy
R. Being able to go "do things" as a family regularly that cost money – movies, zoo, etc.
S. Being able to indulge in hobbies or small luxuries
T. Being able to retire at a certain age
U. Being able to retire with enough money to support yourself
V. Not having a certain amount of debt
W. Having a certain amount in savings
X. Having nice clothing, shoes, jewelry, makeup, etc.
Y. Other?

12) Which of the following comes closest to your own point of view?
    A. Whether or not a person gets ahead economically in this country is mostly up to them—if someone has the drive, works hard and gets the right skills, they can get ahead economically in America.
    B. Circumstances beyond any person's control have a lot to do with whether or not they can get ahead economically in this country—the state of the economy or competition for jobs can severely limit a person's ability to get ahead economically in this country.

13) Do you think the following things have had an impact on your financial security? Others? How strongly do they have an impact, with 1 being strongest and 4 being weakest?
    A. Lack of jobs that pay a family-supporting wage
    B. The cost of housing
    C. The cost of college
    D. The cost of health care
    E. The education system (kids)

F. Taxes
G. Work / family balance
H. Good money management

14) Do you think there are enough jobs that pay a family supporting wage?
15) How important are the following factors in determining a person's ability to get ahead? 1-4 . Which are the most important?
    A. Coming from a financially successful family
    B. Having well-educated parents
    C. The state of the economy
    D. Growing up in a stable family environment
    E. Growing up in a 2 parent household
    F. Whether a person has adequate health care or not
    G. Access to loans or credit
    H. Luck
    I. Growing up in a good neighborhood
    J. Race
    K. Drive/ambition
    L. Gender
    M. Sexuality
    N. Knowing the right people
    O. Access to qualify K-12 education
    P. Parents being able to pay for a child's college education
    Q. Attitudes and values a person's family taught them
    R. Going to college
    S. Graduating from a 4-year college
    T. Belonging to a union
    U. Access to social services such as food stamps, cash welfare, etc.
    V. Personal happiness
16) Do you think the government should focus on:
    A. Making sure the poor and middle class have the opportunity to improve their financial situation?
    B. Focus on preventing the poor and middle class from falling too far down the income ladder when they have financial problems?
    C. Both
    D. Neither
17) Do you think the government should …
    A. Do more, less, or the same to help poor and middle class Americans improve their financial situation?
    B. Provide basic needs to the very poor?

C. Increase the standard of living for all Americans?
D. Pay parents to stay at home with their children if they desire?
E. Provide free college?
F. Provide free child care?
G. Create a jobs program for people who cannot find work?

18) Do you feel like your elected leaders (state and federal and local) take the views of people like you seriously?
19) Do you think wealthy people pay enough taxes?
20) Do you think corporations pay enough taxes?
21) What do the following mean to you?
    A. Economic inequality
    B. Tea party
    C. Occupy Wall Wtreet
    D. 1%
22) What do you think are the three biggest problems facing the US today?
23) Did you support the school bond?
24) Do you think things in this country are generally on the right track?
25) Do you think people who are born into poverty have a reasonable chance to become economically secure?
    A. Is this more or less likely than in other countries?
26) How do you think the national economy is doing these days? Is it getting worse, better, or about the same?
27) Do you think the US economy is basically fair, since all Americans have the opportunity to succeed, or basically unfair?
28) How concerned are you that you will have enough money to retire?
29) Overall, do you think the economic system in the US is fair to people like you?
30) Do you think the US is a good place to raise a family, overall?
31) Have you achieved the AD? Will you in the future?
32) Overall, are you satisfied with your life?
33) If someone suddenly gave you $10k as a gift, what would you do with it?

Appendix E: Supplemental Tables

Table E.1: Upper/Middle SES Families

Pseudonym	Location	Income	Female Education	Female Occupation	Male Education	Male Occupation
Williams	P	250,000*	B.A.	Independent distributor **, ***	A.A.	Office Manager
Magnuson	W	240,000*	B.A.	Blogger***	B.A.	Software developer**
Morgan	W	231,000*	B.A.	Sales**	J.D.	Attorney
Crider	W	229,000*	J.D.	Attorney**	B.A.	Data analyst
Taylor	W	212,000*	M.A.	Fitness instructor***	B.A.	Sales**
Nider	W	205,000*	B.A.	Paralegal	M.A.	Engineer**
Robinson	W	168,600*	M.A.	Hospital administrator**	A.A.	Carpenter
Derusha	W	160,000*	B.A.	Accounting assistant	B.A.	Regional vice president**
Varner	W	156,000*	M.A.	Engineer**	B.A.	Private school teacher
Price	W	155,000*	M.A.	Substitute teacher***	B.A.	Small business owner**
Riley	P	150,000*	B.A.	Office manager	Some college	Draftsman
Hunter	W	125,000	B.A.	Administrative assistant***	B.A.	Project manager**
Kaiser	W	135,000	M.A.	Public School teacher	B.A.	Public school teacher
Siegel	W	130,000	M.A.	Public School teacher	B.A.	Small business owner
Stewart	W	120,000	M.A.	Librarian***	B.A.	Engineer**

