Economic Insecurity and American Political Culture: A Study of Middle-Class Americans Going Through Personal Bankruptcy

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Economic Insecurity and American Political Culture: A Study of Middle-Class Americans Going Through Personal Bankruptcy

A dissertation presented
by
Tess Elizabeth Wise
to
The Department of Government
in partial fulfillment of the requirements
for the degree of
Doctor of Philosophy
in the subject of
Government

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Economic Insecurity and American Political Culture: A Study of Middle-Class Americans Going Through Personal Bankruptcy

Abstract

This dissertation starts by developing a semiotic theory of culture that conceptualizes political culture as a process of meaning-making. Such processes have three components—everyday actions, symbols such as language, and an explanation of how these fit together. In this conceptualization, political culture is likened to roles in a social play. The roles constitute cultural narratives that people take on to help solve problems, communicate their perspectives to others, or pursue strategies of action. Culture in this framework is flexible and strategic, not necessarily deeply ingrained.

The first empirical chapter draws on a broad middle-class sample and describes the everyday activities participants engage in related to their economic insecurity such as relying on family, supporting adult children, coping with health crises, or working in particular jobs. I identify 51 categories of socioeconomic practice across five social domains: Health, Housing, Family, Cost of Living, and Livelihood. I also find three macro-level patterns of economic insecurity—cascades, staircases, and spirals—corresponding to combinations of causal complexity (low, medium, and high) and length of insecurity prior to filing (short, medium, and long). Using examples from my participants’ bankruptcy trajectories, I describe the broad patterns of economic insecurity in this population.
The second empirical chapter focuses on a smaller sample of white Americans and explores how the everyday activities discussed in the first empirical chapter relate to these individuals’ political perspectives through cultural narratives. I find three groups that can be conceptualized as archetypes from the 1970s American sitcom *All in The Family*. “Archies” are heads of households under siege and experience spiral bankruptcies commonly marked by supporting adult children and employment in jobs strongly tied to economic conditions (e.g., construction). “Ediths” are mourners at the American funeral who experience cascade or staircase bankruptcies commonly marked by health crises that leave them economically dependent on family. “Mikes and Glorias” are young social democrats, a small group in my study whose bankruptcies are marked by student loan debt.

Overall, the dissertation allows us to see economic insecurity as a complex social and political phenomenon. For some Americans, the politics surrounding their economic insecurity are expressed through conservative populist narratives (Archies), others present as disenchanted centrists (Ediths), and a small group are social democrats (Mikes and Glorias). For each of these groups, there is an interplay between everyday economic experiences and their political perspectives creating a distinct political culture.
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A dissertation is always a product of many hands. For me, this research moved from theoretical to concrete when I chose Chapter 13 bankruptcy as a research site. Studying Chapter 13 bankruptcy gave me places to go, like bankruptcy hearings and 341 meetings, and a whole ecosystem of people to observe and interview. The bankruptcy professionals in Boston, Salt Lake City, and Greeneville, were kind and helpful and I am deeply grateful to have stumbled upon an institution full of professionals who were willing to set aside hours to answer the questions of a curious graduate student.

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In 2018 the Federal Reserve conducted a survey revealing that 40% of Americans do not have $400 on hand to cover an emergency expense. Gregory Green is one of those Americans. Gregory is a short and stocky man in his late forties with sandy hair and a pinkish complexion. When we met for our first interview he was wearing a black t-shirt screen-printed with an image of Bruce Lee. Gregory was born in New York, but he grew up in rural Colorado after a farmer and his wife adopted Gregory and his brother at the ages of four and five. Gregory’s adoptive father was a hard man—someone who would “beat the living tar out of you” if you didn’t behave. As soon as Gregory graduated high school he joined the military and left home. Gregory did tours of duty in East Germany before the wall fell, and in Iraq in 2006. He met his wife, Hilda, and they had three kids—a girl, Katie, and two boys, Dylan and Ethan, who were 22, 20, and 16 years old when I met Gregory in 2017. After finishing his tours of duty, Gregory spent a few years “doing nothing” before he got a job as a military mechanic. When I met him, he had recently switched jobs to work for a different branch of the military where he was getting paid less, but the work environment was better.

After the abuse he suffered as a child, Gregory swore he would not be hard on his children. To-
day he worries he was too soft. Gregory’s daughter, Katie, has two young children and lives close to Gregory and Hilda in a mid-sized city about 40 minutes from downtown Salt Lake City. When Katie’s husband lost his job at Wal-Mart, Gregory helped her pay rent and he often chips in to make sure his grandchildren have enough to eat and clothes to wear. Gregory’s sons both live at home. Ethan is a quiet, intellectual child who is homeschooled and builds his own computers. Dylan, on the other hand, has been one of the main sources of Gregory’s financial insecurity. Dylan struggles with behavioral and mental health issues. He has been in residential treatment on a few occasions, and when Dylan was sixteen he tried to commit suicide. Over the past four years, Dylan tried to take his own life six times. Most of the hospital bills were covered by insurance, but the kind of personalized treatment Dylan requires is not. The treatment centers only take payment up front, so Gregory took out hardship loans through the military and eventually nine different payday loans, mostly from online companies. Not having savings means that the $5,000 Gregory borrowed for Dylan’s treatment will amount to nearly $12,500 with 250% interest.

This research is about the politics of people like Gregory. Gregory is a typical example of a “head of household under siege,” one of the two main types of insecure Americans I encountered in this research. Gregory’s pathway to bankruptcy takes the form of a spiral, a slow, wavering trajectory of increasing economic insecurity that persists for ten or more years before bankruptcy is filed. Gregory is somewhat disenchanted by the Republican party and identifies as a Constitutionalist. He supported Donald Trump in 2016, saying, “I chose Trump because I thought he was the best, because he’s a business guru. So...I’m happy about him for standing up for the military.” When I followed up with Gregory in late 2017 he was still pleased with President Trump, pointing to increased military spending and more jobs as proof that the president was doing a good job. Like many of the heads of household under siege, Gregory felt that his family, especially his adult-but-dependent children, Dylan and Katie, were stretching his resources thin. This was difficult for Gregory because he loves and cares about his children, but they are also a major source of economic and emotional stress.
When we started talking about politics, I asked Gregory how he thought President Trump was doing on race relations. In response to this question Gregory brought up a key theme that emerged from this research—entitlement.

GG: What drives me crazy is these people saying they need reparations from the Civil War.
TW: Yeah I’ve heard about that...
GG: No you don’t!
TW: You don’t think so?
GG: No! Nothing! Were they there when the Civil War happened? No. Was their dad and mom there? Were their grandparents there? No. [TW: Mhmm] That was the time back there that it happened. Those people back then had to deal with it, it has nothing to do with us know. From then to now, look what you got. You got freedom. You’re not slaves. You’re capable of working, you can work anywhere you want. Do what you want, say what you want. Be thankful for what you have, not think back in time about what happened back then. I’m not saying back there was right, but I’m saying that even until the present....
TW: Water under the bridge?
GG: You’re not entitled to it. That’s the problem with today’s society, kids especially, entitlement.

In this passage Gregory cites entitlement as “the problem with today’s society,” then he adds, “kids especially.” This passage illustrates a common theme for heads of household under siege—seeing entitlement as a property of both young people and racial minorities. Being able to extend the entitlement narrative to specific groups besides young people may seem to be just a typical rhetorical move for a conservative populist like Gregory, but it also allows Gregory to deflect some of the strain from the challenging relationships he has with Dylan and Katie. Gregory has told Dylan that Dylan will have to leave home soon because Gregory and Hilda cannot afford to support him any longer. After telling me about how hard it was to tell his child to leave the nest, Gregory and I started talking about immigration, and the theme of entitlement emerged again.
GG: Why are the illegals getting treated better—they get Medicaid and all this stuff—than hard-working Americans who don’t? [...] It’s just wrong that illegals come in and automatically think they’re entitled to a driver’s license and free Medicaid and other stuff.

For heads of household under siege, entitlement is a property of young people (Millennials) and members of identity groups who are perceived as leveraging their identities to receive benefits that are effectively stolen from the hard-working through taxes and other transfers. Only a few months after our follow-up interview Gregory was dismissed from his bankruptcy case for a failure to make the monthly payments. His creditors can now go back to engaging in debt collection and Gregory will need to make more difficult decisions about supporting Dylan and Katie. His perception of being under siege from the entitled is unlikely to change any time soon.

1.1 Household debt and economic insecurity

How many Americans are like Gregory Green, living with intense economic insecurity that is manifested through high levels of household debt? A study by Pew Charitable Trusts in 2015 found that 8 in 10 Americans have debt, with mortgages being the most common liability. Nearly 7 in 10 Americans (69%) reported that debt was a necessity in their lives, even though they prefer not to have it. The amount of debt held varies across generations with the average GenXer (born between 1965 and 1980) owing more than $100,000, which is $30,000 more than the typical baby boomer (born between 1946 and 1964) and twice as much as the typical millennial (Pew 2015). Having debt, however, is not the same as struggling with debt. Struggling with debt usually occurs with a shock to income for a household that is debt-saturated. Indicators of a possible struggle with debt are high debt-to-income ratios, having debt in collections, being contacted by a debt collector, getting turned down for credit, feeling embarrassed about debt, and experiencing income shocks. Using information about these different conditions, I make a ballpark estimate that 10 to 20% of Americans are
“struggling with debt.”

Kuhn et al. (2015) use the Survey of Consumer Finances to calculate American debt-to-income ratios over time for Americans at different income levels. Figure 1.1, reproduced from Kuhn et al. (2015, 12), shows that since 1949 debt-to-income ratios for Americans have risen dramatically for Americans of all income levels, but that relatively well-off Americans, those in the 60th to 80th income percentiles, have the highest debt-to-income ratios—with debt coming to around 130% of income for these individuals. Looking at Figure 1.1, we can see that high levels of debt-to-income are a broad phenomenon, with all but the poorest 20% of Americans having debt-to-income ratios of over 100% in 2013.

Importantly, high debt-to-income ratios are driven primarily by mortgage debt (Kuhn et al. 2015), which even at high levels may not represent an undue financial burden unless there is a disruption in income. As one of my interviewees put it, “I don’t have a debt problem, I have an income problem.” Thus, we should not assume that all those with high debt-to-income ratios are struggling.

Having debt in collections, like Gregory does, is a more reliable indicator of a struggle than debt-to-income ratios. Using 2013 credit bureau data from TransUnion, a report by the Urban Institute
Ratcliffe (2014) found that almost 35% of Americans with credit files had debt in collections. Americans with debt in collections are likely to experience negative financial experiences as a result such as being contacted by a debt collector. A 2017 study by the Consumer Financial Protection Bureau (CFPB 2017) found that 15% of Americans were contacted by a debt collector at least once in 2016. These Americans reported significantly lower financial wellbeing compared to the 83% who were not contacted by a debt collector (43 vs. 56 on a scale of 1-100). Additionally, the CFPB report found that 11% of Americans were turned down for credit in 2016, and these Americans also reported lower financial wellbeing compared to their counterparts who were not turned down for credit (again 43 vs. 56 on a scale of 1-100). Few surveys ask people if they are struggling with debt, but market research by start-ups such as San Francisco's NerdWallet reveal that 43% of Americans with credit card debt would feel judged if family and friends knew how much credit card debt they have (El Issa 2016).

When creditworthy people find themselves with debt in collections, this is usually due to a change in income or an unexpected out-of-pocket expense (Morduch and Schneider 2017) such as when Gregory had to pay up front for Dylan’s residential treatment. Hacker et al. (2014) find that in 2010 about 20% of Americans experienced a 25% or more drop in their yearly income in 2010 relative to 2009 that was not covered by savings. For many Americans, far less than a 25% shock to their income sets off a struggle with debt—a study by the Federal Reserve made headlines in 2016 by showing that 44% of American adults would have trouble covering an unexpected expense of $400 (Larrimore 2015).

While we have no perfectly clear evidence on how many Americans “struggle with debt,” combining these sources of information, suggests that a conservative estimate might be 10 to 20% of the population or roughly 33 to 65 million people. Moreover, these struggles are likely not distributed evenly across the population. Addo et al. (2016) find that when it comes to student loan debt, young black adults hold a greater debt burden than young whites and phenomena such as predatory lend-
ing in which minority borrowers and communities are targeted for costly and risky lending products (Rugh and Massey 2010).

1.2 CONTEXT: CHAPTER 13 BANKRUPTCY

I chose Chapter 13 personal bankruptcy as a research site because it provides a view of economic insecurity centered on household debt that likely affects 10 to 20% of the American population. Chapter 13 bankruptcy is one of two chapters in the bankruptcy code under which individuals or couples can file personal bankruptcy. In 2017, a total of 294,500

Chapter 13 bankruptcy cases were filed, accounting for 38.36% of the 767,721 non-business (personal) bankruptcies filed that year, with Chapter 7 filings accounting for all but 0.14% of the remaining personal bankruptcies.¹ Chapter 7 bankruptcy is likely what comes to mind when most people think of “personal bankruptcy.” A debtor’s assets are liquidated to pay his or her creditors, and remaining unsecured debt is wiped clear. By contrast, in Chapter 13 bankruptcy debtors keep their assets (such as homes and cars) and pay back their debts from their income over a three- or five-year repayment plan.

Because Chapter 13 bankruptcy can be used to protect assets, it appeals to a more affluent segment of the population who were at some point able to demonstrate enough credit worthiness to get a home mortgage or a car loan—to be sure, this is not a particularly high bar and people’s economic circumstances do change, but it is a factor that biases the population of Chapter 13 filers toward the middle class. Another legal feature that biases the population of Chapter 13 bankruptcy filers in a middle-class direction is that since the 2005 passage of the Bankruptcy Abuse Prevention Consumer Protection Act (BAPCPA), filers who make above median income based on their state of residence

and household size are barred from filing Chapter 7 under the presumption that they have adequate financial capacity to make some repayment to their creditors.\(^2\)

However, there are also factors that lead less affluent Americans to file under Chapter 13. Due to the structure of the bankruptcy system, Chapter 13 can be filed by repeat filers who received a Chapter 7 discharge less than eight years ago, but find themselves again in need of bankruptcy protection again. In my core sample of 13 bankruptcy cases, three would have qualified for Chapter 7 (they made below-median income) but filed Chapter 13 because they had previously received a Chapter 7 discharge within 8 years. Gregory Green was one such participant. It is important to note that filing Chapter 13 bankruptcy costs between $3,000 and $4,000, though often the bulk of these fees are paid over the life of the plan.\(^3\) Regardless, the upfront costs likely deter many less affluent people who would otherwise consider filing.

1.3 Economic insecurity and political culture

How do Americans make political sense of their economic insecurity? I find that participants, such as Gregory, draw on cultural narratives to organize and give meaning to their economic experiences. Gregory, like the other heads of household under siege, draws on a cultural narrative that presents entitlement as a feature of young people and racial minorities. The other large group in my sample, the “mourners at the American funeral,” who generally experienced major health crises leaving them economically dependent on family, also see entitlement as a problem, but do not bring up racial minorities as examples of it. After two of the heads of household under siege used the character of

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\(^2\)Creditors in a Chapter 13 cases get at least as much as they would get under Chapter 7.

\(^3\)Data from the National Bankruptcy Forum (http://www.natlbankruptcy.com/how-much-does-it-cost-to-file-bankruptcy-2/) This includes the filing fee of $310, the credit counseling fee of $20-100 as well as the cost of the attorney. While it is possible to file Chapter 13 bankruptcy pro se (without an attorney) this is rarely done and when it is, the success rate is very low (less than 1%). (Interview, Bill McLeod 4/28/2017) In contrast, it is much more common to file Chapter 7 pro se and even with an attorney, the total cost of filing a Chapter 7 is lower, at $1,500-$3,000 (https://www.natlbankruptcy.com/how-much-does-it-cost-to-file-bankruptcy-2/)
Archie Bunker from the 1970s sitcom *All in the Family* to describe their politics, I came to see the characters of *All in the Family* as representing the common cultural narratives I found amongst my participants. Archie is a head of household under siege—supporting a family of four including his adult child Gloria and her husband Mike, on a single income, and at various points during the series, worrying about losing his job. Edith is a mourner at the American funeral. Economically dependent on Archie, Edith is well skilled at sidestepping political conversations that could lead to conflict with her husband, even though it is revealed at various points during the series that she is the more liberal of the two.

For the participants in my sample, most of who were in the 40s, 50s, and 60s, *All in the Family* would have been a ubiquitous element of American popular culture during their youth or young adulthood. The show was number one in the Nielsen ratings from 1971-1976, when it was watched by 60% of the television viewing audience. While the character of Archie Bunker was intended to present a satire of bigotry, surveys such as those conducted by Vidmar and Rokeach (1974) found that more frequent *All in the Family* viewers were less likely to see the show as a satire on bigotry, and tended to identify with conservative Archie rather than his liberal son-in-law, Mike.

### 1.4 Positionality

I came to study this topic in part due to experiences in my own life. I grew up in a poor family embedded in a middle-class extended family. Throughout my childhood, we mostly lived with my grandparents both in Utah and in New Zealand where my mother is from. My father was a stay-at-home parent and my mother worked as a pediatric dietitian. Money was always very tight, but my parents were able to avoid debt by leaning on family and eventually inherited middle-class assets (real estate) after my grandparents passed away. The few times my family lived on our own were difficult financially, but my parents somehow made everyday practices of economic insecurity—like shopping at a store we called “the bump and dent” where the cereal had no boxes—into an adven-
ture (sometimes we ended up with Honey-Nut Cheerios because without packaging it was difficult
to distinguish them from the regular ones).

Both of my grandfathers, who I was lucky enough to spend a lot of time as a child and young
adult, put an emphasis on personal finances. My paternal grandfather was the Western Director
of the Internal Revenue Service, while my maternal grandfather was an economics professor. Both
constantly quizzed me on basic math, using my allowance is an example. Their message was that
if I was careful, I could make my money go far enough to cover anything I needed. I did not think
much about this background until I found myself observing a world that was very different from the
one my grandfathers imagined.

During graduate school I became romantically involved with a man who was living with high
levels of debt. He was a lawyer who had amassed nearly $300,000 in student loans while attending
law school. When he decided to change careers and try to make it as a journalist, his debt went from
somewhat manageable to completely overwhelming. When confronted with overwhelming debt,
watching every penny seemed like a fool’s errand—there was never enough money regardless of how
we budgeted. Trying to pay the bills, I took on as much teaching as I could, putting my own re-
search on the back burner in order to pay rent for two in the expensive Cambridge housing market.
Suffice to say our relationship did not survive, but through this experience I experienced first-hand
some of the realities of contemporary economic life that felt far removed from the models I had ob-
served growing up.

Household debt is something that has changed significantly in American life over the past gen-
erations and certainly since my grandfathers’ eras. Figure 1.2 shows the average household-debt-to-
income ratio for American households since the 1980s. Although this ratio declined in the aftermath
of the 2008/2009 Recession as troubled assets were removed from balance sheets (often through
bankruptcy) the trend has started to creep up again, and the average American household now has
nearly as much debt as is made in income each year. While studies of economic inequality often
focus on income inequality with the rich getting richer and the poor getting poorer, income is something that is less likely to be salient for middle-class Americans who have not seen significant income growth since the 1970s. What has changed is the amount of debt households are servicing with their incomes as is shown in Figure 1.2.

Thus, when it came to my economic positionality I was able to relate to many of my participants, but I was also in a privileged position of having a secure position as a graduate student at Harvard and a family who I could lean on for economic support.

Family support was also important in enabling my three-site research design in which I conducted interviews and observed bankruptcy proceedings in Massachusetts, Tennessee, and Utah. While this allowed me to observe a far larger variety of bankruptcy proceedings than I would have been able to otherwise, it did select for places that were less racially diverse that I would have preferred. I have started conducting research in Western Tennessee (Memphis) where Chapter 13 bankruptcy is filed disproportionately by African Americans and hope that future funding will enable me to do more extensive work on the experiences of economic insecurity for people of color.
1.5 Roadmap

The dissertation starts by developing a semiotic theory of culture that conceptualizes political culture as a process of meaning making. Semiotic practices have three components—everyday actions, symbols such as language, and an explanation of how these fit together. In this conceptualization, political culture can be seen as roles in a social play. The roles constitute cultural narratives that people adopt to help solve problems, communicate their perspectives to others, or pursue strategies of action. Culture in this framework is flexible and strategic, not necessarily deeply engrained. Following this theory chapter, a chapter describes the suite of ethnographic methods from participant observation, to archival research, to ethnographic interviewing that are used in this study.

The first empirical chapter draws on a broad middle-class sample and describes the everyday activities participants engage in related to their economic insecurity such as relying on family, supporting adult children, coping with health crises, or working in particular jobs. I identify fifty-one categories of socioeconomic practice across five social domains: Health, Housing, Family, Cost of Living, and Livelihood. I also find three macro-level patterns of economic insecurity—cascades, staircases, and spirals—corresponding to combinations of causal complexity (low, medium, and high) and length of insecurity prior to filing (short, medium, and long). Using examples from my participants’ bankruptcy trajectories, I describe the broad patterns of economic insecurity in this population.

The second empirical chapter focuses on a smaller sample of white Americans and explores how the everyday activities discussed in the first empirical chapter relate to these individuals’ political perspectives through cultural narratives. I find three groups that can be conceptualized as archetypes from the 1970s American sitcom All in the Family. “Archies” are heads of households under siege and experience spiral bankruptcies commonly marked by supporting adult children and employment in jobs strongly tied to economic conditions (e.g., construction). “Ediths” are mourners at
the American funeral and experience cascade or staircase bankruptcies commonly marked by health crises that leave them economically dependent on family. “Mikes and Glorias” are young liberal professionals and are a small group that have bankruptcies marked by student loan debt. Overall, the dissertation allows us to see economic insecurity as a complex social and political phenomenon. For some Americans, economic insecurity is associated with conservative populist narratives (Archies), others are disenchanted centrists (Ediths), and a small group are social democrats (Mikes and Glorias). For each of these groups there is an interplay between everyday economic experiences and their political perspectives that creates a distinct political culture.
A Semiotic Theory of Political Culture

This dissertation argues that Americans use political culture to give meaning to everyday experiences of economic insecurity in ways that have implications for their political opinions and behaviors. In this chapter I lay out a theory of political culture as semiotic practice, describe the advantages and disadvantages of a semiotic theory of culture, explain my conceptualization of semiotic practices and economic insecurity, and situate this project within the broader literature.

2.1 A semiotic theory of political culture

“Ethnography always implies a theory of culture,” writes James Spradley in The Ethnographic Interview (1979, §). The theory of culture that I draw on in this dissertation is culture as semiotic prac-
tices, or practices of meaning-making. Within the discipline of political science, this theoretical orientation toward culture—in particular, political culture—is found in the interpretive tradition and appears most prominently in the work of Lisa Wedeen (2002, 2009, 2015). Wedeen (2002) suggest that studying political culture as semiotic practice avoids pitfalls that have hampered past studies of political culture such as tendencies towards cultural essentialism. My theory of political culture as semiotic practice takes it initial cues from Wedeen (2002)’s definition then circles back to emphasize Swidler (1986)’s concept of culture as a toolkit providing strategies for action and Bourdieu (1979)’s concept of habitus, before presenting my preferred conceptualization of political culture as a play.

Drawing on Sewell (1999) and Ortner (1997), Wedeen (2002) defines semiotic practice as “proceses of meaning-making in which agents’ practices (e.g., their work habits, self-policing strategies, and leisure patterns) interact with their language and other symbolic systems” (713). Wedeen (2002) points out that defined in this way, culture as semiotic practices can function both as an independent and dependent variable. In this dissertation, I examine political culture as an outcome of the effects of economic insecurity. That is, to make sense of experiences of economic insecurity, Americans draw on political culture. Therefore, different experiences of economic insecurity lead to different political cultures. Once drawn upon, however, political culture then constrains and facilitates patterns of political behavior such as partisan identification, political identity, and vote choice.

The formulation of political culture as a tool for meaning-making that also enables strategies of action owes a debt to Ann Swidler (1986)’s argument that culture is a “tool kit” that includes “symbols, stories, rituals, and world-views,” from which people construct “strategies of action” (273). Previous studies of culture tended to see values as the link between culture and action, making culture into a set of preferences or wants. Swidler (1986) instead pushes us to see culture as style, skills, and habits that lead people to seek lines of action for which they have cultural equipment (275). Thus, “action is not determined by one’s values. Rather action and values are organized to take advantage of cultural competencies” (275, emphasis in original). In my case, this explains why participants who
broadly share a set of values organize these values in different ways and pursue different strategies of action (or inaction) after drawing on different aspects of political culture informed by their experiences of economic insecurity.

Both Swidler (1986) and Wedeen (2002) pay homage to Pierre Bourdieu’s concept of habitus, which Bourdieu defines as “a disposition [that] orients and organizes the economic practices of daily life—purchases, savings, and credit—and also political representations, whether resigned or revolutionary” (1979, vii-viii). In his study of Algeria, Bourdieu argues that pre-capitalist habitus of the local population found itself at odds with the capitalist reality brought by colonizing powers. Algerian workers who acquired sufficient capital were able to conform to a capitalist habitus, but those who remained poor were pushed by their economic and social realities into “forced traditionalism” (23). Bourdieu’s key insight is that economic and social realities inform culture, and when these realities change, culture is likely to change as well.

Through this research, I have ultimately come to think of political culture as a play composed of different characters. I use this analogy because characters in a play have two fundamental modes—actions and dialogue. Thus, a particular character corresponds to a combination of actions and dialogue, which is analogous to a pattern of semiotic practice. Characters in a play can thus be seen as a set of unique but interrelated semiotic practices. Another benefit of the play analogy is that we can imagine a particular character being played by many different actors, each of whom bring something original and distinct to the part while still preserving the underlying semiotic signature of the character. We can also imagine people choosing to play different roles at different times in their lives or in response to different situations. Finally, rather than being siloed into unrelated patterns of actions and dialogue, the analogy of the play underscores the interrelation and interaction between the different characters, and thus between different aspects of political culture. Using the analogy of a play, I will ultimately describe the political culture of my sample of Americans in Chapter 13 bankruptcy using the well-known American sitcom All in The Family. The different characters—Archie, Edith,
Gloria, and Mike—each correspond to expressions of political culture found within my sample.

2.2 Advantages and disadvantages of a semiotic theory of culture

As Wedeen (2002) argues, understanding political culture as semiotic practices represents an advantage over traditional conceptions of political culture that have a deep and contested history within the discipline. Writing about the renaissance of the study of political culture in the 1980s and 1990s, Margaret Somers (1995) notes that political culture has “what many consider a shady past” (114) due to its 1950s and 1960s association with modernization theories (Almond and Verba 1963; Banfield 1958; McClelland 1961, 1963; Pye 1965), the controversial political sociology of Talcott Parsons (1949, 1951, 1965), and the behaviorist revolution. These associations lead to sharp critiques in the 1960s and 1970s (Gusfield 1967; Frank 1967; Bendix 1967; Tipps 1973; Tilly 1975). The study of political culture re-emerged in the 1980s and early 1990s (Alexander and Smith 1993; Eckstein 1988; Huntington 1996; Laitin 1988; Lipset 1990; Putnam 1994; Tarrow 1992; Wildavsky 1987), though this revival had to contend with the rise of the rational choice and methodological individualism school (Michael and Becker 1973, Przeworski 1985), which generally deemed the analysis of group values and customs irrelevant to political inquiry. In its previous incarnations, political culture was usually seen as synonymous with sets of values (such as the Protestant ethic). My approach consciously departs from this one by conceptualizing culture as tools for meaning-making, rejecting the idea that culture is an essentialist set of values.

The focus on practice is another advantage of conceptualizing culture as semiotic practices. Focusing on practices, while not ignoring that they occur in particular contexts, makes human actions and decisions the heart of the analysis as opposed to impersonal forces. Such a focus on practice has a long tradition within sociology, again harkening back to Bourdieu (1977, 1990 [1980]), but finding contemporary resonances in works such as Marianne Cooper’s Cut Adrift: Families in Insecure Times in which Cooper (2014) explores how families in Silicon Valley from across the income distri-
bution “do security” (18). As Cooper (2014) explains, “the notion of doing security reminds us that people are not simply secure or insecure. They “become” secure or insecure in part through social, psychological, and institutional interactions and practices” (18).

While a semiotic theory of political culture has distinct advantages, there are also disadvantages. Sturrock (2008 [1986]) notes that those suspicious of semiotic analyses often see them as a kind of “intellectual terrorism overfilling our lives with meanings” (87). Corner (1980) makes a similar criticism, saying that those who study semiotics have a tendency to treat everything as a code whilst leaving the details of such codes inexplicit. In response to such criticisms, I have made every effort to be explicit about the details of the semiotic practices I study. However, it is still notable that I assume people engage in meaning-making as opposed to simply allowing their economic lives to roll on by in a meaningless fashion. In addition, my presence in peoples’ lives may push them to engage in meaning-making regarding events and experiences they had not previously imbued with any meaning at all. This is a hard argument to dispute, and certainly highlights an underlying and untested assumption of this research.

Another disadvantage of using a semiotic theory of culture is that its claims are dependent on context, creating an inherent tension between the subjectivity of individual meaning-making processes and broad consensus in meanings. Thus, while I describe the political culture of my participants as conforming to All in The Family, it is important to note that my various Archies, Ediths, Mikes, and Glorias are not all the same. I decided that a good metric for the usefulness of a semiotic theory of culture was if it provided analytical leverage—did my participants’ use of political cultural tools help explain the important distinctions between the people I encountered? I conclude that it did.
2.3 Conceptualization of semiotic practices

Socioeconomic practices constitute one half of the semiotic practices that are the object of inquiry of this dissertation, with political perspectives constituting the other half. In practical terms, socioeconomic practices are narrative components describing everyday behaviors that participants engage in that they subjectively perceive as being related to their bankruptcies, ranging from earning a living in a particular way, to putting groceries on a credit card, to co-signing a child’s car loan. Instead of calling these everyday behaviors “economic practices,” following Bourdieu, I use the term “socioeconomic practices” to emphasize that these behaviors are simultaneously economic and social, drawing on the insight of Viviana Zelizer (2017 [1997]), who argues that the traditional view that economic logics colonize or “corrupt” social domains ignores the ability of the social to colonize the economic (18).

Why does it make sense to think of things like putting groceries on a credit card as having social meaning as opposed to simply economic meaning? In The Social Meaning of Money, Zelizer (2017 [1997]) rejects the view of money as “an entirely homogenous, infinitely divisible, liquid object, lacking in quality,” whose symbolic meaning is a “largely inconsequential feature” (11). Values and norms, practices, and social relations shape money, according to Zelizer, so that there is not one money, but “multiple monies” (18). My research extends Zelizer (2017 [1997])’s logic to include credit/debt. In Chapter 2, my in-depth analysis of socioeconomic practices related to bankruptcy covers the practices of debt and also includes significant discussion of the social relations of debt within the family; however, I spend less time on the values and norms of debt and social relations between debtors and creditors, which I will now address.
2.3.1 Values and norms of debt

When it comes to the values and norms of debt, one must be comfortable holding multiple contradictory ideas in mind. For example, the conception of debt as a moralizing force conferring responsibility exists alongside the conception of debt as a destructive force enabling irresponsible decisions. The task is not to determine which one of these conceptions is “correct,” but rather to flesh out the moral landscape surrounding debt and learn how the features of this landscape resonate with the experiences of everyday users.

One of the major features of the moral landscape of debt is the theme of personal responsibility, which appears in multiple forms. In The Age of Responsibility, Yascha Mounk (2017) urges us to consider how the definition of personal responsibility has evolved from something primarily understood as duty ("Ask not what your country can do for you") to something understood as accountability (Mounk 2017). Debt can represent both forms of responsibility, simultaneously representing something to which we are accountable (an IOU), while also allowing us to fulfill our perceived responsibilities or duties to our family, friends, and community.

Responsibility as accountability

A purchase made with credit generates not only the good or service purchased, but a responsibility to pay the debt (usually with interest) or face the consequences of a failure to pay. Despite the fact that creditors do not always expect repayment (hence, interest), the belief that “one has to pay one’s debts,” is ubiquitous in capitalist societies (Graeber 2014, 3). Even amongst bankrupt Americans who are choosing to discharge debt that has become overwhelming, there is a deep belief in the moral value of repayment.

Gregory Green, the father of three living in North-Central Utah, had filed a Chapter 7 bankruptcy less than eight years ago (the minimum allowable time between bankruptcy filings within the same
chapter) and was beginning a Chapter 13 bankruptcy when I interviewed him. Earlier in the interview, Gregory had said he felt like Chapter 7 bankruptcy was “good because they just wipe everything out and you’re good. You don’t have to pay anything back.” Later, however, when we started talking about personal responsibility and accountability, Gregory made this reflection:

GG: [W]hen we did the Chapter 7, I kinda felt bad because they were wiping out everything that we created with debt. I kinda took that as, “well, I created that mess and now they’re correcting my mistakes.” When you do a 13—even though a 7’s better coz it wipes your stuff out—when you do a 13 it teaches you. This way I still have to pay for this mess that I created—so what am I going to do different next time so I don’t get into this? So I think, actually, I think the 13’s probably even better than a 7 because of that.

Gregory is not the only participant to argue for the benefits of Chapter 13 bankruptcy in terms of accountability. Irene Iverson, a young professional from Utah whose chronic autoimmune condition lead her to stop working, could have filed Chapter 7, but chose to file Chapter 13 because she wanted the opportunity to pay back more of her debt.

TW: ...So did you have a choice between filing Chapter 7 or Chapter 13?
II: Yeah.
TW: And you purposefully chose 13?
II: Yeah, I chose 13. I could have gone either route easily and I wanted to do the 13 because it gives me an opportunity to pay back if I can get there.

In this case, Irene’s beliefs surrounding responsibility prevailed over economically rational actions. What’s more, Irene is aware that she is choosing her feelings of moral obligation over her economic bottom line. Having worked for a major credit card company, Irene knows that companies are “built to take write-offs,” but doesn’t feel like this means she should exercise her option to have more of her debt discharged.
II: I worked for [a major credit card company] right, so I understand write-offs and credit and all this crazy stuff. I have this weird background for making this decision. So as I’m watching, thinking about this, I know companies are built to take the write-offs and stuff like that, but it doesn’t discharge my feeling of obligation. Paying. You know? I just...like I said, in my head, “I borrowed it. I need to pay it back.”

Irene’s ideological approach to credit mirrors her political ideology more generally. Irene believes that the rhetoric around the American Dream has changed from inclusive rhetoric about accountability—“Okay, everybody, we need to all be accountable and we all need to be working for the greater good.” “The cultural rhetoric has changed,” she laments. When I ask her about this change, she reflects back on her desire to pay back her debts.

TW: You identified this [change in rhetoric] as a cultural phenomenon, do you have any thoughts on ways that could be improved?
II: [Laughs] The golden rule [laughs]. You know? No...really....I think everything just comes back to basics, right? Things that you learn in, I dunno...You learn to be an individual that has accountability, and I think that’s why I’m holding myself to like, “I need to be able to pay this back.” I want to be that person.
A lot of people don’t want to hold other people accountable because they want to be nice, even in business—“Well, you know I don’t want to step on their toes so I’m not going to hold them accountable”—but really that’s the worst thing to do to people is not hold them accountable.

Irene shows that an ideology of responsibility as accountability in the realm of debt is often integrated with a political ideology emphasizing accountability. Those with such an ideology may find it reinforced by the Chapter 13 bankruptcy process.

Perceptions of Bankruptcy Popular Culture: Lack of Accountability

Popular perceptions of those in bankruptcy often emphasize a lack of self-control and accountability. Dan Dailey, a young professional in Boston, pointed to an episode of the popular television
show, *The Office*, in which the boss, Michael Scott, decides to declare bankruptcy and it is discovered that he spends a lot of money on magic kits and unused fishing equipment.

DD: ...I feel like I’ve seen it [bankruptcy] so much now since we’ve filed. I’ve like heard it more referenced in sitcoms, oddly enough. Like, “Oh bankruptcy!” Like there’s a whole office episode about Michael having to declare and it’s always so loaded with like poor financial decisions and like you’re just terrible with money and all this stuff....

Competing with the perception that all people in bankruptcy are “terrible with money,” is one that portrays turning to credit during times of economic difficulty as morally superior to accepting charity or government help. Business historian Gunnar Trumbull (2014), describes the “inventing of credit as welfare” that occurred in the United States in the early 20th century with the development of “charitable loan societies” designed to provide struggling families with access to credit as self-help (25). Such loans were seen as a responsible alternative to charity that not only encouraged self-reliance, but would create a “habit of saving,” according to Arthur Morris, the pioneer of the “Morris Plan” banks that made small loans to clients who provided two “endorsers of good character” and numbered at 142 banks in 31 states in 1930 (Trumbull 2014, 26). The charitable loan movement was also supported by the Russell Sage Foundation, which lobbied state legislatures to give small lenders a reprieve from the strict usury caps that existed at the time and made small-scale lending cost-prohibitive (Trumbull 2014, 26).

Ideologically, the use of credit reinforces the conception of responsibility as accountability because, unlike cash, debt always comes with an account. Even when debt becomes overwhelming, the desire to be accountable for it is still present such that people may select Chapter 13 bankruptcy instead of Chapter 7, as Irene Iverson did. Popular depictions of people in personal bankruptcy as making frivolous purchases and being “just terrible with money” exist alongside the tradition of credit as “self-help” or the market’s alternative to welfare and charity.
RESPONSIBILITY AS DUTY

In addition to the responsibility generated by purchasing on credit, there are also responsibilities that are satisfied through the purchases, such as providing food for a family or medical care for a sick child. Interviewing Americans in Chapter 13 bankruptcy gives insights into the kinds of responsibilities that are nearly always satisfied with debt (housing, transportation, and education), those that are satisfied with debt when other money is unavailable (healthcare, expenses related to children or grandchildren, groceries) as well as areas where social norms dictate that debt should not used (vacations). Here it is worth noting an interaction between ideology and social relations, with duties to certain parties (children, grandchildren, nephews, nieces, etc.) being ideologically justified.

DUTIES COMMONLY SATISFIED WITH DEBT

Shelter, transportation and education are three responsibilities that families, even those that are not in bankruptcy, usually satisfy using debt. Buying a house using a mortgage is frequently portrayed as a better investment than paying rent and is encouraged by multiple government programs such as the mortgage-interest deduction and the creation of Fannie Mae and Freddie Mac to purchase mortgage-backed securities (Rajan 2011). Cars are another big-ticket item commonly purchased on credit. In 2013, Consumer Reports reported that 84.5% of shoppers who acquired a new car in the third quarter of 2013 used financing (Bartlett 2013). The advent of auto lending, however, was the result of a major ideological battle between America’s two largest auto manufacturers: Ford and General Motors.

In his book, Borrow: The American Way of Debt, historian Louis Hyman (2012) recounts the move towards buying cars on credit. In the 1910s, when many Americans were buying cars for the first time, the auto industry experienced “breakneck growth” but as the market became saturated automakers looked for new ways to draw in customers (Hyman 2012, 44). Starting in the 1920s,
General Motors, under the control of the financially savvy Du Pont Corporation, began to incorporate financing into its program, starting by financing dealers’ purchases of cars from the factory. Henry Ford, on the other hand, was deeply opposed to financing on moral grounds and General Motors began to dominate the market starting in the 1920s. Instead of consumer finance, Ford offered a “Ford weekly purchasing plan” starting in 1923 in which a buyer would start a savings plan at the dealership and would be credited with interest if the buyer used the savings to buy a Ford. But, as Hyman put it, “Americans did not want a new savings account, they wanted new a car!” (50). With a finance-orientated outlook General Motors continued to grow while Ford nearly went under. Today, however, Ford makes more money off of financing than off of selling vehicles (Froud et al. 2006).

**Distribution of Head of Household’s Education Level Amongst Households That Took Out a Payday Loan in the Past Year**

![Bar chart showing the distribution of education levels among households that took out payday loans from 2007 to 2016.](image)

Figure 2.1: Education of head of households amongst households that took out a payday loan in the past year (Source: Survey of Consumer Finances, Combined Extract)
In addition to houses and cars, education is another area where debt allows people to make good on something they perceive to be a duty. Student loans are the fastest-growing segment of American household debt. In 2015, the average graduate had $30,400 in student loans according to The Institute of College Access and Success (TICAS 2015). This statistic is complicated by the fact that it does not include those who didn’t graduate—many of whom have student loans, but do not receive the financial benefits of a college degree. The “some college” group is notable in that they are the top users of payday loans, pulling ahead of all other educational categories according to data from the Survey of Consumer Finances as shown in Figure 2.1.

**DUTIES SATISFIED WITH DEBT WHEN OTHER OPTIONS ARE NOT AVAILABLE**

While houses, cars, and education are commonly purchased on credit, other duties are fulfilled with debt when other money options are not available. Among these, the most common are duties related to children. When I interviewed Catherine Cruz, a physical therapist’s assistant from an affluent suburb 30 minutes north of Boston, she explained that the majority of her debt came from when her daughter (now in her 20s) was younger and Catherine used credit cards to pay for day-to-day expenses.

CC: Um, so, I am a single mom and I never got child support, so I was basically stealing from Peter to pay Paul and all these bills, like I was doing fine, but then like, it just caught up with me and now all these bills from when my daughter was younger.

[...]

I had to make sure that she had things that she needed. Like, I may not have needed something new—but she may have grown out of something, or needed school supplies—you know all those things, they catch up. Eighteen years. Up until she was 18 there was school supplies, there was lunches, there was this, there was everything like that.

[...]

I think the hardest time was when I went to PTA [physical therapy assistant] school—coz like beyond clinicals, basically you’re paying to work for free. I was covered by school,
but like, all those bills still came and that little by little—I couldn’t keep up because I had to put everything on a credit card.

Catherine’s feeling of duty to her daughter extended to making sure that her daughter had a “normal life,” which for Catherine meant that her daughter could fit in with the other children in her affluent suburb where median household income is close to $80,000 and the poverty rate is less than 2%.

CC: My biggest thing was to make sure that she never felt like she didn’t have something—like she couldn’t be the kid who was like, “oh you’re wearing like generic sneakers.” I wouldn’t go out of my way to buy her eight pairs of one, but I would make sure that she would never know what it’s like not to have something cool, compared to—I mean, she wouldn’t have 50 pairs of Uggs. She might have the one pair, but that would be it.

TW: So you wanted her to be able to fit in?
CC: Especially, with the town we live in, it’s like, a lot of, like, rich families and, you know, I came from an okay family. Like we weren’t rich, but we weren’t like struggling either, like my mom and my dad did well, and I just wanted to make sure my daughter had that same experience as best I could.

Catherine used debt to cover expenses related to clothing her daughter so daughter could fit in with her peers—something Catherine felt she had a duty to provide. Something that might seem like a luxury purchase—name brand Uggs—was justified in Catherine’s mind because it would help her daughter fit in with the other affluent people in her community.

Amy Anderson, who was a single mother to two children before getting remarried, also used debt to help make ends meet. When I asked her what that process was like, she explained that she would use debt for seasonal child-related expenses such as Christmas or school clothes, and then she would pay it off with her tax refund.

AA: Well, you know you had your priorities. Umm. I had a couple credit cards, not a lot, coz I wanted to make sure I could still pay the bill [TW: Hmm] you know.
But if Christmas came, or school clothes or, whatever I needed it for then, and then I would pay it off with my tax return, you know? And that earned income credit was awesome for me because I didn’t just go on a shopping spree, that money helped me when things were a little bit tight, would alleviate the tightness throughout the year.

Amy and Catherine show that debt is commonly used to fulfill perceived duties related to children when other forms of money were not available.

**Areas where credit should not be used**

Irene, the young professional with a chronic autoimmune condition, had certain expenses that she believed should be paid “out of pocket,” such as vacations. If Irene put a vacation on a credit card, she would pay it off right away. Vacations, it seems, might be bought on credit, but they should never be allowed to become debt.

II: There are some things, like I would go on a vacation, but I would always pay for that vacation out of my umm, my own funds.

TW: Mhmm.

II: If I put it on a credit card it was to be paid off right away. Like I looked back, if I hadn’t gone on all the vacations...maybe I wouldn’t have been in so much debt, you know? Like, I’ve gone back and thought through all those things, but in my head at that point, I was like, “I’m not using it for...I’m paying for those out of pocket.” You know? It is what it is at this point. I can’t predict what’s gonna happen in the future and so, you know, hindsight is always 20/20.


II: And who knows, I might have killed myself from going crazy at work if I hadn’t taken a few days off.

Irene was not the only interviewee who felt that using debt for vacations was undesirable. Evelyn Dailey, a young professional in Boston, pointed to shuffling debt between cards to take a vacation as “really irresponsible,” but felt that she had little choice if she wanted to be comfortable.
ED: It just became to the point where we never had money anyway, and so we would just put everything on credit cards. Like, we haven’t taken a vacation…well this interest rate’s better and we’ll move this debt over there…. It was really irresponsible practices just to be comfortable.

For the Andersons, living on the south coast of Massachusetts, using debt to buy food was a bad sign. As Bill Anderson put it, “When I started to have to use a credit card for food, I knew that we needed to do something because that’s, I don’t know, it just seemed like it was way out of line.” If necessary expenses such as food had to be covered with debt, then not only did one have to pay interest on them, but they became more tenuous—if the credit ran out, so would the food.

2.3.2 Debt and social relations

In my analysis of socioeconomic practices in the next chapter, I find that practices related to family are very common, but debt also corresponds to other social relations and in particular relations between debtors and creditors, which I discuss in this section. Historically debt and trust went together and loans were made on reputation. With the rise of securitization, credit began to be extended systematically based on criteria such as neighborhood. The process of “redlining,” excluding inhabitants of predominately African American neighborhoods from access to credit, was made illegal in housing markets by the Fair Housing Act of 1968, and the Community Reinvestment Act of 1977 aimed to encourage commercial banks and savings associations to provide credit to borrowers in low-income neighborhoods. The Equal Credit Opportunity Act of 1974 made it unlawful for creditors to discriminate against any applicant on the basis of race, color, religion, national origin, sex, marital status or age. Redlining practices, however, continue to this day in various covert forms. In 2007 a class action lawsuit was brought against Sallie Mae alleging that the factors it had used to underwrite private student loans caused a disparate impact on student attending schools with higher minority populations.
Debt, unlike other financial transactions, creates a continuing relationship between two parties. “If money talks, plastic money tattles,” write Alya Guseva and Akos Rona-Tas (2017, 203). Unlike cash, which relies on a conscious accounting to leave a record, plastic money always leaves a permanent trace, “entangling its issuer and users in a relationship, no matter how small or one-off the transaction” (Guseva and Rona-Tas 2017, 203). The relationship implied by debt has changed significantly since the 1970s with the development of securitization and a secondary market for debts. Prior to the 1970s, a bank making a 30-year mortgage would expect to hold that mortgage for the life of the loan, receiving payments and being able to negotiate directly with the debtor if financial troubles occurred. Today the debtor’s obligation is divided into small pieces and these are dispersed among investors she has likely never met. The ability to call up the local bank and negotiate has disappeared.

**From Character Loans to Fees**

Bob Baker was a successful real estate developer on Cape Cod before the 2008 recession sent his business into a tailspin. In 2017 he declared Chapter 13 bankruptcy, a Hail Mary that he hoped would allow him to hang onto the family home until his son graduated from high school. When Bob got his start in real estate development he was able to get a “character loan,” from a local bank where he knew the staff. Years later, when he was struggling, the same bank was far less understanding. In this discussion about local banking we learn just how much social relations between debtors and creditors have changed.

BB: Getting my first loan too... [Name redacted] was one of the presidents of [a local bank] and my brother-in-law introduced me to him. I did some work on his house, painting his house 'til 10 or 11 o'clock at night for a couple weeks and gave him a good deal and he ended up giving me a loan.

TW: Interesting.
BB: So, it was kinda back to that bartering thing. I did a lot of bartering back in those
days.
TW: That gives me such a different vision of a person interacting with a bank than
what we normally think of today, right? This is a person you knew, and you went and
you...
BB: He did give me more of a character loan, which you couldn’t do today, but back
then you could and he took a chance on me. It worked for me, it worked for him.
TW: Do you think that as banking has become more impersonal, we’ve degraded
some of the trust that maybe undergirded the financial system?
BB: Yeah, coz [local bank] was your local friendly bank and they helped build a lot of
the Cape. They financed a lot of the 80s, early 90s. Then they got bought up by a big
bank. Then it becomes more about number crunching than your personal customer,
you know? [Local bank] would call me up and say, “Gotta get some money in your
account!”

“Alright!” So you go down and put a check in, you know. Now it’s...[trails off]
TW: Now they hit you with a bunch of fees...?
BB: Oh! I just moved my money out of [large national bank]—just before I went
bankrupt and my attorney was pissed at me. “You can’t move money! You’re go-
ing—“ and I’m like...
And they did it, I kept bouncing checks because the money would come in slower
than the money was going out and it’s just like fee after fee...seventeen, seventeen.
They would take and cash the biggest check first— not in the order they come.
TW: Oh really?
BB: To get it down below negative so that they could charge more...
TW: Really?
BB: And I caught ’em on it and they wouldn’t...they didn’t really deny it and I would
get so frustrated. The people are local and you get to know the people...
TW: Mhmm.
BB: But the bank’s not local, so you have a barrier. Many a times, it’s like, “I’m not
mad at you, but I’m very angry. You lent me basically...thirty dollars for an hour be-
fore a check cleared, and you charged me all this money, for literally less than a day
worth of lending me money.” It got very frustrating so I ended up moving out of
[large national bank] into [large regional bank]—but they’re gonna be the same prob-
ably.
Really my problem wasn’t them—my problem was not having enough money in the
bank but I needed them to help me not to hurt me and it’s like, “No. I’ll take another
thirty-five bucks.”
As Bob puts it, he needed the bank to help him, not hurt him. Today when Bob is angry, he doesn’t even have someone to be angry at. As he says, the people are local, but the bank is not. Bob is frustrated that in the aftermath of the 2008 recession people like him took the hit and not the banks, but this anger dissipates when I ask him about it more directly, and he redirects the responsibility back on himself.

BB: Well, then the whole, what they did with the whole banking situation, they really set us up bad, you know and they didn’t take the hit. I took the hit.

TW: Do you ever feel angry that you’re the one going through bankruptcy while the banking sector largely walked away?

BB: Yeah. It doesn’t keep me up at night, you know? I mean, if I had a banker right here I could tell ‘em what I feel about ‘em, but it’s not going to change what I still have to accomplish, you know?

Bob was not the only participant to exhibit dissipating anger at banks in the wake of the financial crisis. For Jennifer Jackson, the single mother of twins in Salt Lake City, the 2008 financial crisis lead to her losing her home and declaring her first bankruptcy, a Chapter 7 case she filed with her ex-husband. However, when I ask her if she thinks the bank bailout was fair, she responds that it’s just how the world works.

TW: Who do you blame for the 2008 recession when you think about the housing bubble bursting?

JJ: Oh gosh. I dunno. I think banks. I think banks had a huge part in it. It was the loans that had the 15-year, the 15-year bubble payment, where you pay the interest, or a certain amount of interest and then it rose every year or whatever...

TW: Do you think that it’s fair that you guys took a big hit on the house and now you’ve had subsequent financial difficulties, but the banks and the bankers walked away and pretty much got bailed out?

JJ: I know, that’s kinda crazy. Ummm. No, I just think that’s how the world works. [Chuckles].

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Jennifer blames the banks for the 2008 recession, but rather than feeling angry Jennifer’s anger dissipates with her conclusion that such an outcome was to be expected given how the world works. For Jennifer Jackson and another participant, Irene Iverson, getting angry could endanger their lives because they live with chronic autoimmune diseases with flare-ups that can be triggered by stress. Irene Iverson quit her job when a major autoimmune flare-up left her hospitalized and made it impossible to work. Irene had only been at her job for three months, having moved to the company to get a promotion that she was unable to get at her old job because there were no openings. If Irene had been at her job for a year or more, she would have been eligible for medical leave under the Family Medical Leave Act of 1993. According to Irene, this would have probably saved her job.

II: Umm. And if it [FMLA] had been an option, I probably would be back to work. But I don’t...circumstances are circumstances. It’s not...if you’d talked to me about 5 months ago, I would have been angry. I’ve now just come to accept reality. [Chuckles]

Like Jennifer, Irene’s anger has dissipated as she came to “accept reality.” This decision is good for Irene’s health, but it blunts the anger she felt about not being eligible for a program that could have saved her job.

2.3.3 Socioeconomic Practices: Summary

In sum, socioeconomic practices are everyday activities in people’s economic lives that have social meaning. I limit my analysis to socioeconomic practices that people perceive as being related to their bankruptcies. I explain why it makes sense to analyze these practices for social meaning by exploring debt as a kind of money following Zelizer (2017 [1997]), highlighting in particular the norms and values surrounding of debt (what people think it is appropriate to use debt for) and the social relations between creditors and debtors. In the next chapter I will analyze the socioeconomic practices of a sample of 43 individuals from 35 different bankruptcy cases.
2.4 Conceptualization of political perspectives

Political perspectives constitute the second half of the semiotic practices that are the subject of this research. My concept of political perspectives draws on two interrelated political science concepts—public opinion and political ideology—but retains an emphasis on language rather than more abstract systems. Conceptually, I see political perspectives as falling between public opinion and political ideology. They are more contextualized than political opinion as considered in most survey research, but less constrained than traditional conceptions of political ideology (i.e., Converse 1964). In practical terms, political perspectives are narrative components that include peoples’ responses to questions about politics, the justifications they have for the way they think, considered in the context of their sense of who they are in the world. I get at context by collecting an overview of my participants’ life and family histories going back to their grandparents if possible.

2.4.1 Public Opinion

Following the work of interpretive scholar Katherine Cramer (Walsh) (2004, 2009, 2016) I see public opinion as “more than just what polls measure” (2016, 19). Public opinion is a combination of top-down and bottom-up processes that occur simultaneously. From the comfort of our armchairs, we are often tempted to give the “top-down” processes of political elites significant credit in the shaping of public opinion. While elites certainly mobilize public opinion, they do not create it out of nothing. To be effective, elite mobilization must tap into preexisting sentiments and values, which are in turn shaped by this mobilization. Public opinion, therefore, is like a partnered dance—you need two to tango. My perspective in this research is from the “bottom-up,” but even from this perspective, I see the effects of “top-down” elite mobilization. I started my fieldwork in 2017, just as President Trump was taking office. This made for fertile ground for discussions about politics and gave me a front row seat for the ensuring political events of 2017 and 2018.
In studying public opinion and political ideology, I am indebted to a long tradition in American Politics that has been primarily shaped by survey research. Although my study is not in this tradition, I am grateful to this research for giving us a lay of the land. One of the landmark studies of public opinion and ideology, conducted by Philip Converse (1964), uncovered some results that were very surprising at the time. Converse found that few Americans were “ideologues”—people with a clear and constrained system of ideological reasoning that would make it possible to connect and predict their opinions on issues as diverse as welfare, guns, abortion, and taxes. Instead, Converse (1964) found that most people had inconsistent beliefs that were strongly shaped by their attachment to various groups such as unions, churches, or their jobs. Today we should take Converse with a grain of salt, given rising polarization and the declining role of certain political groups (especially unions) in American society; however, like Kinder and Kalmoe (2017), who find that Americans today remain “innocent of ideology” I find that by-and-large, Converse’s observations are a good starting point. More recent research in the survey tradition points to the role of identities (similar to Converse’s group attachments), which people use to make sense of politics in ways that evolve and change salience in response to context (Turner et al. 1994; Green, Palmquist, and Schickler 2002, Achen and Bartels 2004). Rather than taking such identities as starting points, however, I am interested in how they emerge from a bottom-up view of people’s political lives.

Although I find much of the large-N survey research to be persuasive, it can lead scholars into the trap of believing that ordinary people are politically stupid, easily manipulated by elites, and incapable of making “good” judgments with respect to politics due to their lack of “political knowledge” (Carpini and Keeter 1996). While this may be true from the perspective of those conducting surveys, it does not resonate with what I found in the field when having conversations about politics. Therefore, I prefer to take the approach advocated by Katherine Cramer Walsh (2004), who argues that when you listen to the way people make sense of politics, they have justifications for what they think, and these justifications make sense to them and are steeped in their personal sense of who
they are in the world.

2.4.2 Political Ideology

A major challenge of studying political ideology is defining it—McLellan (1995, 1) infamously dubbed ideology “the most elusive concept in the whole of the social sciences.” Many scholars, such as Lane (1962), resort to laundry list definitions of political ideology. Lane (1962) describes political ideology as a body of concepts with seven distinct characteristics and two general qualities that “imply an empirical theory of cause and effect in the world, and a theory of the nature of man” (15). Tensions within the study of political ideology occur over questions of constraint, critical versus value-neutral approaches, over dimensionality, and the question of where political ideology comes from.

Classical approaches from both the interview (Lane 1962) and survey (Converse 1964) traditions in political science conceive of political ideology as highly structured or constrained, even if they, as Converse (1964) did, find little evidence for such ideologies in their data. Contemporary approaches (Gerring 1997; Jost 2006) are less attached to constraint, seeing political ideology as shared beliefs that help interpret the social world and normatively specify good and proper ways of addressing life’s problems (Jost et al. 2009). My interpretive approach has more in common with this second approach, and I do not expect my participants to have constrained and structured ideological belief systems.

Critical approaches to ideology descend from the writings of Marx and Engels, who contrasted ideology to science and regarded it as a potentially dangerous form of illusion designed to maintain exploitative social relations (1976 [1846]), and they find echoes in scholars such as Habermas (1989, 89) who described ideology as a form of “systematically distorted communication.” Most scholarship today is of an “ostensibly value-neutral conception” (Jost et al. 2009, 309), but Jost et al. (2009) also note that critical and value-neutral approaches need not be mutually exclusive because belief systems can simultaneously serve multiple functions.
Dimensionality is another source of debate for scholars of political ideology. In general, a single left-right dimension has held sway since the time of the French Revolution, when the supporters of the status quo sat on the right side of the French Assembly hall and its opponents sat on the left (Jost et al. 2009), but a number of scholars have argued that more than one dimension is needed (Conover and Feldman 1981, Kerlinger 1984, Kinder 1998, Peffley and Hurwitz 1985). I find that some respondents see themselves distinctly on the right or the left, but many place themselves on both the right and the left, describing themselves as Bill Anderson did as a “conservative liberal” who was liberal on some things and conservative on others. Thus, I do not think of ideology among my participants as existing along a single dimension.

Finally, on the question of where political ideology comes from, political scientists often focus on top-down processes such as political leadership and the roles of parties (Fiorina 2005, Poole and Rosenthal 1997) while psychologists more commonly consider bottom-up cognitive and motivational processes (Jost 2006). My approach privileges a bottom-up view where the key motivations are provided by context and people’s desire to justify their responses.

2.4.3 Emphasis on Participants’ Language

Because my research takes place through ethnographic interviews rather than surveys or close-ended interviews, there is an additional focus on the language and categories used by my participants. Following Spradley (1979, 17), I see language as more than a means of communication, but as a “tool for constructing reality.” Instead of asking questions using the terms “ideology” or “partisanship,” I tried to use general questions such as, “How would you describe your politics?” so answers would be more likely to be in my participants’ terms than in the terms I brought to the table as a political scientist.
2.4.4 Political Perspectives: Summary

Thus, drawing on both public opinion and political ideology, I propose a concept that I call political perspectives, which I define as peoples’ responses to questions about politics as well as the justifications they have for the way they think, taken in context of their sense of who they are in the world. This concept draws on aspects of both public opinion and political ideology, but is anchored in my participants’ own terms rather than traditional categories of political analysis.

2.5 Situating the project in an interdisciplinary conversation

In the previous sections I drew on literature about political culture (Wedeen 2002, Swidler 1986, Bourdieu 1979), economic sociology (Zelizer 2017 [1997]), public opinion (Cramer 2016), and political ideology (Lane 1962, Converse 1964, Jost 2009). In addition to these bodies of literature, my research should be considered in the context of the literatures on resources and political mobilization and institutions. These two areas bring together literature that traverses political psychology, behavioral economics, democratic theory and legal history and I will give a brief overview of each of these topics, which also suggests paths for future work.

2.5.1 Resources and Political Mobilization

Behavioral economists, Mullinathan and Shafir (2013) argue that under conditions of economic scarcity people pay a “bandwidth tax” (39). When applied to questions of politics, the result seems to be apathy. Political psychologist Adam Levine (2015) concludes that rhetoric around economic insecurity can be “self-undermining” (107) because it reminds people of something stressful—something they would rather not think of and are thus less willing to spend money and time on. These findings echo a tradition in political science related to democratic theory that points to the relationship between economic resources and the political mobilization need to make claims in a democratic system
such as the one in the United States (Verba et al., 1995, Schlozman et al., 2012), which in turn pick up on the question of “why the dog doesn’t bark” or the puzzle of political quiescence around redistributive justice (Hochschild 1981) or unemployment (Schlozman and Verba 1979).

These conditions form the backdrop to my research on Americans going through bankruptcy. These features of economic insecurity explain why I ended up studying people going through bankruptcy—people who are not already being forced to confront their economic insecurity are unlikely to want to confront it just so a graduate student can learn about what it is like. In future research I hope to contribute to this body of literature more directly by developing a theory of debt/credit as a resource/detriment and matching bankruptcy petitions to vote records to test how patterns of debt relate to patterns of political participation. In this analysis, however, I took this background as a given and instead of trying to explain political quiescence, I looked instead at what people were doing and how they interpreted their actions, finding politics in the everyday.

2.5.2 The institutional environment

The study of bankruptcy as an institution naturally draws upon the work of legal historians such as Mann (2002) who presents American debtors in historical perspective going back to pre-Revolutionary times and highlights that bankruptcy as an institution was introduced to cope with an emergent merchant class who were the ones left holding the bag—in the US case when the Seven Years’ War (1756-1763) interrupted shipping (53). Sullivan et al.’s (1999) work, As We Forgive Our Debtors, uses a rare large-scale data collection to paint a comprehensive portrait of bankruptcy in the 1990s, and subsequent works (Porter 2012, Sullivan et al. 2001, Warren and Tyagi 2004) have added to this portrait, though none have taken up the view post-Recession.