*Upper Income tier according to Pew
**Salary is at least $100,000
***Part Time

Table E.2: Middle SES Families

Name	Location	Income	Female Ed	Female Occupation	Male Education	Male Occupation
Durant	P	130,000	Some college	Medical Technician**	B.A.	Engineer*
Sokolov	W	125,000	B.A.	Crossing Guard***	B.A.	Engineer**
Thach	W	124,000	B.A.	Unemployed**	High School	Master plumber*
Allman	P	118,000	B.A.	Registered nurse	Some college	AMC assembly line
Somers	W	116,000	Some college	Administrative assistant	Some college	Foreman
Curbo	P	115,000	B.A.	Nurse manager*	High School	Truck driver
Russell	P	105,000	High School	Bus Driver	Some college	Front-line supervisor
Dawson	P	105,000	High School	Delivery driver	High School	Truck driver
Armstrong	P	95,000	B.A.	Admissions counselor	Some college	Truck driver
Patterson	W	95,000	A.A.	Registered nurse**	B.A.	Engineer
Rhodes	W	80,000	Some college	Photographer**	B.A.	Sales representative
Smith	W	77,000	A.A.	Cashier**	B.A.	Audiologist
Suess	P	76,000	Some college	Administrative assistant	Some college	Handyman
Wilson	P	75,000	Some college	Independent distributor**	High School	Supervisor
Heeney	W	70,000	Some college	Bookkeeper	M.A.	Sales
Mackey	W	60,000	Some college	Certified nursing assistant*	High School	Construction worker
Vermeer	P	64,000	High School	Elderly caregiver	B.A.	Security guard

***Salary is over 100,000**
****Part Time**

Table E.3: Lower SES Families

Name	**Location**	**Income**	**Female Ed.**	**Female Occupation**	**Male Ed.**	**Male Occupation**
Beatty	P	50,000	Some college	Administrative assistant	Some college	Cashier
Griffin	P	50,000	Some college	AMC assembly line	Some college	Factory worker
Belmont	P	44,000	A.A.	Paraprofessional	Some college	Bus Aide / para-prof.
Hudson	P	42,000	Some college	Caseworker @ non profit	High School	Factory worker
Hamilton	P	36,000	B.A.	Temp*	B.A.	Cashier
Young	P	24,000	A.A.	Caseworker at nonprofit*	11th grade	Roofer
Lee/Rogan	P	22,000	Some college	Cashier	High School	Cashier
Bullock	P	12,500	11th grade	Babysitter*	Some college	Construction worker*

***Part Time**

Table E.4: Individuals with Low Economic Angst

Name	Location	Traditional SES	Income	Struggling?	Better than past?	P2P?	Goals	FFC?
Allman, Jodi	P	M	118k	No	Better	No	High	Low
Crider, Ethan	W	UM	229k	No	Same	No	High	Intense
Crider, Maya	W	UM	229k	No	Same	No	High	Intense
Dawson, Chase	P	M	105k	No	Same	No	-	Moderate
Dawson, Taryn	P	M	105k	No	Same	No	Moderate	Moderate
Magnuson, Dennis	W	UM	240k	No	Better	No	High	Intense
Nider, Jim	W	UM	205k	No	Same	No	High	Intense
Siegel, Dominick	W	UM	130k	No	Better	No	High	Intense
Siegel, Lauren	W	UM	130k	No	Better	No	High	Intense
Sokolov, Victor	W	M	125k	No	Same	No	Moderate	Moderate
Varner, Michael	W	UM	156k	No	Same	No	High	Intense
Durant, Belinda	P	M	130k	Yes	Better	No	Moderate	Moderate
Heeney, Eliza	W	M	70k	Yes	Better	No	Moderate	Intense
Riley, Bo	P	UM	150k	Yes	Better	No	Moderate	Limited
Suess, Rick	P	M	76k	Yes	Better	No	Low	Moderate
Williams, Kellie	P	UM	250k	Yes	Better	No	Moderate	Moderate