What these works are less inclined to do is to situate bankruptcy as a political institutions relative to others institutions. One of the institutions lurking behind this dissertation is the welfare state. Bankruptcy represents an economic transfer in terms of discharged debt that was estimated to cost
creditors $96 billion of which Chapter 13 bankruptcies accounted for an estimated $41 billion in 2017 (US Bankruptcy Courts, BAPCPA Tables rX and rD). This is an amount that is significantly larger than the amount in the 2017 Federal Budget for food assistance, which was $70 billion (Center on Budget and Policy Priorities 2018). Because the economic transfers involved in bankruptcy are not made through taxes, but instead through the clearing of debt, the politics of them are quite different. Scholars of the welfare state almost never discuss bankruptcy, but I find it is a good example of what Suzanne Mettler (2011) refers to as the “submerged state” in which policies that remain largely invisible foster passive rather than active public support (32).

The institutional approach also highlights the potential relationship between credit and the welfare state. Colin Crouch (2009) refers to “privatized Keynesianism” in which housing and other public goods are provided through unregulated derivative markets rather than public funding (382). Another work in this vein is Monica Prasad (2012) who conducts a “demand-side” analysis of the economy that studies “how public policies and historical traditions have generated and structured widespread consumption” (92). As Polanyi (2001 [1944]) reminds us “laissez-faire was planned” (225) and future work plans to augment my work on the everyday practices of debt and the norms that surround it with a more detailed discussion of the policies and laws that also shape these practices.

2.6 Conclusion

This chapter began by stating a theory of culture that I draw on in this research, namely, culture as semiotic practice. Following Wedeen (2002), Swidler (1986), and Bourdieu (1979), I define semiotic practice as practices of meaning-making that combine daily economic life with political representations and are tools that provides strategies for action. I ultimately think of political culture as a play with characters corresponding to particular semiotic patterns. Americans use these characters as tools to make sense of experiences of economic insecurity and provide strategies for political opinion
and behavior. I conceptualize these semiotic practices as a combination of socioeconomic practices and political perspectives belonging to Americans going through Chapter 13 personal bankruptcy. Socioeconomic practices are everyday actions in peoples’ economic lives related to their bankruptcies and I assume that these actions have social rather than purely economic meanings. I give examples of these social meaning through a discussion of the values and norms surround debt and the social relations between debtors and creditors. Political perspectives are responses to questions about politics, along with justifications for the way people think, taken in the context of the sense of who they are in the world. Political perspectives combine aspects of public opinion and political ideology with an emphasis on my participants’ own language. Finally, I discuss briefly how this project fits relates to the broader literature on resources and mobilization and institutions.
In the previous chapter, I described how I theorize political culture, but did not tell the reader how exactly I went about collecting the narrative components I refer to as socioeconomic practices and political perspectives. In this chapter I describe the suite of interpretive ethnographic methods used for this research. I started with contextual research—choosing sites, gaining access, and conducting elite interviews. After starting the contextual research, I engaged in participant observation—taking part in bankruptcy hearings and proceedings, taking field notes and observing. During this time, I also began conducting archival research on bankruptcy petitions and other court documents. While still conducting participant observation and archival research, I began interviewing research participants using ethnographic interviewing techniques. As I began to amass data, I started
analyzing the data by conducting what I refer to as bankruptcy autopsies, a technique I developed for this project, and second, following Spradley (1979), through domain analysis with the goal of uncovering cultural themes. The chapter concludes with a discussion of why I chose interpretive ethnographic methods for this project.

3.1 Contextual research

Contextual research for this project occurred in two main forms—selecting and researching my field sites and conducting elite interviews with judges, lawyers, bankruptcy trustees, and other bankruptcy professionals.

3.1.1 Research sites

The bankruptcy courts that anchor my research sites are located in Boston, Massachusetts; Greeneville, Tennessee; and Salt Lake City, Utah. One advantage of studying bankruptcy is that the districts are large—usually there are between one and three in an entire state, though states often create their own sub-district divisions. Each courthouse covers a large geographic area because bankruptcy is a federal procedure that can only be conducted in federally designated bankruptcy courts. The need for bankruptcy to be federal, and thus uniform across states, was recognized early in American history. The founding fathers wrote bankruptcy into the Constitution in Article I, in a section referred to as the “bankruptcy clause,” which reads, “Congress shall have power to...establish...uniform laws on the subject of bankruptcies throughout the United States.” The decision to take bankruptcy out of the hands of the states was to prevent them from using bankruptcy to benefit their own populations at the expense of out-of-state debtors and to help the United States flourish economically.¹

¹James Madison noted in *Federalist 42* that to be a commercial republic, the United States needed uniform bankruptcy laws because otherwise states would compete for wealth by becoming debt-havens. There was little debate over the Bankruptcy Clause at the Constitutional Convention.
Therefore, a bankruptcy court in one location draws a population of debtors from an area extending far beyond the city or town where the court is located.

The three site locations were chosen to maximize the variation I could observe given my resources. The main factor determining the selection of these sites was the existence of housing in each location that could facilitate extended research on a shoestring budget. While not random, my connections to particular locations in the United States are, somewhat, but not entirely, arbitrary. It is unsurprising that as a white, middle class woman, the places I had easiest access to were predominately white and middle class. Future research plans to study Chapter 13 bankruptcy among other populations. With more resources I would like to add cases in the Western Tennessee, the Midwest, the Southwest, and on the West Coast. Initial observations from shadow cases in Western Tennessee, Northern Illinois, and Northern Utah give indications of how future research might improve on the current design by addressing questions involving creditors and race. In my shadow cases I did not have access to long-term housing, but I was able to observe a few full days of bankruptcy meetings or conduct elite interviews remotely.

Despite their non-representativeness, I concluded that having multiple sites was preferable to doing a single-site case study, which is common in this kind of research (Desmond 2016; Cooper 2016; Hochschild 2016; Hochschild 1981; Lane 1962; Dahl 1961; Lazarsfeld, Berelson, and McPhee 1954). Even though bankruptcy is a somewhat uniform procedure across all fifty states, significant variation exists in the causes and practice of bankruptcy across locations. For example, state-level variation in healthcare provision can be attributed to the low number of medical bankruptcies in Massachusetts, which Austin (2014) estimates account for 9% of personal bankruptcies in the Bay State, compared to the national average of 62%. There are also local variations in the legal practice of bankruptcy. In Utah, for instance, mortgage payments are not made through the bankruptcy plan, while in Massachusetts they are. In locations such as Western Tennessee, local rules regarding how lawyer get paid (up-front for Chapter 7s, over the life of a plan for Chapter 13s) are thought to be
related to a disproportionate filing rate from areas that are predominately black (Kiel 2017).

My three cases afford me a rage of political, economic, and demographic variation. In political terms, I have a “blue state” with pockets of red (MA), a “red state” with pockets of blue (UT), and a solidly “red state” (TN). In economic terms I have a relatively wealthy place (MA), a relatively poor place (TN), and a mixed place (UT). In terms of geography, I have variation between more urban areas (MA), more rural areas (TN) and mixed areas (UT); however, because of the large bankruptcy districts, there is significant geographic variation within each case. Overall, I found that most of my respondents came from suburbs or small towns. I also have variation between areas with black and Asian minority populations (MA), areas with Hispanic minority populations (UT), areas that are
homogeneously white (TN), as well as areas with an older population (TN), a mixed age population (MA) and a young population (UT). These comparisons are summarized in Table 3.1 and a full analysis is available in Appendix A.

3.1.2 Shadow Cases: Western Tennessee, Northern Utah, and Northern Illinois

Interpretive research proceeds following the metaphor of the hermeneutic circle, with research starting “where the light is” and expanding in widening circles (Schwartz-She and Yanow 2012, 30). Following this metaphor, my “lamp post” or original site was Eastern Massachusetts, where I was in graduate school. My first search expanded my circle to include Eastern Tennessee and North-Central Utah—places I had access to through family. This dissertation uses data from my original site and first circle. In the process of collecting this data, I have begun to look outside of this first circle to see the future terrain I would like to explore. I call these explorations “shadow cases,” to highlight the murky nature of my nascent observations in this terrain. My shadow cases included observing 341 meetings in Ogden (Northern Utah) and Memphis (Western Tennessee). I also interviewed a bankruptcy judge from the Northern Illinois bankruptcy district that contains Chicago. These shadow cases point to two under-explored areas in the current study: creditors and racial minorities. Future research aims to shed light on these areas.

Northern Utah: Insight into Creditors

I spent a day observing 341 meetings in Ogden, Utah, without a strong agenda. Ogden was an easy drive from my Salt Lake location, and the counties served by the Ogden bankruptcy court are similar in demographic, political, and economic characteristics to the Salt Lake Court. I expected to find that 341 meetings in Ogden would be similar to those in Salt Lake. In general, this was the case. Demographically and economically the populations appeared similar. Where Ogden did give me
insight was into creditors, who I currently do not focus on as part of this research. In Ogden the
creditor attorneys had traveled from Salt Lake City to attend the 341 meetings, as had the Chapter 13
trustee and her assistant. Debtor attorneys were more local. Camaraderie existed between the credi-
tor attorneys and the trustee and staff. As another person who had traveled from Salt Lake who was
not a debtor, I found myself associated with this group and was invited to lunch with them between
morning and afternoon 341 sessions.

At lunch we didn’t “talk shop” much, but I was able to observe that they saw each other as pro-
fessional colleagues. An interesting feature of this group (including 3 creditor attorneys, the Chapter
13 Trustee and her assistant) was that they were all women (being a woman myself may have helped
me get invited to lunch). This tipped me off to a broader observation that I have since corroborated
across my sites: Trustees and creditor attorneys have a large female majority.2 Eating lunch with
these women gave some glimpses of insight into the informal relationships between the judicial sys-
tem on the one hand, and creditors on the other.

The shadow case in Ogden raised more questions than it answered, but it provoked me to con-
sider that my current research does not pay much attention to creditors even though they are a big
part of the bankruptcy ecosystem. Future circles of research will include a more in-depth study of
creditors as a result and depending on where my next research position is, I may focus on this as a
large part of future research.

Memphis and Chicago: Race and Chapter 13

I was drawn to observe 341 meetings in Memphis because Memphis has been in the news due to
its high rates of Chapter 13s and the racialized patterns of bankruptcy in Western Tennessee and
Northern Illinois. Articles by Paul Kiel in ProPublica and The Atlantic highlight the experiences of
black debtors in Western Tennessee and Northern Illinois, calling attention to the fact that African

2This is a contrast to debtor attorneys (majority male), and judges (small majority male).
Americans are over-represented in bankruptcy filings in these areas and are less likely to get lasting bankruptcy relief (Kiel 2017; Kiel and Fresques 2017).

The population I observed at the Memphis bankruptcy court was mostly black. Sixty-five percent, or 84 out of the 129 people who came for 341 meetings during the two days I observed, appeared black according to my field notes. I also observed that in Memphis a delegate from the criminal court was present at the 341 meetings—something I did not observe in any other location. Kiel and his colleagues point out that unpaid debt from criminal court results in having a driver’s license suspended in Tennessee. Short of paying the debt outright, Chapter 13 is one of the only ways to get your license back. Thus, Chapter 13 bankruptcy becomes a social reality for African Americans through different channels than their white compatriots. The judge I interviewed from Northern Illinois was also aware of similar patterns in his district.

Shadow cases of Western Tennessee and Northern Illinois give an indication of an important limitation of my current analysis. Despite the demographic diversity that exists across my three cases, none of them give me access to a majority-African American population. Although African Americans were present at other research sites, and short interviews were conducted with three African American debtors in Massachusetts, none responded to attempts to set up longer interviews. Being a white woman from an east coast university opens doors to some populations such as judges, some of whom were recruited through friends who had them as professors in law school, but as I discussed in the introduction, my position gives me less access to other populations. Although my participants may come from somewhat diverse areas such as Eastern Massachusetts or North-Central Utah, they give insight into Chapter 13 bankruptcy as primarily a white, middle-class phenomenon. More effort is required to expand the study to include minority perspectives, and this is something I intend to do as the study proceeds.

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3This is probably an under-estimate because sometimes I failed to specify race in my field notes, and I counted all these people as not-black. This is not much more than the proportion of Memphis population that is black 61% according to the 2017 American Community Survey.
3.1.3 Gaining access

I selected bankruptcy as a research site because it gave me access to a hard-to-study population. People experiencing high levels of economic insecurity experience significant anxiety that leads them to avoid engaging with this issue (Levine 2015). In a study of debtors in Britain, Lea, Mewese, and Wrapson (2012) report that a 10% response rate is considered good among this population (159). Jim Greiner, a law professor at Harvard who founded the Financial Distress Research Project that sends easy-to-digest information to people who have been sued over unpaid debt, related to me that one of his biggest challenges was getting people to open their mail (Interview, October 24, 2016). This resonated with the report of a Boston-based bankruptcy lawyer I interviewed, who described debtors arriving at his office with trash bags full of unopened mail (Interview with Dmitry Lev 3/16/17).

My own attempt to recruit debtors outside of the bankruptcy context was similarly unsuccessful. I posted ads on Craigslist offering to pay people $30 to be interviewed by a graduate student about their debt—no one responded. Thus, bankruptcy allows me to gain access to a population that is otherwise very difficult to access.

Gaining access to bankruptcy court itself was straightforward because under the first amendment and court tradition in the United States, proceedings such as bankruptcy are usually open to the public (“Visit a Federal Court” 2018). I started by simply locating the Boston Bankruptcy Court, visiting the building, and learning that I could call to the clerk to learn the details of the calendar (sometimes these details are posted online, but I found that court clerks were often the best people to ask). Then I would call the clerk to find out when Chapter 13 hearings were occurring. After observing many hearings, I determined that 341 Meetings (“Meetings of Creditors”) were ideal sites for participant observation. A Chapter 13 Trustee runs these meetings, and I got to know trustees (or trustees’ assistants) in each of my locations, who I contacted via email to receive the schedule of 341 Meetings.
Finally, I was able to gain access to archival material through the Public Access to Court Electronic Records (PACER), which allows anyone who makes an account to search bankruptcy petitions using a debtor’s name or case number (information I learned from 341 Meetings and hearings). PACER data is publicly available but requires that one make a login and pay $0.10 per page with a $3.00 cap per document. Using PACER I was able to download full bankruptcy petitions and some other court documents (in PDFs) for the bankruptcy cases I observed. These documents vary across locations because some courts use federal forms, while other develop local forms, but because bankruptcy is a federal procedure, a much of the information is the same across localities (though is often stored in different locations within different forms).

3.1.4 Bankruptcy expert interviews

As part of gaining access to Chapter 13 bankruptcy proceedings, I introduced myself to the judges, lawyers, and trustees I encountered. I conducted formal interviews with five judges (including one from the shadow case of Northern Illinois), five bankruptcy trustees or assistants, three bankruptcy lawyers, and the pro se clerk from Massachusetts, who gives advice to people thinking about filing Chapter 13 bankruptcy without a lawyer. Conducting these interviews gave me connections to the legal machinery of bankruptcy and facilitated learning about schedules and background information. The Chapter 13 trustees in particular proved to be an invaluable resource because they are generally the most knowledgeable people in the process. Trustees conduct the 341 meetings and are present at all hearings in a case. Judges rely on trustees because they are closer to the case and know more of the details, and lawyers rely on trustees for feedback on their petitions, which can make or break a case. The trustees were also the best at explaining the technical details of Chapter 13 bankruptcy and were invaluable sources of information and context. For example, Carolyn Bankowski, the Chapter 13 trustee in Boston, was the first to draw to my attention to role of adult children in bankruptcies—something she has noticed has changed since she has been a trustee.
3.1.5 **Summary of Contextual Research**

In sum, contextual research involved selecting Chapter 13 bankruptcy as a research site, conducting background research on my three locations with respect to their political, economic, and demographic variation, gaining access to court proceedings and documents, and interviewing bankruptcy experts. Through this contextual research I learned the technical aspects of Chapter 13 bankruptcy and gained access to places to observe, documents to analyze, and populations to interview.

3.2 **Participant Observation**

At the beginning of this project my main research method was participant observation. I initially struggled with this term because I felt that I was just observing, not really participating; however, as I reflected on my subjectivity in this research, my role as a participant became more clear. For example, during a bankruptcy hearing there are generally anywhere from three to fifteen lawyers and other people in a court room, only a few of whom are participating in an individual hearing, and the rest of whom are waiting for their hearing to be called. I participated by being another person in the courtroom. I went through the metal detectors, put my bags through the scanners, and left my electronics outside. I stood when the judge entered; I sat when the Judge told me I could. I took notes; often people thought I was either a law student or courtroom reporter. Thus, while I was not a party to any hearings, I was still a participant in the scene.

I had two main sites of participant observation: Chapter 13 Hearings and 341 Meetings. I started by attending the hearings because when I first showed up at bankruptcy court hoping to observe things, they were what I was directed to. After observing many hearings, I learned the jargon and structure of Chapter 13 bankruptcy and the role of judges and lawyers in the hearings. I was surprised by the absence of debtors at the hearing, which were usually only attended by lawyers. I also learned about the existence of 341 Meetings where debtors were present, and as the project contin-
ued I shifted my observation to primarily 341 Meetings.

3.2.1 Chapter 13 hearings

Observing Chapter 13 hearings gave me insight into the inner workings of the bankruptcy system that are usually not observed by debtors. They also gave me insight into the many things that can go wrong during a Chapter 13 case because hearings generally occur if there are problems. Many cases never have a hearing.

Hearings are the providence of attorneys and judges, and there is no attempt, as there is in a 341 meeting, to incorporate the debtor. Legalistic language is used and the debtor is rarely referred to using his or her name, but instead is called “my client.” In Massachusetts, opposing counsels will often refer to each other as siblings, saying things like “my brother has indicated that...” This language has the effect of highlighting that the opposing lawyer are likely closer to each other than they are to the debtor. The debtor is generally absent from these proceedings both in physical presence and in presence in the discourse. Opposing lawyers often work out a plan either between themselves outside of court, or sometimes in the hallway before or after appearing before the judge. The Chapter 13 trustee is relied upon to give updates about the debtor’s progress on their bankruptcy plan and any issues (e.g., changes in income) that the trustee is aware of. While some hearings result in the case being dismissed, many are inconclusive and result in future hearings that are scheduled or future steps that must be taken by the debtor’s lawyer such as filing an amended plan or schedules.

A typical bankruptcy hearing proceeds as follows:

1. The clerk calls out a case number, e.g., “17-10053.” The first two digits indicate the year the case was filed (in this case 2017).

2. The lawyers who are present come up to the front of the court and everyone states their name and who they represent, e.g., “Julian Winecroft, on behalf of the debtor.”

3. The judge will begin by laying out the different issues at stake in the case—usually each separate issue requires its own decision.
4. In the majority of cases the judge consults the Chapter 13 Trustee about the status of the case—whether the debtor is on schedule with their payments and if not, how many months behind they are.

5. The judge asks some clarifying questions.

6. The lawyers and/or trustees respond.

7. The judge issues a ruling.

8. The hearing ends, usually with another hearing date scheduled.

3.2.2 341 MEETINGS

By attending Chapter 13 hearings, I learned that 341 Meetings are where debtors are prominently present in the bankruptcy process. During my year of fieldwork, I have observed more than 50 hours of 341 meetings for more than 800 individual cases. Debtors who file bankruptcy must attend a “341 meeting” before their plan can be confirmed.\(^4\) During the 341 meeting, the Chapter 13 trustee puts the debtor(s) under oath and then questions the debtor(s) and the debtor’s attorney about the information in the bankruptcy petition. The 341 meeting is the first major bureaucratic event of the Chapter 13 bankruptcy procedure. It usually lasts 5 to 10 minutes per case, and there is generally a room full of other debtors (between five and thirty) who are also present, waiting for their meeting. The meetings are open to the public and may be attended by creditors who want to question the debtor(s). The most common creditors are attorneys representing the IRS and State Tax Commission, and attorneys representing consumer durables (furniture and car dealers) sometimes appear.

By observing 341 meetings I learned how the bankruptcy petition and plan are used by the Chapter 13 trustee in their decision to recommend (or not recommend) the case for confirmation by the

\(^4\)The name “341 meeting” derives from the fact that this meeting is detailed in 11- USC-section 341 of the United States Bankruptcy Code. It is also called the “meeting of creditors.” These meetings must be attended in person. The only exceptions I observed when phone interviews were conducted were in extreme medical cases or when a debtor was in a foreign country and could not return due to immigration restrictions.
case’s assigned bankruptcy judge. The trustee (often with an assistant) conducts the meetings by following a script that they have learned by heart. The script varies from location to location, but has some commonalities, such as placing the debtor(s) under oath, verifying where a debtor lives, and verifying the debtor’s employment. In Eastern Tennessee, the trustee often asked debtors why they are filing for bankruptcy—a question that was not asked in other locations I observed, but which gave me a significant amount of information about the debtor’s perception of the causes of their bankruptcy (influenced, no doubt, by a desire to impress the trustee). Across the hundreds of 341 meetings I have observed, I estimate that about half the cases have issues that must be resolved prior to confirmation. These can be as small as a typo (i.e., putting a value on the wrong line of the form) or as serious as a major financial event that was not included on the form (i.e., selling a large asset just prior to bankruptcy).

341 meetings can be a big source of stress for debtors. I have observed debtors jiggle their feet, bite their nails, hold their head in their hands or turn red during the meeting or while waiting for their case to be called. On the day of her 341 meeting one Chapter 13 blogger wrote, “I woke with bags under my eyes from tension and lack of sleep.” (A New Chapter - Chapter 13, 2014). Usually the 341 meeting is less painful than debtors fear. A former bankruptcy lawyer who now works as a Chapter 13 Trustee put it this way:

“They [debtors] would be so nervous to go face someone who’s going to examine them about their financial affairs. They think it’s going to be a judgment about how they live their life, but that’s not what a 341 meeting is at all. A 341 meeting isn’t about judging why you made some decisions you made, it’s about where are you now financially and what you can afford to pay back your creditors...So you go to the meeting and they’d be a nervous wreck, and then you’d finish the meeting and without fail every single client would go, “Oh, thank God. That was so much better than I expected. I feel so much better now.” (Interview with Carolyn Bankowski 03/13/2017).

The 341 meeting is also the first place where the quality of a debtor’s lawyer becomes apparent, if
not to the debtor, certainly to the trustee. Carolyn Bankowski, the Chapter 13 Trustee for the Eastern District of Massachusetts, told me, “I can look at my 341 meeting list and pretty much know if I’m going to have a good day of 341 meetings or a bad day, just by the attorneys who file the cases” (Interview 03/13/2017). Getting a good attorney can mean the difference between getting your case confirmed or dismissed. A lot of cases get thrown out because documents are not filed in a timely manner or get their schedules in on time. This could be the debtor’s fault if their lawyer requests the document and they cannot produce it, but sometimes the attorney is the one who fails to communicate. “A lot of times attorneys are happy [to drop the ball]. They got their money up front and they are happy to let the case get dismissed,” said Bankowski.

3.3 Archival research: bankruptcy petitions

In addition to participant observation, my early research also involved significant archival research, studying the court documents generated by the bankruptcy process. The most prominent and useful documents were bankruptcy petitions, which contain significant financial information about debtors. It is important to keep in mind that bankruptcy petitions are not impartial documents. They are created by the legal system, serve legal ends, and have a history that should be understood to contextualize the information we can get from these artifacts.

When a person or couple files for bankruptcy, their voluntary bankruptcy petition (see Figure 3.1 for an excerpt) becomes part of the legal record and is available on PACER in connection with their name or case number. Individuals can file personal bankruptcy under Chapter 7, Chapter 11, Chapter 12, or Chapter 13, though the vast majority of cases are Chapter 7 (62% in 2016) or Chapter 13 (38% in 2016).¹

Bankruptcy lawyers usually fill out Chapter 13 bankruptcy petitions with information collected

¹Data is from the US Courts Caseload Statistics (http://www.uscourts.gov/statistics-reports/caseload-statistics-data-tables). Chapter 11 personal filings made up less than 1% of cases in 2016.
Figure 3.1: Except of the voluntary petition, Form B-101 obtained from [http://www.uscourts.gov/forms/bankruptcy-forms](http://www.uscourts.gov/forms/bankruptcy-forms)
from their clients. Because bankruptcy is a civil rather than criminal matter, debtors do not have a right to an attorney and there is no option of state-supplied legal counsel. Pro se cases in which debtors represent themselves are rare in Chapter 13, and when they do occur, they have very low success rates (Interview with Bill McLeod, 4/28/17).

Once the petition is filed with the court, the “automatic stay” goes into effect, meaning that all creditor action, including foreclosures and repossessions, stops. Then the Chapter 13 trustee (or a staff attorney in the trustee’s office) reviews the bankruptcy petition and questions the debtor and debtor’s attorney about the petition at the 341 meeting. After this, the Trustee either recommends the case to a judge for confirmation, or files a motion to dismiss. Thus, the proximate intended audience of a bankruptcy petition is the Chapter 13 trustee (or staff attorney).

As was discussed in the description of 341 Meetings, for the Chapter 13 trustee to recommend the case for confirmation the debtor’s petition must pass two main tests. First, the best-efforts test requires that the Chapter 13 plan pay all of a debtor’s disposable income to creditors. For debtors that make below median income based upon their state of residence and household size, expenses are listed in Schedule I and Schedule J. For these debtors it is up to the trustee to decide if the expenses are “reasonable.” Debtors who make above median income must complete a means test form using standard IRS expense deductions—for instance, an above-median debtor is allowed to spend up to

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6 Along with the voluntary petition, the debtor must also file with the court schedules of assets and liabilities; a schedule of current income and expenditures; a schedule of executory contracts and unexpired leases; and a statement of financial affairs. The debtor must also file a certificate of credit counseling and a copy of any debt repayment plan developed through credit counseling; evidence of payment from employers, if any, received 60 days before filing; a statement of monthly net income and any anticipated increase in income or expenses after filing; and a record of any interest the debtor has in federal or state qualified education or tuition accounts. The debtor must provide the Chapter 13 trustee with a copy of tax returns for the most recent tax year as well as tax returns filed during the case (including tax returns for prior years that had not been filed when the case began). The debtor must also file a repayment plan within 14 days of filing their initial petition (before the 341 meeting) that describes how much the debtor will pay the trustee on a regular basis (typically each month) for either three or five years. Not all of these documents are added to the public record. For example, evidence of payment from employers and copies of tax returns are not made publicly available, but in essence a debtor’s financial life becomes part of the public record.
$200 a month on educational expenses for a child under the age of 18. To pass the best-efforts test, creditors must receive all income above these standard expenses.

Thus, one of the crucial parts of the form from a legal perspective is the determination of whether the debtor is above or below median income. A figure known as “current monthly income” is calculated, multiplied by 12 to get a yearly figure, then compared to figures published by the census bureau that are updated each year. The census figures (for one earner) range from a low of $39,231 in Mississippi to a high of $64,901 in New Jersey but vary significantly depending on the number of people listed as members of the household. For example, in Mississippi the figure of $39,231 for one person jumps to $48,931 for two people and $53,476 for three people.7 Form 122C-2 indicates that the number of people in the household should be “the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.” Depending on how this number is chosen, very different cutoffs will be used, making this a key area that can be manipulated to the benefit of the debtor (for example if the debtor has expenses that are larger than the IRS deductions that must be used if the debtor is determined to be above-median). As one lawyer I interviewed explained, “Household size is the biggest factor in the formula and household size can include in-laws and extended family, which may or may not actually yield an accurate representation of the family’s micro-economics” (Interview with Dmitry Lev, 03/16/2017)

Current monthly income, which is multiplied by 12 and compared to the figures from the census bureau, is another key figure. While “current monthly income” sounds straightforward, Bill McLeod, Chapter 13 Pro Se Clerk in Massachusetts, described it as something that “isn’t current, isn’t monthly, and is not income,” but instead is an “artificial figure” designed to give a snapshot of money coming in (taxable or not) in the 6 months prior to filing (Interview with Bill McLeod, 03/16/2017)

7These figures are published by the Department of Justice and apply as of November 1, 2017. The data table can be found at https://www.justice.gov/ust/eo/bapcpa/20171001/bci_data/median_income_table.htm
04/28/2017). If the last six months were not representative of a debtor’s general income pattern, debtors may end up being misclassified.

The second big test that debtors must pass is the best-interests test, also called the “liquidation test,” which requires that unsecured creditors (e.g., credit cards companies) who are the lowest on the totem pole of repayment, below the secured creditors (e.g., mortgage companies) and priority debts (taxes, student loans, child support) get paid at least as much as they would in a Chapter 7 case when all nonexempt property is liquidated. Nonexempt property varies from state to state. Some states like Massachusetts generously allows debtors to choose between state-level or federal-level exemptions. The biggest exemption is the homestead exemption, which allows debtors to exempt up to $125,000 of equity in their home or principal residence (federal exemption) or up to $500,000 (Massachusetts exemption).8

Keeping these limitations in mind, I collect the following pieces of information from bankruptcy petitions:

- Information about income and expenses
- Amount and types of assets
- Amount and types of liabilities
- Number of creditors
- Kinds of creditors (i.e., credit cards, bank loans, healthcare providers, car title loans, etc. This is not always discernable from the names of the creditors listed on the form, even after some research.)
- When the debt was incurred (not always available)

Bankruptcy petitions form an invaluable source of background economic information. I am not able to study debtor’s petitions before their 341 meetings, when I learn their names and case

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8To get the full exemption, debtors must file a “declaration of homestead” with the registry of deeds. If no declaration of homestead is filed, a debtor can exempt only $125,000. Renters are allowed an exemption of up to $2,500 per month.
numbers for the first time, but prior to long interviews I do a full analysis of a debtor’s bankruptcy petition. This is a very useful exercise, not just for generating background financial data, but also to help build the bankruptcy trajectory in which information from bankruptcy petitions is combined with information gathered from ethnographic interviews.

3.4 Ethnographic interviewing

Once I felt at home in bankruptcy hearings and 341 meetings and had interviewed a handful of lawyers, judges, and trustees, I began to recruit debtors for interviews. As debtors left their 341 Meetings, I would approach them, introduce myself, and ask if I could conduct a short anonymous interview with them. After the short interviews, I sent recruitment information to all of the debtors and if the participants expressed interest I set up these up with longer interviews in the participant’s home or some other location where participants felt comfortable. In short interviews, the primary goal is to learn about the decision to file for bankruptcy in a participant’s own terms.

In my interviews, I use ethnographic interviewing techniques (Spradley 1979) that involve a friendly opening question, followed by ethnographic explanation, and then the “grand tour” question (62). The grand tour question from the short interviews (which was administered at the beginning of long interviews for participants with whom I did not conduct short interviews) was designed to learn about participants’ socioeconomic practices. Recall from the theory chapter that socioeconomic practices are everyday behaviors that participants engage in that they subjectively perceive as being related to their bankrutpcies. The following is the interview protocol for the interviews after the 341 meetings:

Friendly Opening Question: So, you just got out of your 341 meeting. How did that

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9 In North-Central Utah and Eastern Tennessee, it was not possible to conduct interviews directly after 341 meetings because there was no place to sit and talk, and in Eastern Tennessee I was unable to bring electronics into the meeting room. In these cases, I simply collected contact information and tried to set up external interviews, but this did cut down on the short interview sample in these locations.
go? [Follow-ups: Was it what you expected? What was it like for you to make it to court today? Did you have to take off work? Get a baby-sitter?]

Ethnographic explanation: When researchers study bankruptcy they mostly use bankruptcy petitions. From petitions researchers can see things like being behind on a mortgage or having credit card debt, but the petitions don’t tell us the conditions under which the debt occurred. We also know that bankruptcy is just one moment in a long chain of events. I’d like to understand that chain from your perspective.

Grand Tour Question: So, can you tell me what led you to file for bankruptcy? [Follow-ups: When was that? Were there any other factors? Etc..]

I dig into responses to the grand tour question as much as possible, circling back if necessary to try to get an overview of what caused the bankruptcy from the debtor’s perspective. During my year of fieldwork, I have conducted more than 40 short interviews following 341 meetings, along with 13 long interviews with debtors that comprise the primary dataset, and for participants from Eastern Tennessee and North-Central Utah these interviews also included the ethnographic explanation and grand tour question.

3.4.1 Topics of Conversation

Recall from the Theory Chapter that I am interested in learning about my participants’ socioeconomic practices and political perspectives. Socioeconomic practices are everyday actions that the participant perceives as being related to their bankruptcy. Political perspectives consist of participant’s responses to questions about politics as well as the justifications they have for the way they think, taken in context of their sense of who they are in the world. Following the “grand tour” question, one of the initial topics of conversation was aimed at gaining insight into a participant’s economic context. In nearly every interview I ask the “Life-Tour Question,” which is adapted from Marianne Cooper’s (2014) opening question from her interviews about economic security.

Life-Tour Question: Can you tell me about your background: Where you’re from,
what kind of family you grew up in, and how you got from there to here? Just a little question...[chuckle]

In response to this question, people generally tell me about their families, often leading with the stand-out experiences from their childhood—for Bill Anderson, it was his father’s suicide when Bill was nine years old; for Stacey Sanchez it was when her parents’ beloved show horse got sick and died, setting off a chain of events that Stacey sees as culminating in her parents’ divorce. Participants often mention their family’s social class—often in a somewhat codified way. As Stacey Sanchez put it, “We didn’t do without.” Others, like Amy Anderson, were more explicit: “You would classify us as ‘upper-middle class,’ but still middle class.” Using follow-up questions, such as “what was your family’s financial situation like growing up?” I try to get a sense of the class milieu of my participants. I also ask about participant’s parents and grandparents, learning how my participants see the class stance of their family over the past few generations. Other aspects of my participant’s context are available from knowing the neighborhood in which they live, and I research these aspects prior to the long interview. A discussion of the general context afforded by each of my research sites is in the next section on site selection.

A second piece of context I try to learn about is a participant’s politics. Sometimes I ask directly, “How do you describe your politics?” Americans often resist being labeled as supporting one party or another—I’ve learned that the opposite of Democrat is not necessarily Republican. For example, when I asked Kenny King what he blames for the deterioration of the middle class he responded with one word: “Democrats,” and earlier in the interview Kenny stated: “I blame everything on Clinton and Obama.” Kenny’s strong opposition to Democrats might lead one to assume that Kenny identifies as a Republican, but when I ask Kenny how he identifies politically, he responds, “Actually, I don’t associate with either belief [...] I just vote for who will be the best President, who will be the best in office. I didn’t vote for Clinton. I voted for Perot. Umm, I voted for Bush over Clinton. Umm, let’s see. I didn’t vote for Trump. I didn’t vote for anybody else. I did not vote this
last time. [TW: Just didn’t want to?] If I’d would of voted, I’d have picked the lesser of the two evils, which was Trump.” From this we learn that Kenny doesn’t identify as a Republican, but usually prefers politicians on the right of the political spectrum, with a preference for outsiders like Ross Perot and Donald Trump.

Survey researchers are well aware that many Americans strongly resist party labels. Since 1990, Gallup, who runs a Party Identification Poll, has found that “Independent” is usually the most common political identification among Americans, and this trend is growing. In 2017 Gallup polling found that 42% of Americans identified as Independents in 2017, compared to only 29% who identified as Democrats and 27% who identified as Republicans (Jones 2018). Survey researchers generally follow initial questions about party affiliation with a question about “leaning” and find that a large number of Independents “lean” towards one party or another. In 2012 Pew Research published an appendix to the 2012 Values Poll explaining why they include leaners with partisans when doing their analysis. Pew argues that leaners are more similar to partisans than other independents, finding that Republican leaners dislike Democrats almost as much as partisans (Pew 2014). While this move makes sense for the analyses that Pew is pursuing, it sweeps under the rug something rather unexpected about political polarization in America, namely, that it is less about partisanship than we might expect. Rather than needing to lump participants together to facilitate a statistical analysis, an interpretive design can accommodate the more complex political identities shown by my participants because it allows for non-categorical analysis.

I begin interviews focusing on a participant’s bankruptcy trajectory and economic history. Political topics often arise, but I tend to leave a more in-depth discussion of politics for the second half of the interview, when the participant hopefully feels more confident that I have no agenda other than learning what he or she thinks. I try to direct the conversation towards welfare programs, healthcare, racial politics, and trust in government in almost every interview. Other topics often come up as well, such as immigration, local politics, generational conflict, foreign affairs, and constitutional pol-

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itics such as second amendment issues. I often ask participants what they think should be changed or what they would like to tell political leaders. By the end of the interview I hopefully have not only learned my participant’s opinions about many different political issues, but also the justifications and explanations that accompany these opinions.

3.4.2 What were these interviews like?

Originally, I had intended to ask all my interviewees the same set of questions, but as I conducted the interviews, it became clear that my participants had particular expertise depending on what they had been through, and their backgrounds more generally. With less structure I was able to better observe the associations they made themselves between economics and politics. Moreover, my interviews were not simply a matter of extracting information. For some participants, talking to me provided an opportunity for catharsis by giving them a chance to tell their story—something that is not really done as part of the bankruptcy process. The best thing for me to do, I concluded, was to get out of the way and let them talk.

Thus, what evolved was an interpretive approach to interviewing similar to the one taken by Katherine Cramer (2016), in which the researcher steers the conversation as little as possible so as to observe the connections people perceive between topics. Like Cramer (2016) I had a list of questions I carried with me to interviews, which is included in Appendix B, but I did not ask all of these questions of every participant. I thought of the questions more like a topic guide. Ideally, I wouldn’t have to ask my question, thus introducing my particular perspective and maybe framing the issue differently than my participant would. The best scenario for me was to have participants bring up the topic I was interested in themselves in the context of conversation, then I could ask them to tell me more about it.

My most common phrases while interviewing are “Mmhmm” and “Wow.” I use “Mmhmm” to acknowledge that I have heard people’s points and to encourage them to elaborate. I use “Wow”
as a way of acknowledging the gravitas of what people have experienced. People going through bankruptcy have almost always had experiences that were momentous or overwhelming. Saying “Wow” is a way of acknowledging something’s importance without necessarily making a value judgment on the matter (“Oh no!” or “That’s too bad” or “I’m so sorry.”). When I interview, I approach each participant with empathy, but I’ve learned that commiseration is less valuable for most people than simple acknowledgement. Ultimately, I am there to listen. Participants sometimes experience emotional moments during these interviews and I now always carry a package of tissues. Unlike Cramer (2016) I generally do not have the advantage of observing conversations between people. However, because people can go through bankruptcy as couples, I was sometimes able to interview couples together, which proved to be a rich experience.

Researchers who study people in financially challenging situations are accustomed to low response rates and overcoming initial hostility towards talking about economic experiences (Lea et al. 2012). In an ideal world I would have liked to conduct all my interviews in my participants’ homes where it would be calm and quiet and I would be exposed to a wealth of visual information, but to maximize the number people I was able to talk to, I learned to be adaptable in my research practices. For many participants, inviting me into their home was not something they felt comfortable with. Some, like Irene Iverson and Jennifer Jackson, had chronic autoimmune conditions, and preferred virtual interviews because they did not want to risk their delicate immune systems. Others, such as Stacey Sanchez, were unwilling to give me their contact information to do an in-person interview, but responded favorably to my suggestion of doing a phone interview. Some participants preferred to do the interview in a café or restaurant, which had the benefit of being in-person but the drawback of sometimes being a loud environment. I learned quickly to put my cell phone (which I used to record interviews) as close to my participants as possible. Across all modes, interviews generally ran around 2 hours, which seemed to correspond to the average participant’s conversational stamina; after this point answers often being much shorter. I have also been able to do follow-up interviews.
with four of my participants.

3.4.3 Analyzing the data

After conducting some participant observation, archival research, and gathering interview data, I turned my attention to analyzing the data. Ethnographic analysis started while I was still collecting data in order to allow for the development of follow-up questions to add depth to the analyses I describe. I analyzed the data using two different methods: The Bankruptcy Autopsy, an interpretive method I developed for this project, and through domain analysis following Spradley (1979). These two techniques were combined to identify cultural themes, which is the goal of my ethnographic research.

3.5 Bankruptcy autopsies

“Bankruptcy is about financial death and financial rebirth.” - Elizabeth Warren on PBS *Frontline*. September 20, 2004

Before becoming a politician, Elizabeth Warren’s legal scholarship centered on bankruptcy, a subject she studied for more than twenty years. Warren’s decision to compare bankruptcy to death in her *Frontline* interview is more than simply metaphor. Bankruptcy and death have surprising legal commonalities, with bankruptcy proceeding as if the debtor had died and a new legal entity was born. During a bankruptcy hearing I observed in Massachusetts, Judge Melvin Hoffman chastised a lawyer representing a creditor who wanted to continue to collect a debt from a bankrupt debtor, insisting that the lawyer did not understand the “metaphysical nature of bankruptcy.” What Judge Hoffman meant was that the creditor could no longer collect on the debt because the debtor he was trying to collect from was legally dead.

Perhaps due to these similarities (or maybe professional envy), medical metaphors abound in
bankruptcy. One attorney described his interactions with clients by saying, “I’m like a surgeon. I remove their debt, I re-do their finances. I get them all packaged up, and then I send them on their way” (Interview with Peter Daigle, 04/11/2017). As I talked with Americans going through Chapter 13 bankruptcy, the most natural question to ask seemed to be, “What happened?” Bankruptcy represents a juncture in a person or family’s financial life, one that people naturally reflect on and weave into their personal narratives. In addition, I am also able to collect information from the artifacts created by the bankruptcy process including documents filed with the court and meetings held and attended. Combining these sources of information, I reconstruct the story of what happened in a way that privileges the debtor’s perspective. I call this a bankruptcy autopsy. In the next section I describe why I privilege the debtor’s perspective, then I describe artifacts of bankruptcy (documents and meetings), describe how I conduct debtor interviews, and give examples of bankruptcy autopsies.

3.6 An interpretive procedure

The word autopsy comes from the Greek autoptês, meaning “eyewitness.” In bankruptcy autopsies I have the luxury of combining the bankruptcy petition (you might think of it as the surgeon’s report) with the account of the reborn-debtor (the eyewitness) and what I can observe at bankruptcy court (another eyewitness). A bankruptcy autopsy is an interpretive procedure that is interested in establishing the “causes of financial death” from the perspective of the debtor. Through the bankruptcy autopsy I seek an “explanatory description” as opposed to a “prediction tied to causal laws” (Yanow and Schwartz-Shea 2012, 113). The decision to take this interpretive approach can be explained by considering the kind of answers positivist and interpretivist approaches give in response to the question: “Why did a bankruptcy occur?”

In a proximate sense, bankruptcies occur when a person (or couple) decides to file for bankruptcy. Positivists would argue that the decision to file includes combination of agentic and structural as-
pects. Agentic aspects are under a person’s direct control—for example, many people who have the resources to file and who would benefit financially from filing choose not to, perhaps out of fear of embarrassment if their family or employer found out. Structural aspects are outside of a person’s direct control—for example, a medical emergency such as a heart attack that leads to overwhelming medical debt. However, as you perhaps sensed when I described a heart attack as outside of a person’s direct control, the boundaries between agency and structure are blurry. A heart attack could be caused by a poor diet (agentic), or by genetic predisposition (structure). Even the poor diet could be caused by poor choices (agentic) or the unavailability of affordable healthy food (structure). Taken to the extreme, deciding whether a decision is driven by agency or structure can feel like a game of “duck, duck, goose,” in which the decision to view an outcome as ultimately determined by agency or structure is essentially arbitrary.

Though arbitrary, this decision is ultimately very important. A positivist approach requires isolatable “variables,” separating events into discrete moves in which agency or structure is the driving force (see Bennett and Checkel 2014). In some cases, separating agency from structure might not be of great consequence—ducks and geese are both waterfowl, after all. However, in many social settings, and particularly in the case of bankruptcy, to label an event as agentic versus structural leads us into complicated moral territory. For example, if a debtor’s decision to file for bankruptcy can be traced to poor financial choices that she freely made, does this change the way her debt should be treated?

This is not a question I am prepared to answer. First, I am reluctant to make moral judgments because this dissertation is not an exercise in ethics. Second, although moral questions are undoubtedly important, the question of “did the debtor go bankrupt because of freely made poor choices?” is not a question asked by the bankruptcy process. To receive bankruptcy relief a debtor must meet the qualifications and must follow their bankruptcy plan. With a few exceptions (debt from securities fraud, debts from causing injury to someone), whether debts are a result of agentic or structural
forces plays no part in determining their legal treatment. Third, from my perspective the agentic and structural causes of bankruptcy are mutually constitutive (Yanow and Schwartz-Shea 2012, 113). That is, I see bankruptcies as caused by both choices and structures that influence each other. Again, we can see the advantage of a constitutive approach to causality that liberates the researcher from being tied to the mechanical view of causality characteristic of positivist approaches (Yanow and Schwartz-Shea 2012, 113).

Ultimately, I am interested in understanding my participants’ politics. This is an area where perceptions matter far more than facts. As political scientist Adam Levine has shown (2015), the anxiety associated with economic insecurity has political consequences that undermine what would be an economically rational connection between economic insecurity and political action. According to Levine, “self-undermining rhetoric” occurs when politicians or others try to mobilize people around an anxiety-provoking issue (i.e., high healthcare costs) but the anxiety associated with this issue makes people want to run in the opposite direction (Levine 2015). For these reasons, emotions and perceptions are more important to my inquiry than attribution of blame or financial facts, further justifying an interpretive approach in my bankruptcy autopsies.

3.7 Cause of death: bankruptcy trajectories

The conclusion of my autopsy is the establishment of a bankruptcy trajectory that describes how the debtor came to file bankruptcy. To establish a bankruptcy trajectory, I combine the evidence I have from the petition, the 341 meeting, and when possible the interview. In the ideal case, I check the established trajectory with the debtor during the longer interview or a follow-up. This view is not objective; rather it seeks to present the decision to file in terms that are meaningful to my informants, supplemented by information in their bankruptcy petition or observed during their 341 meeting.

I use the term “trajectory” to highlight the length and compound causes of bankruptcies. The
trajectory often begins more than 10 years prior to filing and nearly all bankruptcies have more than one precipitating factor. A bankruptcy trajectory lists all of the identified contributing factors in chronological order and assesses their import using the available evidence. For example, the bankruptcy trajectory of one of my participants, Catherine Cruz (not her real name) proceeds as follows (Please note: I use ellipses to indicate the passage of time).

*Catherine’s Bankruptcy Trajectory:*
Use of credit cards for child-related and cost-of-living expenses when not receiving child support (2001-2017) ...Change in employment leads to significant pay cut (2007) ...Got behind on debt payments (2007-2017) ...Legal action by debt collectors (2015-2016) ...Decision to file bankruptcy (2017)

In Catherine’s case, some aspects of her bankruptcy trajectory are visible from her petition, such as the fact that the majority of her debt was in collections and that debt collectors had succeeded in getting several judgments against her. Other aspects, such as the change in her employment in 2007 or the fact that she didn’t receive child support for her daughter who is now in her 20s, are important from Catherine’s perspective even though they don’t show up in the petition.

Another example of a bankruptcy trajectory comes from the participant I refer to as Irene Iver-son. Irene had a successful career in human resources before a diagnosis of a chronic illness rendered her unable to work. When I met her, Irene had lost her job, and had run through her more than 8 months’ worth of savings. She was living with her parents and eventually filed Chapter 13 when she began to fear that stress from receiving collection calls would endanger her health further.

*Irene’s Bankruptcy Trajectory:*
Chronic autoimmune condition ...Leaves job when unable to work ...Illness not covered by insurance ...Paid for medical treatment out of pocket using savings ...Used credit cards and loans to pay for living expenses ...Fear of default and stress from receiving collection calls ...Desire to preserve the option to work and pay back debt ...Filed Chapter 13 bankruptcy
Because Irene paid for her medical treatments out-of-pocket using her savings while putting cost-of-living expenses on her credit cards, her bankruptcy petition does not show any medical debt, even though medical issues were the cause of her economic fall from grace. Without talking to Irene, it would be easy to misclassify her case as one primarily related to credit card debt.

In sum, the bankruptcy autopsy is an original interpretive method developed for this dissertation. It combines three artifacts of bankruptcy: the petition, the 341 meeting, and participant interviews. The result of a bankruptcy autopsy is a bankruptcy trajectory, which describes “what happened” in a contextualized fashion privileging the participant’s perspective. These trajectories are then analyzed individually and as an ensemble to uncover the patterns of social relations that are reflected in debt and bankruptcy.

3.8 Domain analysis

Spradley (1979) provides an indispensable guide to analyzing ethnographic interviews. The goal of ethnographic analysis is to study culture by determining “its parts, the relationship among parts, and their relationship to the whole” (92). It is important to emphasize that the parts of culture and their relationships are to be understood as they are conceptualized by participants, with the knowledge that this conceptualization usually occurs tacitly. Thus, the job of the ethnographer is to discover this tacit knowledge (93). Ethnographic analysis assumes that cultural meaning is created using symbols and the words used by participants are themselves symbols. The meaning of any symbol (including language) can be found through its relationship to other symbols in a particular culture. Domain analysis is a method for discovering the coding rules that correspond to cultural themes.

Domains are symbolic categories that include other categories (Spradley 1979, 100). The first element of a domain is a cover term, which is the name for a category of cultural knowledge (Spradley 1979, 100). For example, in my research, “the entitled” is a cover term for a larger category of knowledge that includes various types of entitled people. Amongst my participants, the entitled included
millennials, welfare cheaters, and often professional athletes. These examples that belong to a category are known as included terms (Spradley 1979, 100). All domains are also linked together by a single semantic relationship that defines the cover term using the included terms. In my case, I searched for relationships of strict inclusion (X is a kind of Y). For example, a welfare cheat is a kind of entitled person.

Cover terms should come from verbatim language. After transcribing each interview, I constructed a document that I used for domain analysis. This document was a collection of all the political perspectives from a given interview. This includes passages that I believe are key for understanding my participant’s context, and all of the political opinions that are offered in the course of the interview including justifications where possible. I sort these opinions topically and in terms of how they are justified. Using this method, I discovered the domain of “the entitled,” which is the focus of the domain analysis described in Chapter 5. I was able to use structural questions to learn more about the entitled in some of my follow-up interviews, and as I move towards the book-version of this project I plan to do further rounds of follow-up interviews that will enable taxonomic and componential analyses that are more in-depth analyses of a particular domain.

3.9 Discovering cultural themes

Spradley (1979) assumes a certain level of cultural coherence within the group being interviewed, but I found that variation in my domain analyses of “the entitled” pointed to different expressions of culture. Domain analysis combined with bankruptcy autopsies allowed me to see cultural themes across my core sample of participants. Spradley (1979) defines cultural themes “as elements in the cognitive maps which make up a culture” (186). Cultural themes may be tacit or explicit (Spradley 1979, 187). In my case, I found that the theme of “Archie Bunker” was explicit for some of my participants, allowing me to see a broader implicit theme of All in the Family, which included the complementary themes of “Archie,” “Edith,” and the “liberal kids.” Each of these groups had a separate way
of defining “the entitled,” as could be seen from their domain analyses.

A cultural theme consists not just of the parts of culture and the relationship among these parts, but also the relationship of the parts to the whole. This third aspect was fleshed out in two ways, first by showing how understandings of “the entitled” were related to shared deep stories (Hochschild 2016), and second, by showing how understandings of “the entitled” were related to the socioeconomic practices gathered from bankruptcy autopsies. The combination of these two steps completes the picture of a political culture as semiotic practice.

3.9.1 Identifying deep stories

In Strangers in Their Own Land: Anger and Mourning on the American Right, sociologist Arlie Hochschild (2016) says that people have “deep stories” about who they are, and what their values are. Deep stories are not necessarily true, but they feel as if they were true (17). The deep story I find among most of my participants is one “against entitlement” that has themes of hard work and nostalgia for historic America. The deep story helps to flesh out the cultural themes found by providing important context that allows us to connect the themes of Archie and Edith to a shared background. Information for the deep story was also gathered from the documents summarizing interviews, in particular from information that was part of my participants’ contexts.

3.9.2 Identifying semiotic practices

Combining the socioeconomic practices from bankruptcy autopsies with domain analysis of symbolic language surrounding the entitled allows us to provide full descriptions of the semiotic practices associated with the cultural themes of Archie, Edith, and the liberal kids. To identify semiotic practices, I compared the socioeconomic practices of my participants and explored how they varied with the deep stories and domain analyses I conducted. Recall from Chapter 2 that a semiotic practice combines everyday actions with symbolic systems such as language. By combining socioe-
economic practices with domain analysis of “the entitled” I am able to show that Archies have socioeconomic practices that mark them as heads of household under siege, who define the entitled in terms of identity politics. Ediths have socioeconomic practices that mark them as economic dependents fallen from grace, who define the entitled in broad, inclusive terms. Archies and Ediths share the deep story against entitlement, but they define the entitled differently. The liberal kids (a small group) have socioeconomic practices that mark them as education-poor young professionals, and reject notions of entitlement and the deep story.10

The cultural themes of All in The Family (Archie, Edith, and the liberal kids) allow participants to solve problems, manage interpersonal relationships, acquire and maintain status, and define domains of social conflict. For example, the theme of Archie gives concrete groups that can be blamed for causally nebulous economic insecurity, and it also helps to manage interpersonal relationships with millennial children, who are often sources of economic insecurity and political disagreement.

3.10 Why interpretive methods?

There are both methodological and ideological reasons why I used interpretive methods in this dissertation. The methodological justification is that the strengths of interpretive methods allow me the most leverage on the kinds of data that I have encountered during this project. The data from interviews and observation of bankruptcy court are rich in subjective and contextual evidence. Such evidence is problematic in a positivist framework but is happily accommodated in an interpretivist one. Being open to subjective and contextual data broadens the amount we can learn about topics such as bankruptcy, debt, and the politics of economic insecurity. Moreover, it centers the data collection efforts on an area where an academic with constrained resources is on an equal footing, or even at an advantage, relative to the non-academic actors (corporations, banks, marketing firms,

10The liberal kids have their own deep story, but the size of this group in my sample was not big enough to get a good sense of it.
hedge funds) who also collect financial data. I expand on each of these justifications below.

3.10.1 Uncovering new financial data

Financial data is plentiful today relative to just a generation ago, but the vast majority of it is collected and controlled by private entities such as credit card companies, banks, marketing firms, and a myriad of other private actors who buy, sell, analyze, and act on financial data. These financial data are not generally collected not with the goal of learning about consumers for learning’s sake, but to increase the profits of these entities. Of course, public institutions such as the Federal Reserve Bank and the Census do collect large-scale financial data without a profit motive. However, the financial data available through the Census is limited to income, and even the more comprehensive data available in surveys like the Federal Reserve’s Survey of Consumer Finances pales in comparison to what is available in the private sector. Unsurprisingly, academics are increasingly pairing with private sector companies to get access to large-scale financial data, which has the benefit of large sample sizes but pre-disposes the analysis to proceed using the variables (concepts) that were chosen by a private entity with a profit motive. When answering political questions, even when financial data can be obtained, it is often a struggle to merge it with political outcomes, which are rarely part of the original data collection effort."

Fortunately, a significant amount of information about debt and economic insecurity is kept not in large-scale private financial data, but within the people whose lives are shaped by these phenomena. This data is different from large-scale financial data. To begin, it is harder to extract. People must be found and talked to. Legal jargon must be learned and interpreted. Of course, surveys and the digitization of court records can go some distance towards this end, but to know what questions to ask or how to interpret the court records researchers need a significant amount of con-

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"Partnering with credit bureaus, social scientists have been able to link credit scores with political outcomes by matching geographic locations (Healey and Lenz 2017), but studies in this vein must also cope with the challenges of ecological inference."
textual knowledge. In the area of developing contextual knowledge, money is helpful, but time is paramount. This places academics on a more even footing relative to other collectors of financial data. In developing contextual knowledge, however, one must be prepared to encounter a significant amount of contextual and subjective data.

3.10.2 Accommodating Contextual and Subjective Data

Interpretivist approaches accommodate subjective and contextual data by engaging in bottom-up concept formation and allowing for multiple social realities. I will describe these two aspects of the interpretive method and justify their importance using examples from my study.

Bottom-up Concept Formation

In interpretive research, concepts are developed through experiences in the field, in contrast to positivist work in which concepts are designated a priori (Yanow and Schwartz-Shea, 113). As was highlighted in the previous section, the bulk of existing financial data is collected by private entities with a profit motive. The categories and concepts that are important to these entities are likely to be different than those important to researchers such as myself. The ability to develop one’s own concepts in the field prevents the researcher from being constrained by data that has already been categorized by actors with a profit-motive agenda.

Another advantage of the bottom-up development of concepts is that it allows the heterogeneity in a population to be explored rather than masked. For example, instead of sorting my participants into broad ideological categories such as “Liberal,” or “Independent, leans Republican,” to facilitate statistical analysis, I can accommodate the ideological positions of people like Bill Anderson, a participant from Eastern Massachusetts, who describes himself as a “conservative liberal,” or Linda Livingston, a participant from Eastern Tennessee, who identifies as a conservative Democrat.

Such an approach reflects shifts in the underlying terrain more quickly than top-down, more
generalizable approaches. For example, if the nature of American partisan identification is shifting, trying to capture this change using the partisan categories from a previous era will mask changes until the underlying phenomenon differs enough from its categorical representation that the categories cease to be useful. That is, as long as the conventional categories provide statistical leverage in predictive models, we are likely to continue to use them, even if they increasingly represent the phenomena they purportedly describe. This is not to say that such top-down analyses are not useful or potentially informative; rather, it says that a bottom-up understanding of how Americans self-categorize has the value of alerting us to the limits of existing analytic categories.

**Multiple social realities**

Where positivist methods generally hold that the goal of research is the search for a singular truth, interpretive methods are based on the belief that there are multiple social realities (Yanow and Schwartz-Shea 2012). This is an advantage when considering subjective and contextual data. Allowing for multiple social realities relieves the researcher of becoming too fixated on determining whether participants are “telling the truth”—something that is important if we wish to make objective and generalizable claims as in a positivist framework. This is not to say that searching for “the truth” is not valid exercise, rather that subjective and contextual data are not well suited to arbitrate such a question.

For example, when interviewing Americans about their politics, they often tell what academics call “welfare queen” stories to justify their belief that welfare recipients are abusing the system. Consider, for example, this “welfare queen” story told to me by Kenny King from Eastern Tennessee:

KK: I actually seen it when I bounty hunted. [...] I went to take a guy back to the sheriff’s department that was in the courthouse, and one time the welfare office was in that same building. While I was sitting in the parking lot getting ready to leave, I saw a woman go into the welfare office, and she was black, and she went in the welfare office
with like seven kids. She come out. The kids jumped in the car, changed clothes and went in with another woman.

Do we know that Kenny is telling the truth? No. Of course, it’s entirely possible that he is. It’s also possible that he’s exaggerating for rhetorical effect or telling a story he heard through the grapevine as if it were his own, and, of course, he could have made the whole thing up. While it is difficult to make claims regarding the overall veracity of Kenny’s story, it is much less of a stretch to argue that it is part of Kenny’s social reality—i.e., Kenny proceeds in the world as if this story is true. Getting caught up in the veracity of Kenny’s statements would be insulting to Kenny and would likely result in a much less informative interview. Even if the interviewer made efforts to ask useful follow-up questions, it would be a stretch to use such data to make objective and generalizable claims about the incidence of welfare fraud and opposition to expanding welfare state programs.

Contextual and subjective data is better suited to provide explanatory description rather than prediction (which is usually the goal of positivist studies). Predicting whether someone will oppose welfare state programs based on whether they have personally observed welfare fraud would likely be an interesting study, but it would be better answered by an experiment in the vein of Sands (2017), in which individuals are randomly exposed to the presence of homeless individuals (played by actors) while being asked whether they support or oppose a millionaire’s tax. By embracing multiple social realities the researcher is able to avoid the trap of misusing contextual and subjective data, but must in turn accept that he or she will have more analytical leverage in the realm of descriptive explanation than prediction.

3.10.3 Ideological Justifications

In addition to the methodological justifications for using interpretive methods there are also ideological ones. Positivist methodologist are less likely to explicitly evoke ideological justifications for methodological choices, but the interpretivist school has a much stronger emphasis on the inter-
twinning of methodology and ideology (Yanow and Schwartz Shea 2012). It would be disingenuous in this tradition to not acknowledge my methods as having both practical and ideological components.

3.10.4 Answering the Perestroikan call

The ideological commitments that underlie a decision to use interpretive methods can also be seen as answering the Perestroikan call in the study of politics. The Perestroika movement in political science was founded in the summer of 2000, when a group of political scientists circulated an anonymous email calling for change in the discipline. According to Kristen Renwick Monroe, editor of the 2005 volume Perestroika! The Raucous Rebellion in Political Science, the leaders of the Perestroika movement were “fed up with what they saw as the narrow parochialism and methodological bias toward the quantitative, behavioral, rational choice, statistical, and formal modeling approaches in American political science” (1). Some in the Perestroika movement, such as Dvora Yanow (2005), called for a revalorization of methods associated with the “Chicago School” of sociological and anthropological field research. These were “methods used in field-based research, particular site-based, ‘in-depth’ (‘open-ended’ or ‘conversational’) interviewing, typically done within the context of ethnographic or participant-observation research” (205).

For me, answering the Perestroikan call is important because opening ourselves up to contextual and subjective data means a better understanding of social phenomena. I believe that positivism and interpretivism rely on each other to describe reality—rather than being antagonistic approaches, they are actually complimentary. To understand how positivism and interpretivism compliment each other, I like the metaphor of prickles and goo: In 1960, British philosopher Alan Watts gave a talk, The Nature of Consciousness (later published in a 2017 in a collection) in which he proposed that the seemingly opposing perspectives of logical positivism and idealism were, in reality, dependent on each other to correctly describe the world. Watts uses the term idealism where I use interpre-
tivism, reflecting the idealist philosophical roots of the interpretive tradition (Collins 2010):

There are basically two kinds of philosophy. One’s called Prickles, the other’s called Goo. And prickly people are precise, rigorous, logical. They like everything chopped up and clear. Goo people like it vague. For example, in physics, prickly people believe that the ultimate constituents of matter are particles. Goo people believe it’s waves. And in philosophy, prickly people are logical positivists and goo people are idealists. And they’re always arguing with each other, but what they don’t realize is that neither one can take his position without the other person. Because you wouldn’t know you advocated prickles unless there was somebody else advocating goo. You wouldn’t know what a prick was unless you knew what goo was. Because life is not either prickles or goo, it’s gooey prickles and prickly goo.