Table E.5: Individuals with Moderate Economic Angst

Name	Location	Traditional SES	Income	Struggling?	Better than past?	P2P?	Goals	FFC?
Curbo, Robyn	P	M	115k	No	Same	No	Moderate	Limited
Rhodes, Isobel	W	M	80k	No	Same	No	High	Intense
Sokolov, Lisa	W	M	125k	No	Same	Yes	Moderate	Moderate
Stewart, Stephen	W	U/M	120k	No	Same	No	High	Moderate
Stewart, Shannon	W	U/M	120k	No	Same	No	High	Moderate
Bullock, April	P	L	13k	Yes	Same	Yes	Low	None
Bullock, Randy	P	L	13k	Yes	Same	Yes	Low	None
Derusha, Will	W	U/M	160k	Yes	Yes	No	High	Intense
Hudson, Amanda	P	L	42k	Yes	Yes	Yes	Low	Intense
Mackey, Kristin	W	M	60k	Yes	Same	Yes	Low	Limited
Heeney, John	W	M	70k	Yes	Yes	No	Moderate	Intense
Robinson, Sara	W	U/M	169k	Yes	Same	No	Moderate	Intense
Russell, Ben	P	M	105k	Yes	Yes	No	Moderate	Limited
Taylor, Jen	W	U/M	212k	Yes	Same	No	High	Moderate
Wilson, Charlie	P	M	75k	Yes	Yes	Yes	Moderate	Limited
Wilson, Karen	P	M	75k	Yes	Yes	No	Low	Limited

Table E.6: Individuals with High Economic Angst

Name	Location	Traditional SES	Income	Struggling?	Better than past?	P2P?	Goals	FFC?
Patterson, Sonia	W	M	95k	No	Same	Yes	High	Moderate
Price, Dana	W	UM	155k	No	Worse	No	High	Intense
Price, Marty	W	UM	155k	No	Worse	No	High	Intense
Armstrong, Carla	P	M	95k	Yes	Same	No	Moderate	Intense
Beatty, Heather	P	L	50k	Yes	Worse	Yes	-	Intense
Beatty, Joe	P	L	50k	Yes	Worse	Yes	-	Intense
Belmont, Elizabeth	P	L	44k	Yes	Worse	Yes	Moderate	Intense
Belmont, Max	P	L	44k	Yes	Worse	Yes	-	Intense
Derusha, Suzanne	W	UM	160k	Yes	Better	No	High	Intense
Griffin, Rebecca	P	L	50k	Yes	Worse	Yes	Low	Intense
Hamilton, Jennie	P	L	36k	Yes	Worse	Yes	Moderate	Intense
Hamilton, Richard	P	L	36k	Yes	Worse	Yes	Moderate	Intense
Hunter, Angela	W	UM	125k	Yes	Same	Yes	High	Moderate
Kaiser, Andrew	W	UM	135k	Yes	Same	Yes	High	Intense
Kaiser, Melissa	W	UM	135k	Yes	Same	Yes	High	Intense
Lee, Josette	P	L	22k	Yes	Worse	Yes	Moderate	None
Morgan, Leah	W	UM	231k	Yes	Same	Yes	High	Moderate

Table E.7: Individuals with High Economic Angst, Part Two

Name	**Location**	**Traditional SES**	**Income**	**Struggling?**	**Better than past?**	**P2P?**	**Goals**	**FFC?**
Rogan, Cal	**P**	L	22k	Yes	Worse	Yes	Moderate	Intense
Smith, Chandra	W	M	77k	Yes	Worse	Yes	Moderate	Intense
Somers, Betsey	W	M	116k	Yes	Worse	Yes	Moderate	Intense
Thach, Ken	W	M	124k	Yes	Same	Yes	Moderate	Moderate
Thach, Sandy	W	M	124k	Yes	Same	Yes	Moderate	Moderate
Vermeer, Milton	**P**	M	64k	Yes	Worse	Yes	Moderate	None
Young, Danielle	**P**	L	24k	Yes	Same	Yes	Moderate	Moderate

Table E.8: Summary of Participants, Part One

Name	Location	Traditional SES	Struggling?	Angst	Worldview	Fin. Family Capital	Local Blame	Mobility Optimism
Allman, Jodi	P	M	No	Low	Challenger	Limited	-	-
Armstrong, Carla	P	M	Yes	Moderate	Justifier	Intense	Yes	More (Project)
Beatty, Heather	P	L	Yes	High	Justifier	Intense	Yes	Less (Aspiration)
Beatty, Joe	P	L	Yes	High	T.B.	Intense	Yes	More (Expectation)
Belmont, Eliz.	P	L	Yes	High	Skeptic	Intense	No	Less (Aspiration)
Belmont, Max	P	L	Yes	High	Challenger	Intense	No	Less (Barrier)
Bullock, April	P	L	Yes	Moderate	Justifier	None	No	More (Expectation)
Bullock, Randy	P	L	Yes	Moderate	Justifier	None	No	More (Expectation)
Crider, Ethan	W	U/M	No	Low	Justifier	Intense	-	-
Crider, Maya	W	U/M	No	Low	Justifier	Intense	-	-
Curbo, Robyn	P	M	No	Moderate	Challenger	Limited	Yes	More (Expectation)
Dawson, Chase	P	M	No	Low	T.B.	Moderate	-	-
Dawson, Taryn	P	M	No	Low	T.B.	Moderate	-	-
Derusha, Suzanne	W	U/M	Yes	High	T.B.	Intense	Yes	More (Project)
Derusha, Will	W	U/M	Yes	Moderate	T.B.	Intense	Yes	More (Project)
Durant, Belinda	P	M	Yes	Low	T.B.	Limited	-	-
Griffin, Rebecca	P	L	Yes	High	Justifier	Intense	Yes	More (Expectation)
Hamilton, Jennie	P	L	Yes	High	Skeptic	Intense	No	More (Project)