In this project, I treat the economic conditions and political perspectives of my participants as subjective, not objective, realities. To be clear, I am not advocating that all studies in American politics be of the interpretive variety, rather that we need both interpretive and positivist analyses to get a clear view. I study these issues through a positivist lens in some of my other work (see Wiedemann and Wise, 2018). In this dissertation, however, I hope to provide an explicitly gooey perspective on these phenomena, complimenting the existing research in American politics that takes a positivist approach.²²

3.10.5 Talking to each other

A final ideological reason for pursuing interpretive research was that it responded to a popular critique of academic political science in the aftermath of the 2016 presidential election. My first visit

²²Those who advocate multi-method research likely see themselves as practitioners of “gooey prickles” or “prickly goo” and thus the best situated to describe reality. While the multi-method approach has much to be applauded, it is not the one I am taking in this dissertation because it would be a very difficult task to accommodate both approaches in one study. As Dvora Yanow puts it, “by the time the research question has been brought down to the level of specificity necessary for operationalization, the researcher has, implicitly if not explicitly, taken a stance regarding whether the topic of study can be known ‘objectively’” (2005, 207).
to bankruptcy court was on January 26, 2017, six days after Donald Trump was inaugurated. There was a palpable sense that something was going on in America that was not being fully captured by surveys and polls—the forms of data that predominate in American politics. As a graduate student studying American politics at an East Coast university, I felt isolated from the America I was supposed to be studying—even the parts of it that were in my own backyard. The interview-heavy interpretive approach taken by scholars such as Katherine Cramer in *The Politics of Resentment* (2016) places the researcher in the community instead of on the other side of a survey, responding, albeit in a small way, to the admonishment that Americans are no longer talking to each other.

### 3.11 Conclusion

In this chapter I describe the suite of ethnographic methods I used for this research, which included contextual research, participant observation, ethnographic interviewing, and analyzing the data through bankruptcy autopsies and domain analysis aimed at discovering cultural themes. After explaining each of these procedures, I conclude by justifying my choice of interpretive methods. While using interpretive methods is still a rare choice in American politics, I hope to have convinced the reader that a study based on the financial data embedded in humans and institutions is a valuable endeavor in a context where most financial data is owned by private corporations and collected with a profit motive. Given that the data embedded in humans and institutions is subjective and contextual, interpretive methods are the natural choice because they accommodate these features whereas a positivist framework does not. Along with these methodological justifications are the ideological justifications of answering the so-called Perestroikan call, and placing the researcher back in dialogue with the community.
If I were asked for one word to describe Irene Iverson, I would choose “competent.” Irene is a professional woman in her mid-thirties. She is sharp and organized, with a big dose of good humor and an easy laugh. Irene found her calling as a human resources professional, balancing the often conflicting objectives of business with the needs of workers and requirements of regulation and compliance. Prior to the medical crisis that led to her bankruptcy, Irene had been consistently employed since she graduated from high school, with the exception of the eighteen months she
spent on a Church of Latter-Day Saints (LDS) mission in Brazil. After returning from her mission, Irene worked her way through a master’s degree in business and started working in human resources for the LDS Church. Irene went on to work for multiple financial companies and businesses in the Salt Lake area, working her way up to human resources business partner. In 2016 she was making around $70,000 a year as an HR manager at a new start-up with its headquarters in Salt Lake City.

Since she was sixteen, Irene experienced intermittent health problems that seemed to come out of nowhere. Some days she would feel exhausted and sore, but she was always able to get to school or work, even though this sometimes involved her mother literally dragging her out of bed. In the fall of 2016, however, Irene’s health got really bad—worse than it had ever been before. Irene got so sick she could not eat or drink and she stayed like this for three weeks. Irene was hospitalized for more than a week and the doctors ran test after test but most were inconclusive. Eventually, Irene was diagnosed with a chronic autoimmune disorder, acute pancreatitis and possible kidney failure. Irene just felt lucky to be alive.

The doctors told Irene that she could either keep her job or keep her health. If she kept trying to work, they said, she would be dead in 30 days. Irene knew she needed to quit her job, but quitting was a very tough decision for her. Irene put it this way: “I’ve always been the person, who if I can’t work, I’ll go flip burgers. If I lose my job, I’ll flip burgers until I find another job.” Making the decision to leave work was one of the hardest in her life—but Irene knew she needed time to recover.

When Irene stopped working she had eight months of income in savings—an amount far greater than most Americans (Hacker et al., 2013). Irene moved out of the condo she had been renting, sold the assets she could, and moved back in with her parents. She hoped her savings would last until she could recover and go back to work. Unfortunately, Irene’s recovery took longer than she anticipated. When I met her, more than a year after her hospitalization, Irene’s health was improving—she could get out of bed most days—but she was not at the point where going back to work felt like an option. And there was another complicating factor. Irene’s medical bills from her week of hospitalization
and treatment came to more than $40,000. She paid them out of pocket, using nearly all her savings, and began to put her living expenses on credit cards. Irene lost her health insurance when she quit her job, and buying health insurance on the open market was prohibitively expensive—$800 in premiums every month. Moreover, her chronic autoimmune condition was not well covered by the insurance plans she looked at, so she was going to have to pay a lot out of pocket anyway.

Before she filed Chapter 13 bankruptcy, Irene looked into applying for Social Security Disability (SSDI), but the application process would take around three years, during which time she would be totally dependent on her family for support. Moreover, once receiving SSDI, working more than a small amount is not permitted. For Irene—someone at the beginning of a promising career who strongly identifies as a worker—giving up on ever working again was unthinkable. “That’s the mentality in my family: Unless you’re dying, you work,” she while explaining why she didn’t want to pursue SSDI.

For Irene, filing Chapter 13 bankruptcy allowed her to get “in front of it [her debt] before any of the calls or anything would come, because I couldn’t pay.” The idea of getting collection calls was Irene’s worst nightmare—“I just couldn’t ever handle the thoughts of somebody calling to collect on me when I wouldn’t be able to do anything about it,” she said, her voice tightening with anxiety. Irene prides herself on being a responsible person and wants to pay back her debts. “[I]n my head I’m like, ‘I borrowed that money, I should pay it back.’ I don’t know if I’ll ever get to, but that’s what’s in my head,” she says. Moreover, getting collection calls would be a major stressor for Irene and chronic autoimmune condition flare-ups are triggered by stress. For Irene, Chapter 13 bankruptcy felt like the responsible option—by paying some of the debt, she wasn’t “running away from it.”

Irene chose to file Chapter 13 bankruptcy instead of Chapter 7 bankruptcy, which was an option given that she had left her job after hospitalization and had made no income in the six months prior to filing. Irene decided to file Chapter 13 because it gave her the “opportunity to pay back” more
of her debt should she be able to go back to work. This economically irrational decision reflects Irene’s belief in taking personal responsibility for her debt, which is an integral part of Irene’s sense of who she is in the world. Irene’s ability to make this choice was made possible by her parents who agreed to pay $75 a month for the consistent monthly payments that are required in a Chapter 13 bankruptcy.

I describe Irene’s bankruptcy as a “cascade” bankruptcy—one that occurs swiftly and has low causal complexity. Within a little over a year, Irene went from economically comfortable to filing personal bankruptcy. While some aspects of Irene’s cascade bankruptcy are typical—responding to a major health crisis is the most common trigger of cascade bankruptcies in my sample—other aspects are unique, such as Irene’s decision to file Chapter 13 when she could have filed Chapter 7. Thus, while I use bankruptcy autopsies such as Irene’s to build up a picture of economic insecurity amongst my sample, we should keep in mind that every bankruptcy represents a unique story.

In terms of causal complexity, Irene’s bankruptcy stems from the single triggering factor of responding to a major medical crisis, which led to both Irene’s medical bills and loss of employment. This low causal complexity in the bankruptcy trajectory is characteristic of cascade bankruptcies. Even though it is possible, however, to trace the vast majority of Irene’s financial challenges to responding to her illness, a deep dive into Irene’s story reveals other contributing factors. For example, Irene was not eligible for the Family Medical Leave Act (FMLA) because she had recently switched jobs—a decision she had made because she felt that her previous employer was never going to promote her because of her gender. This underscores the fact that while the causal complexity of Irene’s bankruptcy narrative was relatively low, actual causality in bankruptcy is often an elusive interplay of economic shocks and structural factors.

This chapter analyzes 33 bankruptcy autopsies conducted using the process described in the methods chapter. It is important to remember that a bankruptcy autopsy is based on the perceptions of debtors and represents subjective and contextually dependent data. My analysis reveals the
shapes of economic insecurity and social themes of socioeconomic practice that are related to it for the participants in my sample.

4.1 Description of the data

The bankruptcy autopsies I use in this chapter come from interviews with 43 Americans from 35 different bankruptcy cases filed in 2017 and early 2018. I refer to these cases as the “autopsy sample.” The autopsy sample includes the thirteen cases that make up the core sample (participants for whom I have interview data on both socioeconomic practices and political perspectives) combined with an additional 22 short interviews that contained enough information to conduct a bankruptcy autopsy.¹ I collected contextual and background information from an additional 50 hours of observing and taking fieldnotes at bankruptcy court, observing 341 Meetings² and bankruptcy hearings. In total I observed some 800 cases, and conducted interviews with lawyers, judges, and Chapter 13 trustees and their staff.

For each of the 35 cases in the autopsy sample, I constructed a bankruptcy trajectory as described in the Chapter 3. In this work I distinguish between events and the practices that are related to them and place the focus on the practices that surround particular events. Within the trajectory, I labeled each socioeconomic practice (separated by ...) with a category, which is often an event. For example, a category such as “divorce” refers to a set of practices related to divorce, such as the cessation of economic support from a former partner. Socioeconomic practices were allowed to belong to more

¹It was easier to conduct short interviews after 341 Meetings in Boston as there was an amenable space to sit and talk. As such, the majority of short interviews came from this location. Many of the participants I interviewed for short interviews did not respond to requests for long interviews (in which I spend more time on political perspectives). Thus, I had enough information to conduct bankruptcy autopsies for these participants, but only had information on political perspectives from the 13 cases that correspond to the core sample.

²The 341 Meetings were particularly enlightening in Eastern Tennessee where debtors are directly asked, “What happened?” At all other sites, including the shadow cases in Northern Utah and Western Tennessee, debtors were not consistently asked about the circumstances of their bankruptcies, but details sometimes emerged from the meeting.
than one category, reflecting their multi-faceted nature. I coded and re-coded the socioeconomic practices to develop a bottom-up set of 54 labels. In this process, I tried to use labels that reflected the language used by my participants as opposed to trying to shoehorn the participants’ language into social science categories. Looking at the 54 labels, I grouped 31 of them into 5 social domains, with an additional domain of “legal factors.” The list of the five social domains (plus the legal factors) and categories of practice within each domain are shown below:

1. HEALTH
   (a) Responding to a medical event (ME)
   (b) Coping with a chronic condition (CC)
   (c) Challenges with health insurance (HI)
   (d) Practices related to addiction (ADDITION)
   (e) Practices related to depression (DEPRESSION)
   (f) Impulse shopping (IMPULSE)

2. FAMILY
   (a) Divorce (DIVORCE)
   (b) Separation (SEPARATION)
   (c) Marriage (MARRIAGE)
   (d) Practices related to a death in the family (DEATH)
   (e) Practices related to illness in the family (ILLNESS)
   (f) Supporting adult children (ADULT CHILDREN)
   (g) Supporting grandchild (GRANDCHILDREN)
   (h) Supporting parents (PARENTS)
   (i) Supporting siblings (SIBLINGS)
   (j) Relying on family for economic help (FHELP)

3. LIVELIHOOD
   (a) Practices related to unemployment (UNEMPLOY)
   (b) Not getting enough hours (HOURS)
   (c) Less income after change in employment (CHANGE JOB)
(d) Changes in income received through SSDI (SSDI)
(e) Changes in pension, Social Security, Medicare (RETIREMENT)
(f) Practices associated with running a small business (SMALL BUSINESS)
(g) Discrimination leads to lower income (DISCRIMINATION)
(h) Bureaucratic problem leads to not receiving expected money (BUREAUCRACY)
(i) Car repair/replacement needed to get to work (TRANSPORTATION-L)
(j) Government policies related to job (POLICY-L)
(k) Economic conditions are not favorable for employment/making money (ECONOMY-L)
(l) Illegal activity (by someone else) leads to losing job (FRAUD-L)
(m) Missing work (MISS)
(n) Wage garnishments (GARNISHMENT)

4. COST OF LIVING

(a) Having insufficient funds for a prior financial commitment (IF)
(b) Responding to debt collection outside of garnishments (COLLECTIONS)
(c) Living paycheck-to-paycheck (P2P)
(d) Paying fees or late payment penalties (FEES)
(e) Paying legal fees (LEGAL)
(f) Paying student loans (EDUCATION)
(g) Paying for necessities such as food, clothing, utilities (NECESSITIES)
(h) Paying taxes (TAXES)
(i) Responding to government policies that affect cost of living (POLICY-C)
(j) Losing money because of fraud or a scam (FRAUD-C)
(k) Costs associated with transportation other than getting to work (TRANSPORTATION-C)

5. HOUSING

(a) Getting behind on the mortgage (MORTGAGE)
(b) Making repairs or renovations on a house (RENO)
(c) Spending money on rent or moving expenses (RENT)
(d) Paying property taxes or homeowners insurance (HCOSTS)
(c) Illegal activity (by someone else) leads to problems with mortgage (FRAUD-H)
(f) Practices related to the housing market bubble prior to 2008 (HBUBBLE)
(g) Responding to a foreclosure notice (FORECLOSURE)
(h) Responding to economic conditions unfavorable for housing market (ECONOMY-H)
(i) Responding to mortgage-holder’s refusal to agree to loan modification (LOANMOD)
(j) Buying time to either sell or make plans (TIME)

6. LEGAL FACTORS

(a) Receiving a legal suggestion (LS)
(b) Making above median income (MEDIAN)
(c) Filing bankruptcy within eight years of a prior bankruptcy discharge (INSUFTIME)

Here is what the labeling looks like for a particular bankruptcy trajectory, using the example of
Angela Baylor from Eastern Massachusetts:

*Angela’s Bankruptcy Trajectory, Labeled:*
Husband lost good job 5 years ago and has only been able to find contract work since [LIVELIHOOD (unemploy, hours)] ...Construction on a bridge means tourists can’t get to Angela’s store and seasonal business takes a big hit [LIVELIHOOD (small business, economy-l)] ...Angela spends time and money taking care of her mother who lives with her and who broke her knee and elbow [FAMILY (parents)] ...Angela and her husband experience depression [HEALTH (depression)] ...Angela gets behind on their mortgage [HOUSING (mortgage)] ...Angela waits for housing market to improve so she can get a better price for her house and also have time to find alternative housing for her mother and adult brother who currently live with her [HOUSING (economy-h, time), FAMILY (parents, siblings)] ...Angela files Chapter 13 when bank forecloses [HOUSING (foreclosure)]

4.1.1 CHALLENGES WITH CATEGORIZATION

As with any categorization scheme, some of the categories are more coherent than others, and some
labels could fit under multiple categories. In such cases I tried to think about how my participants
conceived of the phenomena in question—where it fit into their worldview. For example, impulse shopping was particularly difficult to categorize—is it a cost of living factor or is it health related? I eventually placed it under health because my participants discussed impulse shopping in the same breath as other addiction issues. For example, when I asked Norman Pereira, a retiree in Eastern Massachusetts, what happened such that he ended up in bankruptcy, he responded wryly, “Ah, let’s see. I spent too much money gambling, drinking, and uh, impulse buying probably, yeah.” Others such as Oliver Owen described their impulse shopping as being “like an illness.”

It is important to underscore that the normative question of whether we should consider impulse shopping to be a health issue is not what is at stake in this work. Recall that bankruptcy trajectories intend to describe how my participants make sense of their bankruptcies, not reflect “the objective truth” about what causes bankruptcies.

### 4.1.2 Aggregating and Analyzing

After coding the bankruptcy trajectories and identifying the 54 categories of socioeconomic practice and 5 social domains, I compared the categories and themes across the 35 bankruptcies in the autopsy sample. I also added another piece of information—approximately how many years the bankruptcy trajectory covered. This piece of information is inherently fuzzy because participants’ memories are fallible and because identifying the “start” of a trajectory towards bankruptcy is a subjective task. When possible I combined interview information with information from the bankruptcy petition on the dates that particular debts were incurred. Bankruptcy petitions include a question asking about the date that an individual incurred specific debts, but completed petitions do not always include this information and it does not seem to be a requirement for confirmation. Despite their subjectivity and fuzziness, these time measurements are valuable pieces of information because they give important clues into the shape of a bankruptcy. Time measurements broadly fall into three categories: “Fast” bankruptcies have trajectories that spanned one to three years. “Slow” bankruptcies...
have trajectories that spanned ten or more years. “Medium” bankruptcies have trajectories that ran from five to seven years.

4.2 Bankruptcy shapes

The shape of a bankruptcy trajectory comes from considering the duration and number of socioeconomic practices contained in a bankruptcy. I concluded that bankruptcy trajectories in the autopsy sample could be characterized by one of three ideal-type shapes: a cascade, a staircase, or a spiral. This section describes the characteristics of bankruptcy trajectories corresponding to each shape.

4.2.1 Cascade bankruptcies

Cascade bankruptcies (12/35 in the sample) are set off by a triggering practice, leading to an accumulation of debt and ending in bankruptcy. Irene Iverson’s bankruptcy is an example of a cascade bankruptcy. Responding to a health crisis was followed a series of other practices including quitting a job, moving in with family, paying medical bills, and using credit cards to pay for living expenses, which culminated with Irene filing for Chapter 13 bankruptcy. Cascade bankruptcies occur swiftly—filing for bankruptcy usually occurs within one to three years of the cascade-triggering practice. Practices related to health and changes in the familial network (divorce, marriage, and death) are the most common categories of cascade-triggering practice (7/12 and 4/12, respectively).

Anyone who heads a household is probably unsurprised to learn that practices related to health, death, and divorces are common cascade triggers. Marriage, on the other hand, presents more of a puzzle and it was not the only puzzling cascade trigger I encountered. The next section describes two puzzling cascade triggers: marriage and refinancing a mortgage.
Unexpected cascade triggers

When Dan and Evelyn Dailey from Eastern Massachusetts filed for bankruptcy, they had a combined total of $150,000 in student loans and $70,000 in credit card debt and personal loans. Despite this high debt burden, both Evelyn and Dan had found steady employment after finishing their masters’ degrees, and were able to make the monthly payments on their debt. Evelyn was enrolled in a federal program that allowed her to make income-based repayments on the federal student loans, which made up the bulk of her student debt. When Evelyn and Dan got married, however, Dan’s income was added to Evelyn’s for the purposes of determining her income-based repayment. Evelyn’s student loan payments more than doubled overnight. She saw a cascade of debt on the horizon and set up a meeting with a bankruptcy attorney who eventually encouraged the couple to file jointly.

Patty Pearson, a middle-aged woman in North-Central Utah, provide another example of an unexpected cascade trigger. Patty’s cascade bankruptcy was triggered in 2007 when Patty and her husband refinanced their home. Like other homeowners who refinanced during the housing bubble, Patty and her husband ended up with a loan with terms they had not fully understood. In the aftermath of the housing crisis, Patty’s mortgage was sold from servicer to servicer and in 2017 she unexpectedly received a foreclosure notice. After contacting her current mortgage servicer, Patty learned that she and her husband were supposed to have paid $15,000 during their refinancing—a fact their paperwork confirmed, but that they had not realized at the time. A cascade had been going on without their knowledge for several years.

In sum, cascade bankruptcies are triggered by a single major factor, usually involving health or changes in the familial social network. In cases such as the Daileys, quickly filing a bankruptcy can halt an impending avalanche of debt, but in many cases, such as Irene’s or Patty’s, the bankruptcy is not filed until after the avalanche is well underway. Cascade bankruptcies are characterized by a swift shift in economic conditions, with things usually going from manageable to impossible in less than
three years. Interestingly, livelihood practices (practices related to unemployment, changes in income, etc...) do not show up as cascade triggers in my sample. When they are part of the bankruptcy trajectory, livelihood practices occur following the trigger, such as when Irene stopped working on the advice of her doctors after receiving her diagnosis.

4.2.2 Staircase Bankruptcies

Staircase bankruptcies (8/35 in the dataset) consist of a small number of unrelated practices\(^1\) or “steps” that move participants to a lower-security equilibrium where they stay for an extended period of time until practices that occur during the forcing moment tip the balance towards bankruptcy. In contrast to a cascade bankruptcy, in which I can a single triggering factor, the steps of a staircase bankruptcy only lead to bankruptcy through their combined effect. Coping with losing a job, for instance, might be a big step away from economic security, but rather than directly leading to bankruptcy, the participant may plateau at a lower-security equilibrium until another factor upsets the financial balance. While they rarely trigger cascade bankruptcies in my sample, practices related to livelihood often show up as steps in staircase bankruptcies.

I use the term “forcing moment” to refer to the period of time when a participant tips from a lower-security equilibrium towards bankruptcy. Unlike the trigger of a cascade, which occurs at the beginning of a trajectory, the forcing moment occurs at the end, just prior to the filing. Practices such as responding to foreclosure notices or debt collection actions characterize forcing moments when there is a sudden shift a family’s the financial calculus that make bankruptcy much more likely. Catherine Cruz from Eastern Massachusetts provides an example of a staircase bankruptcy with in

\(^1\)Determining if practices are truly entirely unrelated is a futile task, but when asking people “what happened?” the order and content of events usually makes it clear that some are directly related (i.e., Irene Iverson having a major medical episode and then leaving her job) while others are most likely unrelated (i.e, Catherine Cruz did not receive child support when her daughter is young, then Catherine leaves her job over poor working conditions). Of course, it is entirely possible that being a single parent was a factor in Catherine’s perceptions of her working conditions, but that is not how Catherine presented it in our interview. Thus, “unrelated” should not be confused with strict statistical independence.
which responding to debt collections was a practice during the forcing moment that tipped Catherine towards filing for bankruptcy.

**Catherine Cruz: A staircase bankruptcy with debt collection**

Catherine Cruz, a single mother in Eastern Massachusetts, has a bankruptcy trajectory that is a two-step staircase with the practice of responding to debt collection occurring during a forcing moment. Catherine’s family immigrated to Eastern Massachusetts from a Central American country when Catherine was young, landing in an upper-middle class suburb outside of Boston. Catherine’s family was not wealthy; her parents ran a restaurant and worked long hours, but the restaurant did pretty well and they managed to create a comfortable life. When Catherine was in her 20s, she met a man and had a daughter, who was 21 years old in 2017, when Catherine filed Chapter 13 bankruptcy. Catherine separated from her daughter’s father when her daughter was young and raised her as a single mother with help from her family in the form of free childcare and occasional care packages.

Catherine did not receive child support from her daughter’s father, but with her family’s help, she could usually make ends meet. While Catherine was finishing PTA (physical therapy assistant) school, however, there were a few years when she did required internships, that were, in her words “basically paying to work for free.” Her daughter was young and needed clothes and food, and Catherine built up credit card debt. This constitute the first step in her staircase bankruptcy.

After she finished PTA school, Catherine got a job at the place where she had done her last rotation. Finally she was able to make enough money to stay on top of her bills, but she was overworked and under a lot of pressure. Just touching the doorknob to the office where she worked made her miserable. After four years at the job, Catherine couldn’t take it anymore and quit in 2007. She found a job at a gym, but it was only part-time and represented a significant a significant pay cut. Catherine was suddenly making half of what she had been, but she no longer had a job that made her miserable. This constituted the second step in her staircase bankruptcy.
Catherine got behind on her credit card payments slowly—she would pay things late, and then have to pay late fees. For some cards, she gave up making payments altogether. In 2016 Catherine started receiving legal notices in the mail calling her to court because of judgments against her. Her creditors were filing lawsuits trying to collect Catherine’s unpaid credit card debt. Each time, Catherine went to court and agreed to pay the minimum payment of $25 a month. But, after this happened four times, Catherine became worried because she could not afford an extra $100 a month, and she feared there were more judgments coming. Pressure from creditors and not being able to afford the payments constituted a forcing moment.

Like Catherine’s combination of no child support and a pay cut after changing jobs, staircase bankruptcies usually have a “double whammy” (or “triple whammy”) nature in which a preliminary economic shock takes a family to a lower-security plateau, then a second, unrelated shock knocks the family further down the stairs to another plateau until practices during the forcing moment tip the family into bankruptcy. Staircase bankruptcies have at least two unrelated steps and practices during the forcing moment usually occur as an eventual outcome of the combination of steps.

Unlike cascade bankruptcies, which are relatively swift, staircase bankruptcies are more drawn out, following a pattern that could be characterized as punctuated equilibrium. Participants like Catherine Cruz stay at low-security economic equilibria for years before a forcing moment upsets the balance. For Catherine, the forcing moment was characterized by responding to debt collection actions, but across my sample responding to a foreclosure notice, or the fear of a foreclosure notice, was the most common practice during the forcing moment for staircase bankruptcies (5/8). To see how responding to a foreclosure notice can create the forcing moment, I present the case of Angela Baylor, from Eastern Massachusetts.
ANGELA BAYLOR: A STAIRCASE BANKRUPTCY WITH RESPONSE TO FORECLOSURE

Angela took two steps down the economic staircase after her husband lost his prestigious and well-compensated job (first step) and Angela’s gift shop business took a hit when the bridge that brought tourists to her coastal town was under construction and impassable for an entire summer (second step). As a result of this double whammy, Angela got behind on her mortgage. Angela had equity in her home, so she thought the best course of action would be to sell it and move on.

Angela and her husband could move into a rental property they owned, downsizing to match their reduced incomes. The housing market in Angela’s area, however, was still recovering from the 2008/2009 recession so she wanted to wait to sell the house when she knew would be able to cover all the arrears with profits from the sale. Angela also needed to make plans about what to do with her elderly mother and 40 year-old mentally ill brother who had both been living rent-free with Angela and her husband for the past decade, but would not be able to continue living with them in the much smaller rental property. Angela was still waiting for house prices to improve and trying to sort out a housing situation for her mother and brother when the bank moved to foreclose on her home. Angela then filed Chapter 13 bankruptcy to stop the foreclosure (forcing moment). Instead of the bank selling her home at auction, Angela had sixty days to set up the sale herself as part of the conditions of her bankruptcy.

In Angela’s staircase bankruptcy, two steps related to livelihood moved her down the staircase, but responding to a foreclosure notice was what characterized the forcing moment, when Angela’s calculus shifted strongly in favor of filing for bankruptcy. As Angela put it, “The Chapter 13 just bought us more time. If I had done this two years ago and sold the house, I don’t think I would have gotten as good a price as I’m going to get now, but it would have eliminated me filing bankruptcy [...] In some ways I wish I had done that earlier, but in other ways, it’s been nice. I could keep my mother in her house as long as possible.”
In sum, staircase bankruptcies involve a few major steps down the economic ladder, with plateaus at lower-stability equilibria where a participant stays until practices related to forcing moment such as responding to foreclosure notice or debt collection tips them towards bankruptcy. Compared to cascade bankruptcies, staircase bankruptcies are more drawn out. Angela’s husband lost his job more than 5 years before Angela filed for bankruptcy, and for Catherine Cruz, the accumulation of credit card debt that ultimately caught up with her was from more than 20 years ago.

4.2.3 Spiral bankruptcies

Spiral bankruptcies (15/35 in the dataset) are the most common kind of bankruptcy in my sample. In a spiral bankruptcy a family’s financial state oscillates unevenly downwards over a period of many years. Unlike cascade bankruptcies, in which there is a trigger, or staircase bankruptcies, in which there are two or three unrelated steps followed by a forcing moment, spiral bankruptcies have many factors that combine to lead to bankruptcy. Like staircase bankruptcies, some spiral bankruptcies have a forcing moment that directly precedes the filing, but for others the final step is somewhat arbitrary. Consider Amy and Bill Anderson—a series of economic events meant they were living paycheck-to-paycheck when an unexpected $2,000 expense from Hannah’s co-signed car loan lead them to get behind on their mortgage. The Andersons could have limped along—waiting to receive a foreclosure notice or a windfall allowing them to catch up on the mortgage—if the lawyer representing Amy in her child support case hadn’t urged Amy to consider filing bankruptcy.

Unlike staircase bankruptcies, spiral bankruptcies are notable for their absence of major plateaus. In a spiral bankruptcy the participant’s financial situation is in a state of flux, sometimes improving for a time, then deteriorating, often at the whims of factors beyond the participant’s control. For example, in Barbara Acosta’s case, her financial conditions varied depending on the amount of snow, which affects the availability of jobs in the construction sector in which her husband is employed.

With their multitude of practices, spiral bankruptcies usually touch on many different social do-
mains, but compared to cascade bankruptcies and staircase bankruptcies, cost of living factors are particularly prominent in spiral bankruptcies. The most common cost of living practice is “robbing Peter to pay Paul”—or, in formal terms, when money that has been earmarked for a particular purpose is re-earmarked for a different purpose leading to either the creation of new debt (including unpaid bills) or existing debt not being serviced. Cost of living factors are particularly prominent in spiral bankruptcies because they prevent participants from plateauing in lower-security equilibria by producing a series of small crises. Thus, compared to cascade and staircase bankruptcies, spiral bankruptcies are more erratic. Kenny King’s bankruptcy is an example of a particularly erratic spiral bankruptcy.

**Kenny King: An erratic spiral bankruptcy**

Like the Daileys, when the Kenny and Lori got married it led to a series of socioeconomic practices—combining debts, Lori moving and being out of work, and Kenny not wanting to move to seek employment in a better labor market. However, unlike the Daileys for whom marriage triggered a cascade, the series of practices triggered by Kenny and Lori’s marriage were far from the only ones that contributed to their bankruptcy. Other practices, many unrelated or only tangentially related to their marriage, including family, health, livelihood, and debt collection actions, all contributed to the Kings’ eventual decision to file. Moreover, after getting married, there were times when the Kings’ economic conditions improved, such as when Lori found her job at the Doctor’s office, but these improvements were followed by deteriorations, such as when Kenny lost his job or when Lori’s adult son moved back home. The Kings’ erratic spiral bankruptcy touches on all five of the social domains. This is not uncommon for spiral bankruptcies in my sample, which touch an average of 4.2 out of the five social domains, compared to staircase bankruptcies, which touch an average of 3.4 and cascade bankruptcies, which touch an average of 2.8 domains.

In sum, compared to cascade and staircase bankruptcies, participants with spiral bankruptcies
<table>
<thead>
<tr>
<th>Shape</th>
<th>Anatomy</th>
<th>Features</th>
</tr>
</thead>
</table>
| Cascade | ![Cascade Diagram] | - **Low** causal complexity  
- **Health** and **Family** most common triggers |
| Staircase | ![Staircase Diagram] | - **Medium** causal complexity  
- **Housing** most common forcing moment |
| Spiral  | ![Spiral Diagram] | - **High** causal complexity  
- Temporally protracted  
- Average 4.2 out of 5 social domains |

Figure 4.1: Bankruptcy Shapes

do not attribute their bankruptcy to a single trigger or a few major factors. Instead, many different practices combine, some related and some not, some large and some small, touching on many different socioeconomic domains. Like staircase bankruptcies, the bankruptcy trajectories of spiral bankruptcies often contain practices dating ten or more years prior to when the bankruptcy was filed, though some are swifter. However, instead of the economic plateaus of a staircase, participants with spiral bankruptcies experience continuous erratic motion. These patterns are summarized in Figure 4.1. Now that I have described the “shape” of bankruptcies, I will describe in more detail the social domains that traversed by the bankruptcy trajectories in my sample.
4.3 Health

Socioeconomic practices in the health domain were categorized as being related to medical events, chronic conditions, health insurance, addiction, depression, and impulse shopping. These categories do not represent a definitive statement of all health-related practices appearing in bankruptcies; rather they reflect the practices that came up in my particular sample. Responding to medical events was the most common socioeconomic practice in the domain of health, occurring in 20 out of the 35 bankruptcies. Responding to adult children’s medical events is classified under both health (medical event) and family (adult children). Outside of medical events and health insurance, the remaining three categories—addiction, depression, and impulse shopping—all have mental health resonances. Combined, practices related to mental health appeared in 14 out of the 35 bankruptcies.

4.3.1 Up front about mental illness

It was interesting to discover how candid many of my participants were about mental illness. When I asked Angela Baylor how she coped with the stress of declaring bankruptcy, she responded with a laugh, “Prozac helps.” Multiple participants told me they were seeing therapists. Data such as mine is not useful for making generalizable statements about the incidence of depression and mental illness amongst people filing for bankruptcy—existing studies suggest that there is a strong link between financial distress and both mental and physical health (Sweet et al. 2013)—but I had expected that norms around mental illness would have prevented much upfront discussion of what is commonly perceived to be a stigmatized issue (Goffman 2009 [1986]). Perhaps social norms are evolving? A meta-analysis of trends in public attitudes towards mental health in industrialized, first-world countries conducted by Schomerus et al (2012) found that although there is increased mental health literacy, there were no changes or even “changes to the worse” regarding attitudes towards people with mental illness (Schomerus et al 2012, 440).
Rather than an evolution of social norms, I suspect that interviewing people who have already filed for bankruptcy elicits candor about mental illness because, in some ways, the Band-Aid has already been ripped off. By the time I meet them, my participants have already talked to their lawyer and often their family about their situation. They have already appeared in a public meeting (their 341 Meeting) in which their bankruptcy was discussed in front of a trustee and others waiting for their own meetings. There is no question that these situations are uncomfortable for participants—I observe many nervous tics in 341 meeting rooms and waiting rooms. After going through the gauntlet of their 341 Meeting, I suspect most participants feel like they have already been revealed as flawed beings—their identity, once publicly spoiled, requires less maintenance.

Because of this, I was able to see how mental illness relates to bankruptcy, not only as an outcome of financial stress, but as a factor that exacerbated economically challenging conditions. Participants, such as Norman Pereira, a 68-year-old semi-retired father of an eight-year old in Eastern Massachusetts, linked his depression with his bankruptcy, saying, “I got into a funk for a while so I didn’t pay the bills.” Mohamed Khoury, a small businessman also in Eastern Massachusetts, fell into a depression after his nephew, with whom he was very close, got into a fatal car accident in his home country in the Middle East. Mohamed left his businesses in Massachusetts to return to his home country to be with his family for a few months. Without his oversight the small businesses lost money, but as Mohamed put it, “I really didn’t care because I was so depressed and stuff like that.”

While I was generally surprised by how candid my participants were about mental illness, there were still circumstances when stigma management came to the fore. For example, when Rich Robertson discussed his wife’s mental illness and subsequent impulse shopping he struggled to find the words:

RR: Her father passed away like two years ago, so she was just kind of like, she needed something, you know what I mean? I don’t know, Amazon packages would show up
at the door almost every day.

Rich uses coded language: “she needed something, you know what I mean?” to describe why he believes his wife engaged in impulsive online shopping after the death of her father. Kenny King uses similar language to describe why his former partner’s desire to move lead him to live in five different houses in the space of ten years.

KK: And in the time that we lived here until now, we’ve had one, two, three, four, five houses. [...]  
TW: Wow. That’s a lot of houses. [...] So she just liked moving?  
KK: She, she has a...I know we really shouldn’t talk about it like that, but she has this unhappiness disorder. That’s the only way I can say it, because she can’t be happy.

Kenny’s hesitation to talk about his wife’s mental health is more characteristic of what we would expect in discussions of stigmatized subjects. Thus we can see that although many of my participants were up front about their own mental illness, things were more complicated when it came to their partners or spouses.

4.3.2 Health and Family in Spiral Bankruptcies

We have already seen that health is the most common trigger in cascade bankruptcies. In these cases, it is usually the participant’s health that is the trigger. Health related practices are also common in spiral bankruptcies, but in these cases health nearly always intersects with family. In spiral bankruptcies (15/35 in the dataset) health is part of the narrative in all but three cases. Among the 12 spiral bankruptcies that touch on health, 11 also touch on family. The overlap of family and health reflects the nature of healthcare provision in the United States. Benefits such as health insurance are linked to employment and cover nuclear families and adult children under the age of 23 since the passage of the Affordable Care Act.
The coincidence of health and family also reflects cultural practices that dictate that families are responsible for their members’ health as described by sociologist Sandra Levitsky (2014). When health and family overlap in bankruptcy trajectories in my sample, it is often because a family has accumulated debt when a child’s medical expenses are not covered by insurance. The Wilkinson from Eastern Massachusetts and Gregory Green from North-Central Utah both have bankruptcy trajectories in which children’s health not covered by insurance plays a major role.

**The Wilkinson: A spiral bankruptcy with health and family**

In Wendy Wilkinson’s spiral bankruptcy, health was a major factor even though it was a livelihood factor—Wendy’s husband, Xander losing his job—that tipped the family towards filing Chapter 13 bankruptcy. Wendy and Xander both work as Licensed Practical Nurses (LPNs) in Eastern Massachusetts. They work full-time with opposing shifts—a schedule that allows them to avoid paying for childcare for their two young children, ages 8 and 5 when I met them in 2017. Wendy and Xander have a combined household income of close to $100,000 a year, but in Massachusetts that puts them at less than median income for a household of four, which is $113,651.

With two young children, and still paying back around $17,000 in student loans from nursing school, the Wilkinson were able to make ends meet, but found it hard to accumulate savings. Then their older daughter, Sarah, who was five at the time, fell off her bunk bed and hit her head, causing internal bleeding. Sarah needed extensive medical attention, including procedures and specialist visits that were not covered by the Wilkinson’s health insurance. The Wilkinson depleted their meager savings and planned to pay off the rest of the medical bills over time. During her recovery, Sarah was so sensitive to light that being in the school cafeteria would trigger massive migraines, so Wendy or Xander often missed work to stay home with her.

The family was still struggling to adapt to Sarah’s condition when Wendy got ill, adding thousands of dollars to the family’s medical debt, which was now getting close to $10,000, and Wendy
missed more work as a result. Wendy recovered and had just returned to work when her father un-
expectedly needed open-heart surgery, and Wendy and Xander took more time off to care for him.
Then, Xander’s nursing unit downsized and he was laid off. Even though Xander was able to find
a new job within a few months, the break in income was too much for the family’s already frayed
finances to bear. “That [Xander being out of work] really just put us over the edge. I just really
couldn’t keep up with any payments after that,” Wendy lamented.

The Wilkinsons’ bankruptcy exhibits how health and family can be intertwined. Even though
Wendy is the person declaring bankruptcy (Xander is a non-filing spouse) the health of her daughter
and father were major features in Wendy’s bankruptcy trajectory. Health insurance costs the Wilkin-
sons $350 a month, but it did not provide coverage for around $10,000 worth of medical expenses
over about two years. However, it was not just the medical expenses, but also the time away from
work associated with Sarah’s injury and Wendy’s father’s open-heart surgery that cut into the Wilkin-
sons’ income.

**Gregory Green: A spiral bankruptcy with health and family**

Gregory Green, from North-Central Utah, also has a bankruptcy trajectory that shows a mix of
health and family. Gregory joined the Army out of high school, spent three years in Germany prior
to the fall of the Berlin wall, and later did a tour in Iraq. Today he works for the Army Reserves do-
ing vehicle maintenance, although now that he’s a senior officer, he mostly does paperwork. Gregory
lives with his wife and two boys, ages 16 and 21 in 2017, in a small city an hour southwest of Salt Lake
City. Gregory’s adult daughter lives five minutes away, which allows him to spend time with his two
grandchildren, ages one and three. “Grandpa has fun,” he says with a smile.

At the beginning of 2014 Gregory had a run of terrible luck. Within a period of two months,
he tore his bicep, broke his wrist, had his truck stolen, and his then-seventeen-year-old son, Dylan,
The Greens got Dylan into a treatment program in their hometown, but it didn’t seem to help. Dylan attempted suicide again, and again, taking Gregory and wife Hilda to the emergency room six times in total. Gregory and Hilda tried other treatment centers, some further away, and finally found one that seemed like it was helping. Unfortunately, it was individual therapy as opposed to group therapy, which was not covered by their insurance. The center requires payment upfront of between $500 and $800 for the four- to eight-week sessions. Over the last year-and-a-half the Greens have spent more than $5,000 on Dylan’s treatment.

Gregory got behind on his bills after the events of 2014, so there were no savings available to pay for Dylan’s treatment. Gregory took out loans against his 401K, as well as hardship and personal loans for military employees. When those options were exhausted, he turned to payday loans in order to make the upfront payments for Dylan’s treatment. Like the majority of people who take out payday loans, Gregory ended up with many payday loans, some of which were taken out to pay the interest on previous payday loans. In total Gregory ended up with nine payday loans, which is around average for a payday loan user.⁴

Gregory Green is another participant whose spiral bankruptcy exhibits a potent combination of health and family. Middle class families in the United States nearly all pay for health insurance since the passage of the Affordable Care Act in 2008, but even when it costs more than $500 a month as it does for the Wilkinson, it may not covered procedures or assistance the family deems necessary. The politics of healthcare are clearly implicated, but it is important to note the norm that families should do what they can for the health of a child, including marshaling credit resources if need be.

⁴A study by the Consumer Financial Protection Bureau (CFPB) found that the average payday loan user had 10 or more transactions (loans or rolled over loans) during the 12-month study period in 2013 (CFPB 2013).
4.3.3 Health and causality in bankruptcies

In the bankruptcy literature, significant academic debate has ensued over whether medical expenses are a major cause of bankruptcies (see Dobkin et al. 2018 and related correspondence). I consider health much more broadly than just medical expenses, but my work still engages with this debate. The debate described in Dobkin et al. (2018) hinges on questions of measurement and defending approaches to teasing out causality as considered in a positivist, billiard-ball framework. Interpretive work has different challenges—bottom-up conceptualization challenges replace measurement challenges and contextualized sense-making replaces the identification of causal processes.

However, the claim that medical expenses are not majors “causes” of bankruptcies does not square with what I find. In cascade bankruptcies, where the bankruptcy trajectory most closely approaches something like a smoking-gun causal story, health is the most common trigger. Overall, health was part of the bankruptcy trajectory in 22 out of 35 bankruptcies in my sample. Although my sample is not a representative sample of the American population, its bias towards Massachusetts means it is a “hard test” for studying health. The thicker-than-average social safety net in Massachusetts is reflected in research that finds “medical bankruptcies” are less common there than in other states (Austin 2014).

In addition my research contributes to the debate in Dobkin et al (2018) by pointing out the problem with using a billiard-ball style causal framework to study bankruptcy. As we have seen, in addition to appearing in cascade bankruptcies, health is a frequent feature in over-determined multi-causal spiral bankruptcies. In these cases, saying definitively whether health was “the cause” of the bankruptcy would be impossible. In spiral bankruptcies such as Wendy Wilkinson’s, it would be tempting to say that the bankruptcy was “caused” by Sarah’s head injury. However, while Sarah’s injury was certainly a big factor, it was something the family would likely have recovered from if Xander hadn’t lost his job. Even so, such a causal analysis barely begins to account for the “condi-
tioning” factors that contributed the family being in a low-security equilibrium prior to Sarah’s injury, such as the student loans, the family’s lack of savings, and what proved to be inadequate health insurance.

Moreover, trying to pin down individual factors that “caused” Wendy Wilkinson’s bankruptcy would likely lead us to lose sight of the social story. In Wendy’s case, this story is about an injured daughter, contending with her own health problems, her father’s health (and mortality), and her husband’s employment. It is a story about health, family, and livelihood, not as independent factors, but as a mixture.

In sum, health is a factor in 22 of the 35 bankruptcy trajectories in the autopsy sample and is often the trigger in cascade bankruptcies. Mental illness, in the form of depression, addiction, and impulse shopping are factors that participants linked to their bankruptcies in a surprisingly candid fashion. In spiral bankruptcies, which are most common kind of bankruptcy in my sample, it is impossible to definitively say whether health “caused” the bankruptcy because these bankruptcies are almost always overdetermined. Instead of focusing on the question of whether health is a causal factor, I examine the complicated and interdependent role that health plays in bankruptcies. When I do this, I find that health is often tied up with family, a domain I will now explore more explicitly.

4.4 FAMILY

Most middle class Americans benefit from non-familial networks with economic consequences, such as when parents’ professional networks are mobilized to contest the judgments of school officials to keep their kids in school (Horvat et al. 2003). However, when it comes to issues associated with debt, the broadly middle class individuals in my sample usually rely solely on family. I find that the participants in my sample have family-centered truncated economic networks similar to those that Katherine Newman (1999) observed for middle class divorcées in the 1980s.

Just because family is an important domain of practice in many bankruptcies does not mean that
families are negative economic actors. Strong familial economic safety nets often provide the economic support needed so that a family member can seek bankruptcy protection, as was the case for Irene Iverson. Instead, what emerges from my analysis is an understanding of family as the primary economic safety net for the participants in my sample, with Chapter 13 bankruptcy acting as a fallback when the family safety net fails. Family appears in bankruptcy trajectories in two main forms: Familial network changes and safety-net activities. I will treat each of these in turn.

4.4.1 Change in the Familial Economic Network

When major links in the familial economic network are either ruptured or created, the economic consequences often appear in bankruptcy trajectories. The most common familial network change is divorce, but death and illness also make appearances.

Divorced Women Supporting Children

In my sample of bankruptcy trajectories, the most common change in the familial economic network is divorce. Economic research has shown that divorce tends to have a negative impact on women’s finances, especially relative to their divorced men (Holden and Smock 1991). For divorced women in bankruptcy, the most common pattern is to see a build up of credit card debt in the absence of child support. Recall the example of Catherine Cruz, a single mother in Eastern Massachusetts, who used credit cards to buy food and clothes when her daughter was young and Catherine was not receiving child support.

Catherine, who works as a physical therapists assistant, never qualified for welfare because she always made “just enough” to be above the limit. Amy Anderson reports a similar pattern: When her children, Hannah and Tim, were young and Amy was raising them on her own after leaving her abusive first husband, she relied on credit cards to pay for Christmas or school clothes when child support was not forthcoming. Usually Amy would pay off the debt with her tax refund; how-
ever, after getting married to Bill, their joint income made them ineligible for the earned income tax credit. When Amy filed bankruptcy in 2017 she had credit card debt from 1998 listed on her petition, a reminder of her struggle to make ends meet when her children were young.

Jennifer Jackson, a single mother in North-Central Utah, is another woman whose divorce was a contributing factor in her bankruptcy due to a lack of adequate child support. When Jennifer and her husband got divorced he was making about the same amount as she was, and they split custody 50/50, leading to Jennifer only getting $160 in child support for her twin daughters. Now her husband makes close to $100,000 a year, but because they “get along really well,” Jennifer does not want to upset the balance by taking him back to court for more child support—something that could “add more unnecessary fighting and stuff like that.”

When divorce shows up in women’s bankruptcies it is usually linked to expenses related to supporting children, though in the case of Lori King (Kenny’s wife) divorce was an expensive legal battle that cost around $10,000, depleting Lori’s savings and leading her to rely more heavily on credit.

Divorce shows up in men’s bankruptcies too, albeit in different ways. Among men, divorce most commonly contributes to bankruptcy when it leads to taking on previously jointly held debt, or when it means losing a business partner as well as a spouse.

**Divorced men taking on debt**

When Oliver Owen, a middle-aged man from Eastern Massachusetts, got divorced in 2009, he took on the mortgage he had shared with his ex-wife. To get his wife’s name removed from the loan, Oliver had to pay the bank $900 as well as closing costs. Oliver did this modification in 2009, right after the collapse of the housing market and ended up with a loan with a high interest rate because, as he puts it, “in ’09 the economy was still in the shitter.” As interest rates improved, Oliver refinanced his mortgage multiple times, searching for a lower rate, but each time he had to pay a funding fee and a few thousand dollars in closing costs. Even though his monthly payment went down
slightly, Oliver ended up with more debt as a result.

Kenny King, whose bankruptcy was examined earlier in this chapter, provides another example where men took on debt after a divorce. Because Kenny and his partner were not actually married, Kenny’s name was not on the deed for their family home. However, because Kenny did a lot of the construction work on the home himself, his name was on the associated debts, such as the Home Depot and Lowe’s credit cards. Of course, women can also take on debt after a divorce, but in the sample of bankruptcies I learned about, men were more likely to name taking on debt as a contributing factor.

**Divorced men with decreased financial accountability**

Oliver Owen perceives his divorce as contributing to decreased financial accountability and increased impulse spending. When Oliver was married his wife knew about his spending patterns because they maintained a joint budget. After the divorce, Oliver no longer felt accountable to anyone and began to engage in more impulse purchasing. At one point he asked his new girlfriend (with whom he keeps separate accounts) if she would hold onto his credit cards to help him reign in his impulse purchasing, but she refused. According to Oliver, “Had she said, “Yes,” this [bankruptcy] probably would have never happened because I want to save face with her. I don’t want to embarrass myself. She’ll make fun of me with the impulse purchases I buy.”

Oliver has a stable job and a six figure salary, but a mortgage that comes to more than $1,750 a month and impulse purchasing that increased after his divorce in 2009 were contributing factors in his bankruptcy. We might find it unbecoming that Oliver should attribute his increased impulse purchasing to his divorce, but he sees a link. As he puts it, “I was even more financially responsible when I was married because it was two people’s incomes and it was a household budget. Now, I’m making more money that I’ve ever made in my life and I don’t answer to anybody. If I go, ‘You know what! I want to buy a dirt bike.’ I’ll go out and buy a dirt bike.”
Oliver clearly relied on his ex-wife to help him manage his finances and losing that accountability after the divorce is something he sees as related to his bankruptcy. Often economic relationships between spouses or partners extend to business and in these cases divorce can also mean the loss of business partner.

**Divorced men lose a business partner**

Bob Baker is a real estate developer and contractor in Eastern Massachusetts. After his divorce, Bob hung onto the family home even though it was more expensive than he could afford. The main reason for hanging onto the house was to avoid uprooting his teenage son who was getting ready to leave home for college. A subtext, however, was that leaving the family home would symbolize the final end of Bob’s marriage. The house Bob was holding onto was one he had built for his family before the divorce. Even though his ex-wife Kimberly wanted “out of everything” after the divorce, Bob wanted to keep the house because, as he put it, “this is our home.” Even though he had been divorced for almost 10 years when he filed bankruptcy, he still held out hope that Kimberly would return—their divorce had been amicable and Kimberly had continued to work for Bob’s company, keeping the finances of a small business in order.

When I last spoke to Bob, nine months after he filed for bankruptcy, he had allowed his bankruptcy to be dismissed and the family home was going into foreclosure. His son was off at college and Bob was starting to accept that Kimberly wasn’t coming back. This meant that Bob also had to accept losing Kimberly as a business partner. When I asked Bob about his health insurance, he revealed that he still doesn’t know how it works because Kimberly always managed it, but now he is going to have to start doing these things on his own. Bob was not the only man I talked to for whom losing a wife who was a business partner was a contributing factor in his bankruptcy.

Vincent Vaughn, who runs a small business repairing commercial restaurant equipment in Eastern Massachusetts, did not get divorced, but experienced a change in his familial network due to ill-
ness. When his wife’s chronic disease of the nervous system became so severe she had to seek residential care, Vincent experienced the compound difficulty of high medical costs and trying to run his business without a bookkeeper. On top of the business challenges, Vincent had to adapt to doing the shopping, laundry, and cooking duties his wife had mostly handled before her illness worsened.

**Changes in the Familial Economic Network Summary**

In the aggregate, economic analyses indicate that men benefit in financial terms from divorce while women, and especially women with children suffer (Holden and Smock 1991). My work does not contradict this finding, but it does highlight the ways men may experience financial difficulties after divorce: by taking on previously joint debt, losing mechanisms of financial accountability, and losing business partners. As was highlighted in the discussion of cascade bankruptcies, in addition to the disruption of economic links, the creation of familial economic links through marriage can also contribute to bankruptcy when debts are combined, spending patterns adjusted, or when the legal status of marriage changes treatment by federal programs.

**4.4.2 Relying on the Familial Economic Safety Net**

In addition to experiencing ruptures or joinings, the familial economic safety net can be activated to help adult children, grandchildren, or other family members. A common use of the familial economic safety net, that has already been discussed, is to help in the case of children’s (even adult children’s) medical emergencies as we have seen through the examples of the Wilkinsons and the Greens. A second common use of the familial economic safety net is to help adult children who face unexpected economic challenges.
Parents or grandparents help out

The Andersons show how catching children in the familial economic safety net can bankrupt parents. After co-signing a car loan for her daughter, Amy Anderson found herself on the hook for thousands of dollars after her daughter, Hannah, lost one of her jobs and could not keep up with the car loan. Eventually Hannah surrendered the car, but prior to that, the economic shock of a few thousand dollars was enough to get the Andersons behind on their mortgage.

A second common way that mobilizing the familial economic safety can contribute to bankruptcy is when grandparents pitch in to help with the costs of grandchildren. Helen Hansen is a middle-aged woman from North-Central Utah who filed bankruptcy after she was unable to keep up with payments on about $40,000 of credit card debt. Talking to Helen after her 341 Meeting, I learned that a lot of Helen’s credit card debt was incurred when she remodeled her basement so her adult son, his wife and two children could come live with her. Repairs and remodeling were expensive, and having more people in the home lead to increased utility costs. Then, Helen was diagnosed with cancer and took a pay cut while she was out receiving chemotherapy. During this time she was unable to keep up with the debt she had accumulated helping out her son and grandchildren.

When I did a follow-up interview with Gregory Green, the military mechanic in North-Central Utah, four months into his bankruptcy, I learned that one of his major financial worries was helping his daughter’s family after his son-in-law lost his job. He was able to find a new one, but it is only making minimum wage. Gregory’s daughter, Katie, has two young children and Gregory feels responsible for their wellbeing. As Gregory puts its, “[T]hey’re struggling and I’m going to have to turn around and help them out with the rent for December, which will hurt us. Yeah, it’s a never-ending...it’s family first, me second.” Gregory was dismissed from bankruptcy a few months after our follow-up interview. I hope to learn what effect helping his daughter and grandchildren had on his financial condition in future interviews, though I suspect that given the fine margins, helping
Katie may have been a major factor in Gregory losing bankruptcy protection.

4.4.3 Summary: Family

Socioeconomic practices in the domain of family fell into two broad categories: Practices related to changes in the familial economic network such as divorces and practices related to relying on the familial economic network, such as supporting adult children or moving in with family. Because middle class Americans are unlikely to be fully covered by the means-tested welfare state, families are expected to pick up the slack, acting as economic safety nets.

4.5 Livelihood

Among the social domains, livelihood has the largest number of categories of socioeconomic practice (14) including practices related to unemployment, not enough hours, changing employment, changes in SSDI or retirement payments, small business challenges, discrimination faced on the job market, bureaucratic problems at work, car repair or replacement to ensure transportation to work (or for work), government policies related to employment, economic conditions related to employment, illegal activity, missing work, and wage garnishments. Practices related to unemployment are the most common livelihood practices and feature in 15 out of the 35 bankruptcy trajectories in the sample, but as is evident from the large number of livelihood categories, unemployment is not the only factor that affects the livelihoods of the people in my sample.

Middle class Americans who are not employed in the traditional sense—who are retired, on disability, or run their own businesses—are also sensitive to anything that influences the money they have coming in each month. Though multi-faceted, livelihood is an economically coherent domain: livelihood practices are related to the money available to a participant’s household. Outside of unemployment, small business issues (7 cases), change in pay after changing jobs (5 cases), and discrimination (4 cases) are the most common categories of practice in the livelihood domain.
I have already noted that livelihood practices rarely trigger cascade bankruptcies in my sample, suggesting that the households in the sample generally cope with one-off shocks to income without ending up in bankruptcy. Cases like Angela Baylor’s staircase bankruptcy, in which both spouses had to cope with unemployment, are more characteristic of livelihood-driven bankruptcies. Even in these cases, livelihood practices rarely deliver the final blow during the forcing moment. Often it is the knock-on effect of livelihood on housing (less income, get behind on mortgage) that leads to the forcing moment, suggesting a strong link between a family’s income security and their housing security. For Bob Baker, a real estate developer in Eastern Massachusetts, livelihood was a key theme in his spiral bankruptcy that also touched on the domains of health, family, cost of living, and housing.

4.5.1 **Bob Baker: A spiral bankruptcy with small business livelihood and housing**

Bob’s case was one of seven in my sample in which small business factors were important and also shows a common pattern of livelihood issues bleeding into housing issues with foreclosure occurring during the forcing moment. When Bob started out as a real estate developer in a tourisy coastal community in Eastern Massachusetts he felt like he “couldn’t miss.” Even when he thought he was overpaying for land to develop, he ended up making big profits when he sold it. Today Bob is trying to ride out a long downswing in the market. “I rise and fall with the real estate market. [...] I’ve been getting my ass kicked the last ten years, excuse my language,” he said during our first interview after his 341 Meeting.

During these ten years, when he felt like he was “working twice as hard for half the money,” Bob put his two older sons through college, helped one of them tackle addiction issues, and got divorced from his wife and business partner as was discussed in the family section. Bob is pretty sure the market is turning around and filing bankruptcy is his last attempt “to hold on with white knuckles. I see a light. I just hope I have enough energy to get to it.” When he filed, Bob’s number one priority
was stalling a foreclosure so he could stay in his house for the summer before his younger son left for college in the fall.

Bob’s bankruptcy highlights the connection between American’s livelihoods and the economy more broadly. Even for Americans who don’t work in areas like real estate, simply coming on the job market at a particular time can lead to livelihood challenges, as is shown in the bankruptcy trajectory of Barbara Acosta.

4.5.2 Barbara Acosta: A spiral bankruptcy with livelihood and housing

Barbara Acosta graduated from college in Eastern Massachusetts in 2001, just months before the terrorist attacks of September 11. During the tumultuous times after September 11th, “I feel like it was just hard to get a job. I think that played into it [the bankruptcy],” Barbara remarks. Barbara eventually found a job as a clothing buyer for a women’s catalog company. It was a good job and her income was stable. She bought a house and got married, but in 2007 the company went under. Hundreds of people, Barbara included, lost their jobs in a mass layoff. While Barbara was searching for a job, the 2008 recession hit. After seven months on unemployment, the only job Barbara could find was a job at a jewelry company making much less money than she had been making before. She did not like the work and after three years, she quit working at the jewelry company and now gets her income from a part time job at an office and a small online business she started with a friend. Barbara’s husband works in the construction industry and when there is a lot of snow (as there has been for the past few years in Eastern Massachusetts) he can be out of work for a lot of the winter months.

For the past ten years, Barbara and her family have been living month to month; in her words, “it’s been a constant struggle.” But during the winter of 2014-2015, when the “snowpocalypse” covered Eastern Massachusetts with record amounts of snow, Barbara’s husband was unable to find construction jobs for many months and they got behind on the mortgage. After their second child
was born, Barbara and her husband built up credit card debt. Eventually, the family knew they had to act. Barbara filed Chapter 7 bankruptcy, which allowed her to discharge unsecured debt, but it did not help with the mortgage. Barbara worked with the bank to get approved for a loan modification, but even after the Chapter 7 discharge, the loan payments were still more than the family could afford. Barbara knew they were headed towards foreclosure—something she was hoping to avoid with a one-year old baby.

Even though she won’t get a discharge on any other debt because she already filed Chapter 7, Barbara decided to file Chapter 13 to stop the bank from foreclosing and giving her five years to pay back her mortgage arrears. Barbara’s bankruptcy is story about livelihood—unemployment, underemployment, and coping with the vicissitudes of a variable economy. While livelihood was the most prominent domain traversed by Barbara’s bankruptcy trajectory, challenges in the livelihood domain bled into challenges in housing, especially when combined with the economic pressures of a newborn.

4.5.3 Oliver Owen and Gregory Green: Transportation and livelihood

If participants need a car to drive to work, or need to drive their own car as part of their job, their livelihood may depend on them having reliable transportation and they may accumulate debt to ensure their ability to get to work. Oliver Owen, who works for a parcel delivery company in Eastern Massachusetts, is expected to drive for his work. Most car loans have a term of seven years, but Oliver usually buys a new car before he has fully paid off his old one to make sure he has something reliable. He trades in his old car when he gets a new one, but high-mileage trade-ins don’t have much value, so he builds up negative equity in his auto loans—a factor he identified as important in his bankruptcy trajectory.

Gregory Green, from North-Central Utah, does not drive as part of his job, but he commutes at least an hour daily to get to the military base where he works. In 2014 Gregory’s truck was stolen.
Gregory didn’t have comprehensive vehicle insurance, so he didn’t get any compensation for the stolen truck. Gregory didn’t have enough money to buy a new truck, but he had an old Chevy Cavalier that he thought he could get running with the help of his mechanic friends and a few hundred dollars worth of parts, which he bought using a payday loan. Gregory has been commuting in his Cavalier for the past few years, but it is pretty much held together with bubblegum. Gregory is anxious because if he is unable to work, he might lose his job, so having a vehicle that works is crucial for his livelihood and something he is willing to accumulate debt to ensure.

4.5.4 Linda Livingston: A staircase bankruptcy with livelihood and fixed income

Linda Livingston is a retiree in Eastern Tennessee. A lot of Linda Livingston’s financial troubles can be traced back to a failed small business venture, which was the first step in her staircase bankruptcy. Before going into business, Linda worked as an English and Latin teacher and was the principal of an elementary school. Initially the cosmetic clinic she opened with two doctors was successful and Linda even appeared on a reality TV show. According to Linda, the cosmetic clinic was “making $55,000 a month” when one of the doctors who co-owned the business with her decided to close it. Linda believes that the decision to close the business was made for tax reasons—one of the doctors was behind $30,000 on her employment taxes and tried to “stick” Linda with some of that amount (which grew to quite a lot more with interest). Linda did not think she was responsible for the back taxes and hired a lawyer to dispute the claim. The lawyer cost more than $10,000, but Linda was successful and the IRS did not pursue her for the money. Then, the clinic’s building and the equipment were auctioned off without Linda’s consent. Despite her being a co-owner, Linda received no compensation from the sale of the building or equipment. Linda suspects foul play, but has no money left to hire an attorney to pursue legal action.

In the meantime, Linda’s health deteriorated (second step). Linda developed type II diabetes and
her knees were so bad that doctors recommended her for social security disability (SSDI), which she now receives each month. Linda’s income today comes from social security disability ($1,100) and food stamps ($82). She relies on her daughter McKayla who lives with her to help pay the mortgage and pay the utilities. McKayla, who worked in the cosmetic clinic with her mother, also lost her job when the clinic closed. McKayla tried to start a new career as an independent insurance agent, but lost her job in the aftermath of the Affordable Care Act when a major insurance company in Eastern Tennessee cut commissions to their independent brokers.5 While McKayla was unemployed and Linda’s health was particularly costly due to seeing specialists for her knees and type II diabetes, Linda got behind on her mortgage (third step). McKayla was eventually able to find a new job, but she has no benefits. Although McKayla now has enough income to help pay the mortgage again, Linda was more than two years behind at this point. The mortgage company moved to foreclose on her home and Linda filed Chapter 13 bankruptcy to stop the foreclosure.