Table E.9: Summary of Participants, Part Two

Name	Location	Traditional SES	Struggling?	Angst	Worldview	Fin. Family Capital	Local Blame	Mobility Optimism
Hamilton, Richard	P	L	Yes	High	Skeptic	Intense	Yes	More (Project)
Heeney, Eliza	W	M	Yes	Low	Justifier	Intense	-	-
Heeney, John	W	M	Yes	Moderate	Skeptic	Intense	Yes	More (Expectation)
Hudson, Amanda	P	L	Yes	Moderate	Justifier	Intense	Yes	More (Expectation)
Hunter, Angela	W	U/M	Yes	High	Justifier	Moderate	Yes	Less (Aspiration)
Kaiser, Andrew	W	U/M	Yes	High	T.B.	Intense	Yes	More (Project)
Kaiser, Melissa	W	U/M	Yes	High	Justifier	Intense	Yes	More (Project)
Lee, Josette	P	L	Yes	High	Skeptic	None	Yes	Less (Barrier)
Mackey, Kristin	W	M	Yes	Moderate	Justifier	Limited	Yes	More (Project)
Magnuson, Dennis	W	U/M	No	Low	T.B.	Intense	-	-
Morgan, Leah	W	U/M	Yes	High	Justifier	Moderate	Yes	Less (Aspiration)
Nider-Osborne, Jim	W	U/M	No	Low	Justifier	Intense	-	-
Patterson, Sonia	W	M	No	High	Justifier	Moderate	Yes	Less (Barrier)
Price, Dana	W	U/M	No	High	Justifier	Intense	Yes	Less (Aspiration)
Price, Marty	W	U/M	No	High	Justifier	Intense	Yes	Less (Aspiration)
Riley, Bo	P	U/M	Yes	Low	Justifier	None	-	-
Rhodes, Isobel	W	M	No	Moderate	Justifier	Intense	Yes	Less (Barrier)
Robinson, Sara	W	U/M	Yes	Moderate	T.B.	Intense	Yes	More (Expectation)
Rogan, Cal	P	L	Yes	High	Challenger	Intense	Yes	Less (Aspiration)

Table E.10: Summary of Participants, Part Three

Name	Location	Traditional SES	Struggling?	Angst	Worldview	Fin. Family Capital	Local Blame	Mobility Optimism
Russell, Ben	P	M	Yes	Moderate	T.B.	Limited	Yes	More (Expectation)
Siegel, Dominick	W	U/M	No	Low	T.B.	Intense	-	-
Siegel, Lauren	W	U/M	No	Low	T.B.	Intense	-	-
Smith, Chandra	W	M	Yes	High	Justifier	Intense	Yes	More (Expectation)
Sokolov, Lisa	W	M	No	Moderate	T.B.	Moderate	Yes	More (Expectation)
Sokolov, Victor	W	M	No	Low	T.B.	Moderate	-	-
Somers, Betsey	W	M	Yes	High	Justifier	Limited	Yes	More (Expectation)
Stewart, Shannon	W	U/M	No	Moderate	Challenger	Moderate	No	Less (Aspiration)
Stewart, Stephen	W	U/M	No	Moderate	Challenger	Moderate	Yes	Less (Barrier)
Suess, Rick	P	M	Yes	Low	T.B.	Moderate	-	-
Taylor, Jen	W	U/M	Yes	Moderate	T.B.	Moderate	Yes	Less (Barrier)
Thach, Ken	W	M	Yes	High	T.B.	Moderate	Yes	More (Project)
Thach, Sandy	W	M	Yes	High	T.B.	Moderate	Yes	More (Project)
Varner, Michael	W	U/M	No	Low	Justifier	Intense	-	-
Vermeer, Milton	P	M	Yes	High	Skeptic	None	Yes	Less (Aspiration)
Williams, Kellie	P	U/M	Yes	Low	Justifier	Moderate	-	-
Wilson, Charlie	P	M	Yes	Moderate	Justifier	Limited	Yes	More (Expectation)
Wilson, Karen	P	M	Yes	Moderate	Justifier	Limited	No	More (Expectation)
Young, Danielle	P	L	Yes	High	Justifier	Moderate	Yes	More (Project)

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