Linda is frustrated. She does not know how she is supposed to support herself on the $1100 a month she gets in disability payments, plus the $82 in food stamps. She feels like it’s unrealistic and, given that she’s worked hard “all her life,” less than she feels she deserves. Linda’s bankruptcy is a story of livelihood and fixed income, and as with many livelihood stories, it is also one about housing and family.

4.5.5 Summary: Livelihood

In sum, livelihood practices are common in bankruptcy trajectories, especially in staircase and spiral bankruptcies. Livelihood practices are often linked to housing practices after changes in income translate into mortgage arrears. Transportation can be an important part of livelihood if a car is

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5This was an aspect of the aftermath of the Affordable Care Act that was reported on in major news outlets. See http://www.modernhealthcare.com/article/20170405/NEWS/170409972 and https://www.washingtonpost.com/national/health-science/brokers-are-reluctant-players-in-a-most-challenging-aca-open-enrollment-season/2017/11/14/8aodbae-c8b-11e7-b506-8a0ed1ecf3_story.html?nfd&utm_term=.65cf7a9c88c4
needed for work and keeping that car on the road leads to an accumulation of debt. Finally, livelihood challenges are not limited to Americans with “normal” employment—retirees and Americans on fixed income from SSDI also experience livelihood challenges that can lead to debt.

4.6 Cost of living

Cost of living is the most common social domain in the bankruptcy trajectories in my sample. In 29 out of 35 cases, practices related to the cost of living are part of the narrative. Categories of cost of living practices in my sample included insufficient funds, debt collections outside of wage garnishments, living paycheck-to-paycheck, fees or legal payments, student loan payments, paying for necessities such as food, clothing, and utilities, taxes, other government policies that affect the cost of living such as income-based student loan repayment, money spent because of fraud or scams, and costs associated with transportation outside of transportation for work. Like livelihood practices, cost of living practices rarely triggered cascade bankruptcies but, as has been discussed, are common features in spiral bankruptcies, where they prevent a family’s financial circumstances from stabilizing.

4.6.1 Cost of living: Ubiquitous but described with codified language

The most common category of cost of living practice, occurring twelve times in the autopsy sample, were practices related to not having enough money for necessities (food, clothing, utilities). The next most common were practices related to having insufficient funds to pay existing bills (ten occurrences in the sample). Cost of living practices are often hard to detect because they are rarely linked to extraordinary events, but instead make ordinary activities such as buying groceries into small economic crises. In addition, cost of living practices are often talked about in codified language—for example, many participants told me that they “got behind” on their bills, with the implication that they had insufficient funds to pay existing obligations such as utilities, or credit card
4.6.2 **The surprising cost of necessities**

Cost of living practices are often linked to challenges paying for things that are perceived as necessities—Bill Anderson knew things were bad when he had no liquid funds after paying his creditors so he put groceries on his credit card. Most families in Chapter 13 bankruptcy are familiar with “scrimping and saving” as Mitchell Mack from North-Central Utah calls it, but some expenses are hard to avoid such as food, clothes, school supplies for children, utilities, and cell phones. Recall Helen Hansen, who remodeled her basement so her adult son and grandchildren could live there. Helen spent money renovating the basement so it could accommodate her son’s family. Then, after her son and his family moved in, Helen’s utility bills went up significantly and Helen had not anticipated this significant cost of living increase.

4.6.3 **Frank Ferreira and Oliver Owen: “Fees upon fees”**

Extra fees can unexpectedly augment the cost of living. When Frank Ferreira of Eastern Massachusetts, got behind on his mortgage he felt like there was no way he could catch up. “The minute you fall behind, it’s fees upon fees!” he exclaimed. Frank was not the only participant to point to fees, which came up in five of the bankruptcy trajectories.

Oliver Owen, from Eastern Massachusetts, also struggled with fees that added to his cost of living. When Oliver took on the mortgage after his divorce, he had to have the mortgage refinanced to be in his name only. As Oliver explained, “It was the same Wells Fargo mortgage, same interest rate, all it did was take her name off and have me as the only person. And they had to be paid $900 in order to do that for us, as well as closing costs and assumption.” Oliver took on the mortgage (and paid the $900 fee) in 2009, when interest rates were still quite high. As interest rates went down, Oliver refinanced his mortgage several times to get a lower rate, but each time he paid extra
fees—and the fees seemed to be increasing. Every time Oliver refinanced he ended “up paying an additional funding fee that was a few percents higher than the last funding fee, and 2 or 3 thousand dollars in closing costs.” Oliver’s monthly payments might be slightly lower, but he was building more debt.

4.6.4 Gerry Hart: Legal fees

For three of the cases in my sample, legal fees were a part of the bankruptcy trajectory. Gerry Hart, from Eastern Massachusetts, went through a very difficult and expensive divorce. While alimony payments are not dischargeable in bankruptcy, Gerry hoped to discharge some of the legal fees from his divorce and money he had borrowed from his family. While Lori King was not discharging any legal fees as part of her Chapter 13 bankruptcy, the $10,000 she spent on legal services during her divorce translated into higher rates of credit card debt after she used her income and savings to pay her lawyer.

4.6.5 Mitchell and Natalie Mack: Taxes and the forcing moment

Mitchell and Natalie Mack from North-Central Utah have a spiral bankruptcy in which health, livelihood, and cost of living were all major factors. Among the approximately twenty socio-economic practices in the Macks’ bankruptcy trajectory, cost of living practices appeared seven times. Living paycheck-to-paycheck, student loan payments, paying for necessities for their family of four (including two young children), having a car repossessed, and insufficient funds to pay their initial Chapter 13 payments of $800 a month, all contributed to the Macks being dismissed from their first Chapter 13 bankruptcy. The Macks refilled Chapter 13, only to be dismissed again after Mitch lost a job and they missed four months worth of monthly payments. Mitch attributes the family’s third refilling to their unpaid tax debts. After the state of Utah notified them that their wages would be garnished unless they could immediately pay their tax debts (which they could not), Mitch and Na-
talie decided to try Chapter 13 bankruptcy for the third time. In the Macks’ case, taxes acted as the forcing moment in their spiral bankruptcy, but cost of living practices were prevalent throughout.

4.6.6 Summary: Cost of living

In sum, cost of living practices are common components of bankruptcy trajectories that are ubiquitous in spiral bankruptcies. Most cost of living practices are related to paying for necessities or regular bills, but fees, including legal fees, can be factors that present cost of living challenges that may translate into credit card debt, or more mortgage debt. Unpaid taxes are a cost of living practice that can lead to a forcing moment when the tax commission takes legal action, as was the case with the Macks.

4.7 Housing

It would be possible to classify housing as a sub-section of the cost of living, but because filing Chapter 13 bankruptcy is the only way to stop a foreclosure, housing plays a particularly central role in bankruptcy trajectories and deserves to be analyzed separately. Responding to getting behind on a mortgage or receiving a foreclosure notice are the most common categories of housing practices and occurred in 23 of the 35 bankruptcies in the autopsy sample (18 got behind on a mortgage, 5 received foreclosure notices). Other housing practices, such as repairs or renovations, rent or moving expenses, fraud related to housing, property taxes and homeowners’ insurance, and banks refusing loan modifications were less common, but all occurred in at least one case. It is also notable that five of the bankruptcies in the autopsy sample referred to practices related to the housing bubble of 2008/2009 in their bankruptcy trajectory. Even though it had been eight years since the 2008/2009 housing bubble crash when I started this research in 2017, the ramifications of the housing bubble were still being felt by many of my participants. Patty Pearson, from North-Central Utah, and Frank Ferreira from Eastern Massachusetts both provide examples of how loans made
during the housing bubble can play a role in bankruptcies.

4.7.1 Patty Pearson: Refinancing during the housing bubble

Patty Pearson’s bankruptcy trajectory came up earlier as an example of refinancing a mortgage acting as an unexpected cascade trigger. Patty and her husband bought their house in 1999. When they decided to refinance in 2007 Patty was working under the table as a childcare provider. Patty’s husband had verifiable income, but in the period prior to the housing crash of 2008 banks issued what have been referred to as NINJA loans (no income, no asset, no job), which were targeted at borrowers like Patty who did not have verifiable income. After the housing bubble burst, the company holding Patty’s mortgage sold it to another servicer, then another, then another. Patty’s new mortgage servicer determined that Patty’s mortgage was fraudulent and should never have been made in the first place and the Pearsons would need to repay the $15,000 immediately to avoid foreclosure.

Patty tried to work with the mortgage company, but even with the help of HARP (the federal Home Affordable Refinance Program) Patty was unable to get her mortgage holder to agree to a loan modification. She was tempted to walk away from the home, but ultimately stayed because of her husband’s emotional attachment to their house. Patty and her husband have been living in their home since 1999. Patty’s husband, who works in commercial construction, did a significant amount of the work on the home himself as part of a “build-for-down” scheme. Even though it is not necessarily her dream home, Patty can see how much their home means to her husband, so the Pearsons have done everything they can to keep the home, including filing Chapter 13 bankruptcy to stop the impending foreclosure.

4.7.2 Frank Ferreira: Feeding the piggyback loan

Gulf War veteran Frank Ferreira from Eastern Massachusetts provides another example in which a loan made during the housing bubble played a role in the bankruptcy trajectory. Frank bought
his house in 2005 when housing prices in Eastern Massachusetts were relatively high, even for a 
home like Frank’s that is “nothing fancy.” Frank’s mortgage was what’s called an 80/20 mortgage. 
Prior to the bursting of the housing bubble, this kind of loan was used by borrowers who could 
not come up with 20% for a down payment. Instead, a loan for 20% of the purchase price was taken 
out as a home equity loan, called a “piggyback loan.” Between 2004 and 2006 about a quarter of all 
borrowers used a “piggyback loan,” and these loans grew in popularity by 84% between 2004 and 
2005—right when Frank was buying his home (Avery 2006). Moreover, piggyback loans in this pe-
riod were more likely to be associated with “higher-priced” loans that were either subprime or “near 
prime.” Frank did not respond to my requests for a follow-up interview, so I do not know for sure if 
he had a subprime mortgage, but the increase in “higher-priced” piggyback loans in 2005 accounted 
for more than half of the increase in the number of all higher-priced loans (Avery 2006) so it is not 
an unreasonable guess.

When Frank needed unexpected open-heart surgery in 2016 his pay was cut when he went on 
part-time disability for a few months. There were also some problems with paperwork between 
his employer and the insurance company that lead to his disability payments stopping “halfway 
through.” When this happened, Frank was able to pay the “small portion” of the mortgage (the 
20% piggyback loan) but wasn’t able to keep up with the “big mortgage” (the 80% loan). Selling his 
home wasn’t an option because even though the housing market in his area had improved since the 
recession, Frank was still underwater on his mortgage. Ultimately Frank filed bankruptcy because, as 
he put it, “My boys need a home and I’m fighting to save that home.”

4.7.3 The family home

Frank Ferreira and Patty Pearson give examples of filing bankruptcy to save the family home. This 
theme is a recurrent one for middle class Americans in Chapter 13 bankruptcy. Recall Bob Baker, the 
real estate developer in Eastern Massachusetts who filed Chapter 13 so his son wouldn’t have to move
out of the family home before he left for college. I conducted two interviews with Bob at his home and an initial short interview after his 341 Meeting. In all three interviews, Bob repeated the same sentiment—that his home was a refuge. As he put it during our third interview, “Many times I sat on the deck thinking, ‘This is a good place to be broke.’” Bob’s bankruptcy was unsuccessful. Eventually the bank foreclosed and he lost the family home, but filing Chapter 13 bankruptcy bought him valuable months with his son, and time to sit on the deck, looking out over the marshland. Bob is from a generation of Americans for whom a single-family home was a rite of passage, an indicator of middle class life. Like Patty Pearson’s husband, Bob had put his own work into his home—he showed me the woodwork he had done himself on the mantle and the built-ins. In the social story of bankruptcy the symbolic importance of the family home looms large.

**The multi-generational home**

For Mitchell and Natalie Mack of North-Central Utah, housing has been a major challenge—during their second attempt at Chapter 13 bankruptcy, the Macks were unable to keep up with rent and lost their place to live. When this happened, they moved in with Mitch’s grandparents, who were “on the verge of losing their house” because they were struggling to keep up with the mortgage. Mitch and Natalie now contribute $400 a month to the mortgage (approximately half of the mortgage payment) and pay about $100 in utilities per month. The house provides shelter for Mitch and Natalie and their two children, Mitch’s grandparents, and Mitch’s disabled mother and her husband who works under the table jobs. While the multi-generational home provides a place for Mitch and Natalie to live at a low cost, they are cramped and dream of owning their own home. Mitch has heard of programs that are “specifically designed for people in Chapter 13 to help you get a first time home.” He hopes that after making Chapter 13 payments on time for a year, the courts will approve them to get a home loan, but the mortgage payment will likely be more than the $400 a month the Macks are paying for housing right now.
Tammy Turner from Eastern Tennessee also lives in a multi-generational home, though for Tammy this is not an outcome that is beneficial for her. Tammy’s son and young child moved back into the family home after her son lost a job. Tammy feels it is her duty to help her grandson, but her son doesn’t seem to be able to “get his life together.” Moreover, her son met a new girlfriend, and now Tammy is housing three extra people. Unsurprisingly, Tammy’s electricity bills and water bills have doubled—something that was also remarked upon by Helen Hansen of North-Central Utah after her son and his family moved into her renovated basement. Tammy is afraid to tell her son he has to leave because she fears what will happen to her grandson, but her patience is running out.

4.7.4 Summary: Housing

In sum, we have seen how housing commonly appears as part of the forcing moment during Chapter 13 bankruptcies, when foreclosure (or fear of foreclosure) provokes families to file for bankruptcy rather than put their home in jeopardy. Loans made during the housing bubble emerge as factors in multiple bankruptcies, indicating that the ramifications of practices such as NINJA loans and piggyback loans are still being felt by Americans nearly ten years after the housing bubble burst. In general, these narratives underscore the importance of the family home, which for some individuals in bankruptcy becomes multi-generational. In some cases, such as the Macks the multi-generational home can be a mutually advantageous situation (even if a little cramped), but for others, such as Tammy Turner and Helen Hansen, it can be another factor that exacerbates already frayed finances.

4.8 Conclusion

This chapter analyzes a collection of 35 bankruptcy trajectories to explore the socioeconomic practices associated with bankruptcy for the participants in my autopsy sample. The thick descriptive data contained in bankruptcy trajectories facilitates multiple levels of analysis. At a zoomed-out
level, the bankruptcy trajectories in my dataset can be classified according to three canonical shapes: the cascade, the staircase, or the spiral. The shape of a bankruptcy relates to its major social themes. Cascade bankruptcies are most commonly triggered by health practices. Staircase bankruptcies often contain foreclosures during the forcing moment that tip a family towards bankruptcy. Spiral bankruptcies tend to cover many social themes, with cost of living factors creating a series of crises that prevent the family from settling into a financial equilibrium.

The bottom-up analysis of the full dataset of bankruptcy trajectories reveals five social domains—health, family, livelihood, cost of living, and housing—which cover most socioeconomic practices contained in bankruptcy trajectories. Through a description of each of these domains, the practices that give meaning to debt and bankruptcy are explored. It is important to note that these five social domains are not independent domains, and often intersect, such as when families go into debt because of the health of their adult children, or when livelihood practices induce housing practices.

In this chapter I have focused on bankruptcy as a social phenomenon without explicitly teasing out its political resonances. However, as the reader may have sensed, politics is lurking just below the surface. I think of this chapter as helping us to adjust our lenses so we know what participants are making meaning of when it comes to considering how economic insecurity influences political culture.
Political Culture of Economically Insecure Americans: It’s *All in the Family*

In this chapter I explore how my participants’ socioeconomic practices and political perspectives inform each other as part of their political culture. I split this exploration into two steps: First, I establish the contexts and deep story that anchor political perspectives. Second, I explore the ways my participants’ socioeconomic practices inform, and are informed by, their more specific political perspectives. Such interaction, between socioeconomic practices and political perspectives, constitutes a semiotic practice or process of meaning-making. Wedeen (2002) argues that understanding
political culture as semiotic practices is a methodologically rigorous and under-utilized approach that can “shift our conceptualization away from culture as a fixed system of meaning to culture as the practices of meaning-making through which social actors attempt to make their worlds coherent” (720).

I find three perspective groups within my core sample that have distinct semiotic signatures, or combinations of socioeconomic practices and political perspectives. We can think of a semiotic signature as a role in a sociopolitical play—like a role, a semiotic signature is something that is performed or taken on. Unlike a fixed aspect of someone’s identity, we can think of political culture in this sense as a set of stock characters that Americans might turn to when expressing their politics. I find that the popular 1970s American sitcom *All in the Family* can serve as a reference to help us understand the sociopolitical roles that characterize these three semiotic signatures. First, there is Archie Bunker, father and head of household. Archie was a conservative blue-collar lineman worker before becoming a bar owner and cabbie in Queens, New York City. Debatably described as a “loveable bigot,” Archie Bunker lived with his browbeaten but unfailingly kind wife Edith, who generally stays out of politics but was “never so daft as Archie made her out to be,” as well as Archie’s daughter, Gloria, and his son-in-law Mike Stivic, young adults who are living with the Bunkers while Mike finishes his university degree in sociology and whose liberalism serves as the foil to Archie’s conservatism in the show.

Of course, the archetypes are not completely faithful: Those who take on the Archie role in my sample are more likely to have a middle-class incomes and my Ediths often have masters’ degrees and are less submissive than Edith Bunker. Not just Mike (Archie’s son-in-law) but also Gloria (Archie’s daughter) have college degrees, but more liberal kids still clash with their parents. In my core sample,

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1 See this fascinating exchange in *The New York Times* between show creator, Norman Lear and bestselling author Laura Z. Hobson: [https://nyti.ms/1LDDBlS](https://nyti.ms/1LDDBlS) and [https://nyti.ms/1QGXJmM](https://nyti.ms/1QGXJmM).

2 This according to *The New York Times* while memorializing Jean Stapleton, the actress who played Edith, who died in 2013 at the age of 90 [https://nyti.ms/19BFZux](https://nyti.ms/19BFZux).
the “liberal kids” are a very small group (N=2) and have political perspectives and socioeconomic practices that are markedly different from the Archies and Ediths. Archies and Ediths share a context valuing hard work, nostalgia for historic America, and a deep story (a story that feels as if it is true) against entitlement. Ultimately, however, Archies and Ediths understand “the entitled” differently, with Archies more likely to see “the entitled” in racial, ethnic, or sexual identity groups (identity politics) and Ediths more likely to stick to broad frames.

Another drawback of All in the Family is that it is an Eastern American narrative, about a man who lives in Queens, and although there is a lot that is quintessentially American about the show, it certainly rings more true for Easterners than Southerners, Mid-Westerners, or Westerners. In addition, the character of Archie Bunker is more thoroughly explored and developed than the other characters in the show, and the character of Edith, in particular, is not as fully drawn. This reflects, no doubt, on a privilege of masculine narratives that we should not be surprised to find in a show from the 1970s. The cultural legacy of the show has also largely centered on Archie Bunker, though there we some notable exceptions, such as when Jean Stapleton who played Edith was accepting an honorary doctorate from Emerson College and said in her speech, “Of course Edith Bunker would support ratification of the 27th Amendment to the Constitution, because it is a matter of simple justice — and Edith is the soul of justice” (Weber 2013).

Despite these drawbacks, the frame provided by All in the Family does lay out the three most prominent political roles I observed in my core sample. In terms of socioeconomic practices, the “shape” of economic insecurity prior to bankruptcy among Archies is more likely to be a spiral (protracted and causally vague) while among Ediths it is more likely to be a cascade or staircase (swifter and causally simpler). Archies and Ediths share similar socioeconomic practices in the domains of Housing and Cost of Living,¹ but in the domains of Livelihood, Family, and Health there are dis-

¹A larger sample and future research may reveal differences in these domains, but the socioeconomic practices of participants in these areas are not markedly different in my sample.
tinct differences. Archies often financially support adult children or extended family members and work in jobs tied to economy while Ediths are more likely to have experienced catastrophic medical events and end up relying economically on family. Although they share a lot, Archies’ protracted, causally-vague, family-and-livelihood-focused experiences of economic insecurity are distinct from Ediths’ swifter, causally-clear, health-focused experiences of economic insecurity. In very broad strokes, the experiences of Archies correspond the position of a head of household (often a patriarch) under siege with a lot on the line, while Ediths’ swifter, causally-simple, health-focused experiences of economic insecurity put them in the position of an economic dependent with little left to lose.

Departing from these two positions, identifying “the entitled” in terms of identity politics presents less of an appeal for Ediths because the sources of their own economic insecurity are clear and known and not the groups targeted by identity politics. On the other hand, in the presence of vague and protracted economic insecurity, Archies want a specific target to blame. Moreover, blaming other social groups in addition to millennials can take some tension off of Archies’ often-challenging and politically-charged relationships with their millennial-generation adult children, the supporting whom is often related to their bankruptcy. Thus, an understanding of political culture as semiotic practices helps us see the way economic insecurity is embedded in human lives in ways that create distinct patterns corresponding to different political outlooks.

5.1 Collecting and analyzing political perspectives

5.1.1 Defining political perspectives

Recall from the theory chapter that political perspectives are an interpretive take on political views sitting conceptually between public opinion in the style of Katherine Cramer (2016) and political ideology of Robert Lane (1962). I define political perspectives as the language used to talk about
politics, including justifications participants have for their political positions, in the context of their sense of who they are in the world. Thus, political perspectives have three parts: language, justification, and context.

5.1.2 Collecting political perspectives through ethnographic interviews

As described in the methods chapter, political perspectives were collected through ethnographic interviews with 17 participants from 13 different Chapter 13 personal bankruptcy cases in 2017 and early 2018 (some filed alone, others as couples). These interviews usually lasted around two hours and included discussion of socioeconomic practices followed by a discussion about politics. I also conducted follow-up interviews with ten participants in which more information on socioeconomic practices and political perspectives was collected. These follow-up interviews also usually lasted around two hours.

The goal of ethnographic interviewing is to describe culture by “learning from people” (Spradley 1979, 3). My main goal was to get my participants to speak candidly about their politics, trying to let their language dominate the conversation rather than impose my own categories. My goal was to learn my participants’ categories, terms, and phrases. I did this by asking general questions, departing from “How would you describe your politics?” and “What do you think are the biggest issues facing America today?” Following this, my goal was to keep people talking using “Mhmm,” and by repeating their statements back to them to see if I had understood, and encouraging them to elaborate. In addition to general questions about politics, I also asked about my participants’ political history including questions about the politics of participants’ parents and grandparents. It is important to note that these political conservations directly followed a conservation about my participant’s economic life, and I often used socioeconomic practices as a starting point to elicit political opinions related to my participants’ personal experiences of economic insecurity.
5.1.3 Analyzing the Transcripts

After transcribing the interviews, I created documents summarizing the contexts, political positions, and justifications I found in each interview. Looking across these documents, I was able to observe recurrent language as well as contextual and justificatory themes. Once I noticed the theme of “entitlement” I was able to conduct domain analysis following Spradley (1979), and was able to formulate structural questions to verify the taxonomic relationships (figure out who is classified as “the entitled”) by looking across interviews and through follow-up interviews.  

To conduct a domain analysis (Spradley 1979), I first selected a single semantic relationship characterized by strict inclusion (X is a kind of Y). In my case, I was looking for relationships of the form “X is a kind of entitled person.” Second, I found examples of statements from my participants that gave examples of Xs. Third, I explored the boundaries of the domain of “entitled people,” figuring out what Spradley (1979) refers to as the included terms, or, in my case, who my participant believed was an entitled person. Two groups within my sample, Archies (N=7) and Ediths (N=8), had different boundaries when identifying entitled people, though there was significant overlap through shared contexts and justification, which will be discussed in the next section. The liberal kids (N=2) rejected the entitlement frame and will be discussed separately.

5.2 Shared contexts and justification

What is the context in which “entitled people” appear and how is their appearance justified? In future work I look forward to exploring this category more carefully with a larger sample. This desire applies more broadly to the project as a whole, however, as Schwartz-Shea and Yanow (2012) point out, “there are no ‘conclusions’ in the sense-making research cycle: there are only momentary stopping points, to collect one’s thoughts, perhaps to publish or otherwise disseminate what one under-

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4 Ideally I will conduct more follow-up interviews to explore the category of “the entitled” in even more detail and plan to do this as part of the larger book project.
stands at that point in time” (p. 30-31) and I hope the reader will understand my positions as initial explorations. Amongst Archies and the Ediths, two recurrent contextual features were the value of “hard work” and nostalgia for a historic America. For justifications, I found that both Archies and Ediths justified their views on the entitled with reference to a deep story against “entitlement.”

### 5.2.1 Providing context for political perspectives: Hard work

My participants’ sense of who they are in the world was tied to the concept of hard work. Observing “hard work” as a key narrative amongst Americans is not a new discovery. Katherine Cramer, an interpretivist scholar of American public opinion, highlights hard work as a key part of American public opinion in her study of the politics of resentment (2016), and sociologist Arlie Hochschild refers to the concept as “endurance” in her study of the politics of the environment in Louisiana (2018, 147). These recent findings build on the work of political scientists such as Jennifer Hochschild (1981) and Robert Lane (1962), who both show how Americans bring up themes of hard work and deservingsness when it comes to redistributive norms (Hochschild 1981) or when describing their political ideologies (Lane 1962). For Cramer (2016) identifying as a “hard worker” (where hard work is tied up with physical labor) is associated with rural as opposed to urban Wisconsinites. Few of my participants lived in urban cores—most would be broadly described as suburbanites—so I cannot do a rural vs. urban comparison; however, I found hard work to be a touchstone across the vast majority of my participants. Table 5.1 gives examples of how my participants contextualized themselves as hard workers, including working long hours or under difficult conditions, doing physical labor, and struggling to prioritize their own health over their desire to work.

These perspectives show a conception of hard work that is tied up in demanding labor (long hours, physical labor, willingness to continue despite setbacks). They also show the political resonances of hard work. Gregory Green uses his conception of hard work (physical labor and having to work hard for inadequate pay) to distinguish between hard workers like him and entertainers and
## Table 5.1: Conceptions of Hard Work

<table>
<thead>
<tr>
<th>Participant (Location)</th>
<th>Hard-working context</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Amy Anderson (MA)</strong></td>
<td>“So I was working two jobs, pregnant […] working 56 hours a week to save up. […] I worked Monday. I was scheduled to work Wednesday. I went into labor on Wednesday morning, so I called up my boss and I was like, “I just started having contractions, but my last delivery was 47 hours, so do you still want me to come in? I can probably get my shift in…””</td>
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<tr>
<td><strong>Bob Baker (MA)</strong></td>
<td>“’[H]ard work always pays off, but sometimes it doesn’t pay off until you get to a certain point. If I didn’t have that hard work for 10 years, I would have lost everything and I wouldn’t have this [house].””</td>
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<tr>
<td><strong>Linda Livingston (TN)</strong></td>
<td>“I worked really hard to make that [small business cosmetic clinic] a world-class place. [...] My daughter and I, we didn’t come home ‘til 9, 10 or 11 o’clock at night and we were back there [at the business] at 7:30 and 8 in the morning. We did that all the time.”</td>
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<tr>
<td><strong>Kenny King (TN)</strong></td>
<td>“If you have it in your head to do it [work hard], who’s going to hold you back? […] I earned everything I’ve ever had. It wasn’t given to me.”</td>
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<tr>
<td><strong>Irene Iverson (UT)</strong></td>
<td>“They [the doctors] told me that if I kept working, I had 30 days to live…so I could either choose to keep my job, or I could choose to heal. […] It’s gonna sound crazy, but that was actually a really hard decision for me because I’ve always been the person, who if I can’t work, I’ll go flip burgers. If I lose my job, I’ll flip burgers until I find another job.”</td>
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<tr>
<td><strong>Gregory Green (UT)</strong></td>
<td>“I do not consider athletes or entertainers workers. They’re entertainers period. They don’t know hard work like you and me. We have to go out every day to bust our butts and put money on the table for our families and stuff. I don’t know. All they do is go out and practice and every day they warm up to go perform in front of people. I mean, don’t get me wrong, exercise is good […] but I wouldn’t consider that hard work. I would consider a miner going into the mines bring out coal, or a steel worker doing that, or a farmer…i’ve done farming, i’ve done well drilling, i’ve done the military.”</td>
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<tr>
<td><strong>Patty Pearson (UT)</strong></td>
<td>“I would say that hard work is a guarantee of financial success, because people who say that you don’t have to work hard anymore are maybe people who worked hard at something and failed, and didn’t accept accept the failure.”</td>
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athletes who might engage in physical activity, but are in his eyes working hard. The role of athletes and entertainers was one that was salient to many Americans I interviewed—the NFL protests that are still on-going at the time of writing in September 2018 (Belson 2018), were gathering steam when I was conducting interviews in 2017 and early 2018.

5.2.2 Providing context for political perspectives: Nostalgia and American Civic Religion

Boy the way Glenn Miller played
Songs that made the Hit Parade
Guys like us we had it made
Those were the days.

And you knew who you were then
Girls were girls and men were men
Mister, we could use a man like Herbert Hoover again

Didn’t need no welfare state
Everybody pulled his weight
Gee our old LaSalle ran great
Those were the days

-Intro song for All in the Family

All in the Family opens with Archie and Edith at the piano, Edith playing and Archie sitting next to her on the piano bench smoking a cigar. Together they sing, “Those Were the Days.” The anti-new deal nostalgia that Archie sings about continues to be potent force in American politics as evidence by Donald Trump’s 2016 campaign slogan, “Make America Great Again,” notably similar to Ronald Reagan’s 1980 campaign slogan, “Let’s Make America Great Again.” There are some ironies embedded in “Those Were The Days”—including that the nostalgia expressed in the song seemed more characteristic of Archie than Edith. When the show’s creator, Norman Lear, was asked about this in a 2016 interview, he replied that Edith “wouldn’t have been a Hoover fan. Edith was singing Archie’s song, which is something she could do comfortably and then deny it. Not deny she
sang it, but disavow the principle.” This highlights another element of nostalgia—because the past contains multitudes, there can theoretically be something for everyone, even if we disagree about the details.

Although my participants differed in many aspects of their nostalgia, both Archies and Ediths shared bedrock nostalgia for historic America, reminiscent of what Robert Bellah referred to as “American civil religion” (Bellah 2005 [1967]). American civic religion is characterized by a reverence for the founding fathers and a belief in the importance of the constitution. For Ediths this was often revealed through a respect for history. As Linda Livingston put it, “When I was in the first-grade [my father] made me learn the pre-amble to the constitution and the pre-amble to the Declaration of Independence. And I’m going to tell you, I know it to this day—both of them!” Irene Iverson, Isaac Jacobs, and Linda Livingston all identified as “history buffs.” For Isaac Jacobs this was crystallized when he visited the Ford Theatre where Lincoln was assassinated. “Where did we [America] go wrong?” Isaac wondered—almost hoping Lincoln’s ghost would reply.

This reverence for history was often accompanied by a sense of loss in the current moment. American had a great history, participants agreed, but “times changed.” Patty Pearson summarized it as follows: “[A]t one point we had these men get together from all these kind of parties and say: ‘We need to agree on these things so that we do have a great America and we can keep our freedoms and Democracy does live.’ And it was great and grand, and it all worked, and then times changed. And any day you can figure that we could be back in a civil war, you know?” Patty’s phrase, “it was great and grand, and it all worked, then times changed,” highlights both her nostalgia for the past, and confusion about how to square that with what she feels in the current moment. Bob Baker echoed Patty’s comments, reflecting on his parents’ generation, saying, “I had the benefit of watching the greatest generation, you know? [...] [T]hey didn’t complain. They put their noses down and built this country. Nobody wants to do that any more.” For Mitchell Mack and Gregory Green (both working-class Utahans), the constitutional element of nostalgia was the most pronounced. As
Table 5.2: Expressions of nostalgia unite participants

<table>
<thead>
<tr>
<th>Participant (Location)</th>
<th>Expression of nostalgia</th>
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<tbody>
<tr>
<td>Linda Livingston (TN)</td>
<td>“When I was in the first-grade [my father] made me learn the pre-amble to the constitution and the pre-amble to the Declaration of Independence. And I’m going to tell you, I know it to this day—both of them!”</td>
</tr>
<tr>
<td>Gregory Green (UT)</td>
<td>I’m a big believer in the original constitution and I’m a big believer that what it states in the original constitution should be implemented.”</td>
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<tr>
<td>Mitchell Mack (UT)</td>
<td>“I get there are problems in this country, and there are ways to go about it, but I believe that if we went back to the original constitution and the Bill of Rights, that it would solve it.”</td>
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<tr>
<td>Isaac Jacobs (UT)</td>
<td>“I think it [identifying as a history buff] started when I sat in Ford Theatre in Washington, DC. I was going on a tour and I sat there in one of the chairs, looking up at the box above the stage where Lincoln was sitting with the flag draped there and everything. And just looking at you know, “Where did we go wrong? What can I do? I’m just me, you know? What difference can I make? How can I get people to follow? Can I do that? It’s like...how to get things going, but sitting in there, and looking at what Lincoln did, by abolishing slavery. I mean, that was about the most amazing thing that’s happened in history. Let people be free who they are! And it’s like, where did we go wrong from there?”</td>
</tr>
</tbody>
</table>
| Kenny King (TN)         | TW: Do you consider yourself patriotic?  
                         | KK: Explain?  
                         | TW: Umm, well, do you...have you felt like you’re proud to be an American all your life?  
                         | KK: There’s no other way. There’s no other way. |
| Oliver Owen (MA)        | “When I was in the military I was very to the right. Ronald Reagan was our President. He was the best President! He loved the military. We got pay raises! We were proud to be Americans. You would have broke through a wall. You were proud to be an American back then.” |
| Patty Pearson (UT)      | “[A]t one point we had these men get together from all these kind of parties and say: ‘We need to agree on these things so that we do have a great America and we can keep our freedoms and Democracy does live.’ And it was great and grand, and it all worked, and then times changed. And any day you can figure that we could be back in a civil war, you know?” |

Mitchell Mack put it, “I get there are problems in this country, and there are ways to go about it, but I believe that if we went back to the original constitution and the Bill of Rights, that it would solve it.”

Thus, a context of hard work and nostalgia for historic America form the backdrop for the concept of entitlement that emerges in the interviews. In addition to these contextual features, entitlement is connected to justification for political perspectives through a deep story against entitlement that I will now describe.
5.2.3 Justification for political perspectives: A deep story against entitlement

Sociologist Arlie Hochschild calls a deep story “a story that feels as if it were true” (2018, 28, emphasis in original). I find that my participants commonly call on a deep story against entitlement to justify their political perspectives. When I asked Patty Pearson, a medical transcriptionist living in North-Central Utah, “So, what do you think are the major issues facing America today?” Her first response was “entitlement.” “I feel bad saying this,” Patty began, “but I really believe that there is some sort of entitlement generation.” Patty continued, explaining that she knew entitlement was a problem because she encounters “too many people” who make her say, “I would feel that you think that you should just have this!”

Patty’s justification (encountering too many people who think they “should just have” things) is an example of this deep story against entitlement. The deep story against entitlement connects hard work, entitlement, and deservingness. The hard-working, so the story goes, contribute to society through their efforts. When the not-hard-working (the lazy) use resources they would not need if they were also hard-working, these resources come from those contributed by the hard-working and the lazy are being entitled. “The entitled” represent a negative moral force, as identified by Hochschild (2016), but also a negative economic force in the minds of my participants. When entitled people receive things of economic value (welfare, jobs, health insurance), the deep story goes, it costs hard-working people money through taxes, lost jobs, or lower benefits (because others are abusing the system, so there is not enough to go around). Table 5.3 shows different examples of how members of the core sample (sometimes conflictingly) identify the entitled.
Table 5.3: Descriptions of the entitled

<table>
<thead>
<tr>
<th>Participant</th>
<th>Concept of the entitled</th>
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<tbody>
<tr>
<td>Oliver Owen</td>
<td>“When you’re standing in line at the grocery store and you’re buying hotdogs and hamburgers and the person in front of you is buying Fillet Mignon and sliding their EBT in there. [TW: Do you see that?] Oh yeah, at [the grocery store]. I was standing there one day… 12-packs of soda, Snapple, all this stuff, and you pull out your EBT card... She [woman with EBT card] had the nastiest attitude. She had a sense of entitlement that just oozed out of her. She was yelling at her boyfriend, she was all in her sweatpants. When my grandparents traveled they wore a suit and tie. Now you don’t leave your house except in your sweatpants. Nobody has respect for anything.”</td>
</tr>
<tr>
<td>Kenny King</td>
<td>“Millenials just want it. They want it now. They don’t want to earn it, they just want it.”</td>
</tr>
<tr>
<td>Patty Pearson</td>
<td>“I’m just going to pick on Trump for a minute. He’s the type that fits in with the entitled: It has to be this way! I don’t care what you think! I don’t care what the consequences are! I’m going to say, “You lied.” It’s going to be your fault. It’s not going to be my fault.”</td>
</tr>
<tr>
<td></td>
<td>“Entitlement comes from every generation. Their problem is my generation [people in their 40s]. I don’t think that the millenials are to blame. I think that my generation is to blame for the millenials.”</td>
</tr>
<tr>
<td>Bob Baker</td>
<td>“…[F]ast forward to the Nme that [my son] is a senior. There are freshman that come in [to the hockey team] like they’re entitled, and they’re like, “Why do I have to clean up the locker room?” And it blew [my son’s] mind that in this short time… it’s like, “Wait a minute, just be thankful you’re here, you know?” I think it’s [entitlement of the young] getting worse.”</td>
</tr>
<tr>
<td>Linda Livingston</td>
<td>“I wasn’t like these people who tried 14 times to get disability—first time, mine went through because the doctor said, ‘She cannot work. Period.’ I didn’t have to reapply or anything.”</td>
</tr>
<tr>
<td>Amy Anderson</td>
<td>“All the time that I’ve ever worked and accomplished stuff in my life and worked hard, I can’t get assistance when I need it, but people who sit on their asses and keep having baby after baby, they get all these things.”</td>
</tr>
<tr>
<td>Mitch and Natalie Mack</td>
<td>MM: The more and more we move towards a socialism scale, the less and less people want to work. Like Natalie was saying, we’ve got friends who are fully capable of working 40 a week but they choose not to because they get state assistance. NM: When our oldest was 3 and our youngest was 2 or 3 and we were struggling really bad. We almost couldn’t pay rent. And that same person [who choses not to work] said, ‘Have a third kid—the state will pay for everything.’”</td>
</tr>
</tbody>
</table>
5.2.4 Partisanship in My Sample

Traditional notions of partisanship such as “Independent-Leans Republican” or “Strong Democrat” did not reflect the language my participants’ used to describe their politics. In general, the Archies in the sample found political expression through Donald Trump, and although they did not consistently identify as Republican, they identified as not Democrats. Ediths, like Edith Bunker, generally resisted affiliation with either Republicans or Democrats even in the negative, leading me to originally name this group “the Unaffiliated.”

5.2.5 Archies and Donald Trump

All of the Archies in my sample supported Donald Trump, with the exception of Amy Anderson, who initially thought that Trump “would be a good candidate because he’s an outsider” but had never voted and ultimately did not support anyone in the 2016 Presidential election. Of the six remaining Archies, five reported voting for Donald Trump\(^8\) and the sixth, Kenny King, reported that he did not vote in 2016, but stated “If I would of voted, I’d have picked the lesser of the two evils, which was Trump.”

The connection between Trump and Archie Bunker became “something of a cliché of the 2016 election” (Winberg 2017, 392), with All in the Family’s creator, Norman Lear, declaring, “He [Donald Trump] IS Archie Bunker,” to a Writers’ Guild audience during the Presidential campaign (Hammond 2016). Archie Bunker has always been a political symbol, but the resonances around his character have shifted over time. In the 1970s, a satirical understanding of Archie Bunker garnered praise from Democratic senators, and engendered discomfort among Republicans—Nixon lamented the liberal agenda of the show and his introduction of the conservative-backed “Family Viewing Hour” forced CBS to move All in the Family to a different time slot (Winberg 2017).

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\(^8\)The five who voted for Donald Trump are Bob Baker, Gregory Green, Oliver Owen, Mitch Mack and Natalie Mack.
By 2016, however, Archie Bunker had morphed into a conservative icon. High-profile supporters of Donald Trump, such as businessman Carl Icahn, described Trump supporters as “the Archie Bunkers of the world,” who are “smart guys” that “know they’re getting screwed” (Hensch 2016).6

For Archies, Donald Trump was a political phenomenon that transcended party. Archie in my sample did not generally identify as mainstream Republicans, but they were certain they were not Democrats—as Gregory Green put it, “I used to be Republican. I’m totally against liberals and Democrats, because they’re just trying to be lazy.” Bob Baker and Kenny King both highlighted Ross Perot as a political idol, and Gregory Green and Mitchell Mack identified as “Constitutionalists” more than Republicans. Unlike Ediths, who often claimed to like parts of both parties, and generally came down somewhere in the middle, Archies were firmly on the political right.

5.2.6 Ediths resist partisan identities

While Archies did not necessarily identify as Republicans, they definitely did not identify as Democrats or liberals, creating an affiliation against a Democrat/liberal political identity. Ediths, on the other hand, generally resisted affiliation with either party—even in the negative. Table 5.4 gives examples of how Ediths respond to questions about their partisanship and ideology. A common theme is a sense that categories have lost their meaning. Linda Livingston, who grew up watching her father, a Southern Democrat who was deeply involved in local politics during the Civil Rights Era, expresses this sentiment when she says, she feels like the word liberal was “pulled from 0 to 10.” Perhaps not surprisingly, Ediths were less likely to report voting—Isaac Jacobs stated that he had not voted in years because he is “so fed up” with politics. Others claimed to vote consistently, but refused to answer questions about how they voted in 2016—leading me to suspect that they stayed home.

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6Interestingly in the same discussion, Carl Icahn also described Archie Bunker as a “middle-class worker,” (Hensch 2016) highlighting the slippage over time between a working-class and middle-class identity.
Table 5.4: Ediths express their views on partisanship

<table>
<thead>
<tr>
<th>Participant (Location)</th>
<th>Unaffiliated stance</th>
</tr>
</thead>
</table>
| Patty Pearson (UT)     | “I’m not one party or another, I’ll tell you that. Democrats are right in some areas. Liberals have some points.”  
“...I don’t know. I’m so lost in that. Like it’s just... A lot of the times I find myself siding, when I listen to different people talk, I’ll think, “Oh, I really like this person,” and then they end up being a Democrat, but then it’s like, I’ll say something and they’re like, “Oh, that’s like a Republican rule.” Then I’m like, “What do I follow, I don’t know?” This is how weird I am. I thought Bill Clinton was an amazing president. I thought George Bush Sr., was an amazing president. [Laughs!] So where do you go from there? I thought George Jr was hilarious, and not a great president, but was so fun to listen to. I thought Obama was very intelligent and very smart, but so hated that I felt bad for him! And I thought he was an amazing president. Trump? I think that we probably could have... Maybe he’s a great businessman, I’d give that. But, I don’t think that he’s a very good president.” |
| Irene Iverson (UT)     | TW: I don’t have a strong idea of whether you’re generally a Democrat or generally a Republican.  
II: That’s because I’m not either.  
TW: Do you identify as an independent or do you lean one way?  
II: My dad’s a Republican. I think I’m listed as a Republican somewhere because when I was 18 I probably signed up to vote under Republican. Ummm. But I am not either...like....other than probably on paper, listed as a Republican, I’m not really associated...I don’t associate myself with any party. I associate myself with what’s smart and what I feel like makes the most sense for everybody. [...] Not a party. Because neither party appeals to me. You know? And, they don’t go out and cater towards, you know, random people that are in HR. |
| Linda Livingston (TN)  | “I think that the word liberal was pulled from 0 to 10 and I think that politics has basically been done the same way. You got the far left, and you got the far right. And—I’m not for either one of those—I’m in the middle, you know what I’m saying? [TW: Mhmm] I’m somewhere in the middle in that rubber band that they’re pulling.” |
| Isaac Jacobs (UT)      | “Basically, I’m Republican, but if I see someone, no matter what—if they’re Libertarian, Republican, Democrat, or whatever—everybody has unique ways and ideas to put something forward. If I feel strongly about someone who isn’t Republican, and I see their values and whatever they can bring to the table that’s better than the opponent, then he or she has my vote. It’s kinda funny that people are like, ‘Oh I gotta be a full time Republican or Democrat of whatever,’ and it’s like, ‘Why? You can support what party you want to support, but also extend a hand to other parties too, because you value what he or she can bring to the table too.” |
| Bill Anderson (MA)     | BA: I guess I’m conservative, but liberal. You know? [...] Now drug abuse. I’m very conservative on that. Umm. And where I’m liberal is...I voted for Barack Obama and I voted for Hillary Clinton even though I didn’t really care for her. [...]  
TW: Have you historically voted for Democrats?  
BA: Yes, Democrats. Unless somebody just totally blows me away I’m very party line.  
TW: So have you ever crossed party lines in voting that you remember?  
BA: I voted for Reagan when I was 18. |
5.2.7 Ediths seek social rather than political change

Unlike Archies, who find political expression through politics (particularly Donald Trump), Ediths were often skeptical about the ability of politics to solve problems, calling for “cultural change” instead. When I asked Irene Iverson whether the government should intervene to help with people chronic conditions like hers she replied, “I don’t know that the government is the right option. I think there’s gotta be cultural change. […] [T]here’s just gotta be a cultural change about how we look at people with chronic illnesses.” Irene’s perspective is anchored in her experiences working in human resources, where she has seen existing government programs such as the Family Medical Leave Act [FMLA] be ineffective because managers “aren’t willing” to hire people through FMLA and “people aren’t willing to even go on FMLA because there’s such a stigma with it.” From Irene’s perspective, political solutions such as the Affordable Care Act did not help her when she developed a chronic autoimmune condition that was poorly covered by insurance, and she has seen how even well-meaning political solutions can be ineffective.

Another example of Ediths calling for cultural solutions is provided by Patty Pearson, who told me that from her perspective, democracy “died when our founding fathers did.” I prompted her to elaborate, and she brought up the movement to repeal the 2nd amendment by those who want to ban automatic assault rifles (e.g., AR-15s). For Patty the desire to repeal the 2nd amendment was a clear example of how democracy was dead, because the 2nd amendment—something written by the founding fathers—is part of Patty’s civic religion. “Let’s not choose to change the amendments! Let’s choose to change our ways!” Patty declared. For Patty, the problem was fundamentally a social or cultural one—it was our choice to produce and sell AR-15s. “They do get in the hands of people who shouldn’t have guns,” Patty agrees, “but, if you take that amendment away, they’re still going to.” Instead of repealing the 2nd amendment, Patty would prefer that America keep its historical institutions in place, but make a cultural choice to stop selling AR-15s, “Why do we need to sell AR-
15s?... Why do we as people need them? I mean, they were made to kill people,” Patty says.

For Ediths, the appeal of cultural or social solutions is magnified by their personal experiences with government solutions, which they usually feel were woefully inadequate at preventing them from experiencing a major loss. When I asked Irene whether she thought Obamacare helped her when she experienced a catastrophic health failure associated with her chronic autoimmune condition she replied, “I’ve never liked the so-called Obamacare, but this [experiences with chronic autoimmune condition] makes me really say that is not the right solution for people that have ...[trails off] Because if you’re in traumatic illnesses, there’s no way for you to pay the ridiculous amount of how high the premiums are that insurance companies now charge. They did before too, but it wasn’t mandated, right? So it, uh, this is not the solution. [chuckles] I’ve never liked it and now I REALLY don’t like it. I don’t know what the option is ...so I’m not condemning people or anything like that, because I don’t have a clue what could be better.” From Irene’s perspective, she has lost everything she cared about—her job, her identity as a worker, and her dignity—and the government solution was laughable.

Patty Pearson, who refinanced her mortgage in the build-up to the housing crisis, and ended up with a mortgage with hidden fees she was unaware of and that ultimately lead to her bankruptcy, was also disappointed in the government institutions, such as the Home Affordable Refinance Program (HARP) who she contacted when trying to force her mortgage-holder to negotiate. When Patty first contacted HARP they responded that they could pressure her mortgage-holder to work with them, but then the HARP representative called back two weeks later, saying, “They’re not willing to work with us. They’re not willing to hold the time.” Patty was frustrated with this response, but felt powerless. As she put it, “I think that given the situation [the housing crisis], I think that there should have been something that could have stopped everything and been like, ‘Look, this [refinancings with hidden fees] was obviously an illegal tactic.”’ From Patty’s perspective there was one law for the banks and another one for people like her. “I can’t go in and take something from a store
and just have the cop say, “Well what she’s doing to you, Fred Meyer [department store], is illegal, but there she goes!” Patty was left feeling like she had no protection, and nothing left to lose.

5.2.8 Identifying “the entitled”

Archies and Ediths draw on a shared context of hard work, nostalgia for historic America, and justify their perspectives with reference to a deep story against entitlement. When it comes to identifying “the entitled,” however, these two groups draw on divergent semiotic practices to give meaning to “the entitled.” Approaching “the entitled” from the position of a head of household under siege, Archies see the entitled in racial, ethnic, and/or sexual minorities. Ediths approach the entitled from a position of bereavement and tend to see entitlement in broad rather than specific terms.

5.2.9 Archies Identify the Entitled as Identity Groups

*All in the Family* went off the air some time ago, so when Amy Anderson told me during an interview that she was “going to start sounding like Archie Bunker in a minute,” I had no idea what she meant. While transcribing Amy’s interview, I looked up Archie Bunker, but assumed Amy’s association with him was a one-off. However, Archie Bunker showed up again when I interviewed Oliver Owen. During our short interview, Oliver referred to himself as Archie Bunker when explaining his dislike for “guys who want to dress up as girls.” As Oliver put it, “I’m Archie Bunker, I have my stereotypes, my opinions—but you used to be able to walk around [and] tell who’s a fag and who’s not a fag [...] Now I can’t tell.” In our second interview Oliver again referred to himself as Archie Bunker, declaring, “I own it. I’m Archie Bunker. I have my beliefs. I’m not going to be so accepting ...”

Through what Spradley (1979) refers to as “domain analysis” I identified the set of categories organized on the basis of a single semantic relationship, which in this case was “the entitled.” Archie Bunkers identified “the entitled” as racial, ethnic, or sexual minorities as shown in Table 5.5. For
Table 5.5: Archies identify the entitled

<table>
<thead>
<tr>
<th>Participant</th>
<th>Expressions of the deep story in which racial, ethnic, or sexual minorities are the entitled</th>
</tr>
</thead>
</table>
| Amy Anderson (MA) | "Working in retail and having to deal with shoplifters and things like that, I tend to find that it’s the young, welfare-moms who do most of the shoplifting [TW: Mmm]. And of those young, welfare-moms who do most of the shoplifting, most of the time they’re of the black and Puerto Rican ethnicity."
| Kenny King (TN)   | "If you’re any of the tribes from Alaska you will be given a job over anybody else, no matter what, even if you’re not qualified."
| Oliver Owen (MA)  | "I’ve been a supervisor for the last 13 years. Have there been a bunch of females and minorities that have gotten promoted who have been with the company a lot less than me? Yes. Coz, you guessed it, they can go: ‘Here, federal government! We hired this, this, and this.’ [...] [T]here’s no benefit to promoting me when you can promote somebody that’s a minority."
| Gregory Green (UT)| "What drives me crazy is these people saying they need reparations from the Civil War [...] Were they there when the Civil War happened? No. Was their dad and mom there? Were their grandparents there? No. [...] I’m not saying back then was right, but I’m saying that even until the present...[trails off] [TW: Water under the bridge?] You’re not entitled to it! That’s the problem with today’s society, kids especially, entitlement."
| Bob Baker (MA)    | "[T]hat state of the union, when [Donald Trump] said, you know, that black unemployment was at an all-time low, and the black caucus couldn’t even stand up and applaud that. It’s like, you know, ‘You just hate this guy to hate this guy.’ [...] And that’s the same thing as any racism, right? You hate somebody just because you hate them."

Archie Bunkers, these groups were seen as “entitled” because their identities (be they racial, ethnic, or gendered) allowed them access to material goods, which following the deep story against entitlement, are stolen from the hard working. Amy Anderson saw this tendency in the young “welfare-moms” who shoplifted in her store and subsequently accused her of racial profiling, which in her view was using their minority identity to benefit materially from thievery. Others, such as Gregory Green, saw African Americans as trying to use their identity to extract reparations from the Civil War that they are “not entitled to.”
5.2.10 Individualism makes racism moot for Archie Bunkers

While Archie Bunker is referred to as a “loveable bigot,” it is important to note that the Archies in my sample do not perceive themselves as bigoted and argue that perceptions of racism by whites are overblown. Bob Baker illustrates this, saying, “I think [race] is overblown—you know? Let’s get over it, people! I know there are racists ... but I would say it’s gone way down, I don’t think as many white people are racist [...] I think most white people are good, decent, people.” When it comes to Donald Trump, the same logic holds. Bob Baker illustrates this, presenting Trump as an equal opportunity offender who is therefore not racist: “Trump’s the least racist person out there. I think he’s the one that treats everybody freakin’ equal. I mean, if he doesn’t like you for some reason, he’s going to say so. I like the way he’s handling race.” Oliver Owen made a similar comment: “If you look back at his history—when he [Donald Trump] was running his businesses, he’d hire anybody—female, minority, whatever. He gave everybody a shot. If you can do the job, you can do the job—that’s all he wants.”

Archies justify their perspective that racism is overblown through an appeal to the individualist logic of the deep story against entitlement, emphasizing that the distinction between the hard-working and the lazy is made at the individual level. If people are judged at the individual level, Archies argue, then racism (a group-level factor) is immaterial. Amy Anderson illustrates this logic by referencing something her father used to say that she has internalized as a guiding belief: “I’m not prejudiced. I don’t like certain groups of people, but on an individual basis, I will judge you as a person.” Amy then gives examples of employees she has at the jewelry store: “I have people who work for me who have been black, who have been gay, who have been Hispanic even, as much as I said ... [trails off] I still hired somebody who was Hispanic who did a really good job. It was judged

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7 In this case, Oliver’s perspective should not be confused with the facts. See, for example, the spate of discrimination lawsuits, some involving employment, that have been filed against Donald Trump and his associated companies dating back to the 1970s: https://www.pbs.org/newshour/politics/every-moment-donald-trumps-long-complicated-history-race.
by the individual person and what they can work for.”

In keeping with the theme of individualism, Archies felt that many minorities had a choice about whether to use their minority identities and that their insistence on using them creates the very racism minorities claim is being perpetrated by whites. For example, Amy Anderson was frustrated that some black Americans felt the need to remind her they were descendants of slaves—associating with the idea of repression in her mind. As Amy put it, “You keep labeling yourself that way [as descendants of a marginalized group], you do! [...] You bring it on yourself! I look at you, I see a person, a man or a woman, I don’t sit there and say, ‘Oh, your family, your ancestors were slaves.’ That wasn’t present in my world! And, for you to keep bringing that up, that’s because you want to continue that label on yourself. “Oliver Owen had a similar gripe with sexual minorities, who he felt had the option of identifying as part of a marginalized group. As Oliver put it, “I can look at you if you’re black and know to discriminate against you. I can’t look at you and see if you’re a lesbian or not. Some guys make it easy coz your gaydar goes up, but, don’t lump yourself in with them! You can’t say, ‘I’m a repressed minority.’ Nobody should be identified with what they do in their bedroom. [...] That’s not your identity. That’s just something you like to do after work. That’s not who you are. Be who you are. And gay doesn’t have to have anything to do with it, because heterosexual doesn’t play into it.”

5.2.11 Ediths have broad views on the entitled

While Archies were more likely to describe entitlement through the lens of identity politics, Ediths tended to take a broad view, emphasizing that entitlement was a widespread social aliment, sometimes asserting a generational frame and resisting racial and ethnic identification of the entitled as summarized in Table 5.6. This domain analysis of “the entitled” for Ediths revealed a different boundary than for Archies. In some cases, such Patty Pearson, race and ethnicity still came into the picture, but for Patty, the issue was not that racial minorities were using their identity to extract
things from the system, rather it was that they were taking from the system “and not needing it.”

Moreover, Patty pointed out that her knowledge of “Hispanics who are not legal” came from her husband and was not something she had observed personally. Patty then gave the example of entitlement by contrasting her brother (a hard worker) with her sister (who struggles with money).

More generally, Ediths tended to view the entitled in generational terms (though they differed over whether they blamed millennials or their parents or both) and linked this to widespread moral decay.

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8This also hints at how Archies and Ediths may find themselves together in families—unfortunately, Patty’s husband was not available to be interviewed, but I hope to try to contact him again in the future.
Archies generally agree with Ediths about the entitlement of millennials, but Archies see racial, ethnic and sexual minorities as similarly entitled groups while Ediths go so far as to push back against this narrative by labeling, as Isaac Jabos did, “the Caucasian class” as the entitled ones. What is important to note, and what can be seen in Isaac’s response, is that the underlying logic (deep story) is consistent for both Archies and Ediths—entitlement is always the problem and is always conceived as a transfer from the hard-working to the entitled—but that Ediths prefer general narratives, often including those around them (family members), while Archies see minority identities as particularly bothersome. Ediths seem willing to extend the scope of the entitled to include themselves, while Archies see the entitled as distinctly other. The next section seeks to place these differing understandings of “the entitled” in social context.

5.3 How Socioeconomic Practices and Political Perspectives Fit Together

For Archies, Ediths, and liberal kids in the core sample, socioeconomic practices and political perspectives combine in three distinct expressions of political culture. Socioeconomic practices contribute to the way participants in my core sample see themselves and are used in the construction of their political perspectives. In this section I will show how these two aspects of semiotic practices go together across these different groups.

5.3.1 The Liberal Kids: Social Democrats

All of my participants fit broadly into the categories of Archie or Edith except Dan and Evelyn Daley. The Daileys are a young couple who work at well-paid jobs in university administration in the Boston area after finishing their masters’ degrees in sociology. Although the Daileys are both gainfully employed (their household income of over $120,000 per year was the highest in my sample), they were living paycheck to paycheck in order to keep up with payments on student loans, unsecured credit card, and personal loan debt that had been accumulated during their self-financed
educations. When Evelyn and Dan decided to get married, Evelyn’s student loan payments doubled overnight because her federal loans had qualified for income-based repayment, but once Dan’s income was added into the equation (after they were married), Evelyn’s payments increased accordingly even though Dan was unable to help Evelyn with her loans because he had his own.

Evelyn and Dan are not the only young couple in my bankruptcy sample (the Macks are also in their 30s), nor are they the only ones with student loans (the Macks, Irene Iverson, Jennifer Jackson, and Stacey Sanchez all have student loan debt as well). They are, however, the most “education-poor” of the core sample, meaning that although they have the asset of educational credentials and make over $120,000 in household income working at jobs that privilege those with masters’ degrees, it was so expensive to obtain this education (student loans of over $150,000 and unsecured debt of around $75,000) that it crippled their current finances. Even though student debt in America has grown significantly over the past decades, now surpassing credit card debt and auto loans in terms of total debt, it is rare to see bankruptcies that are primarily due to student loans because student loans cannot be discharged in bankruptcy (which explains, in part, why cases like the Daileys are rare in my sample). For the Daileys, student loan debt was accompanied by credit card and personal loan debt that was accumulated while they were at college and graduate school. The Daileys are only able to discharge their remaining credit card and personal loan debt after 5 years of monthly payments; their student loans have been “put on hold” for the duration of their Chapter 13 bankruptcy, then loan payments will have to resume.\(^9\)

In addition to these socioeconomic practices tied to education, Evelyn and Dan held different political perspectives to the Archies and Ediths in the core sample. The Daileys were Bernie Sanders supporters in the 2016 Presidential Primaries (hence why I have labeled them “the liberal kids”) and

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\(^9\)Under conditions of “undue hardship” student loans can be discharged, though judges have been reluctant to give this ruling and case law had not settled on a definition of “undue hardship.” However, this may be changing, see: [https://www.cnbc.com/2018/03/22/you-may-soon-be-able-to-declare-bankruptcy-on-your-student-loans.html](https://www.cnbc.com/2018/03/22/you-may-soon-be-able-to-declare-bankruptcy-on-your-student-loans.html) so we may see more people like Dan and Evelyn in bankruptcy in the future.
voted for Hillary Clinton in the general election. Evelyn and Dan do not feel strongly about the values of hard work and personal responsibility, though they recognize that these are widely held societal values. As Evelyn put it, “I feel like the idea of personal responsibility is really complicated. A lot of people would blame my parents for not being more financially savvy to put away for college, and so it’s like, you just inherit this like idea. [...] I grew up poor. Why would you ever expect me to like magically become not poor? You know what I mean? It’s like, that’s not ...that wasn’t something I did. I don’t own that.” Dan agreed, “I think there’s this issue with personal responsibility—’Well, you took these loans out, but if you work real hard, you can do this.’ [That kind of statement] is completely in a vacuum devoid of any kind of economic circumstances that obviously are going to impact you, you know? It’s like, yeah, we both work hard, but it’s like my paycheck’s still my paycheck ...” Dan’s statement indicates a sense that hard work is beside the point in a system characterized by structural inequalities.

From the perspective of Evelyn and Dan (and likely other social democrats), a deep story against entitlement rings false, with Dan even calling it a kind of “cognitive dissonance.” As Dan elaborated, “this thing [narratives of hard work] has been so politicized, you know?—‘I pull my weight, why can’t you pull yours?’ and ‘I’m not privileged because I’m a white man! I’ve just worked hard and blah blah blah.’ [...] If people are gonna take advantage of a system and never do anything with themselves, then so be it, but if it means also helping people get out of poverty and feeding families and heating their homes, and like feeding children for Christ’s sake, then yeah, I’m happy to let that person coast.” While this perspective may feel familiar to academics, it is important to emphasize how rare it was in my sample. Aside from Dan and Evelyn, the other members of the core sample felt very strongly that hard work was a key value and saw those who “take advantage” as an affront to their values.
5.4 Bankruptcy shape and political perspectives

In the previous chapter (Chapter 4), I conducted an analysis of the socioeconomic practices of Americans in Chapter 13 bankruptcy that revealed three common bankruptcy shapes: the spiral (causally-vague and protracted), the staircase (medium causal complexity and swifter) and the spiral (causally-clear and swift). The shapes of bankruptcies cluster across the different groups of political perspectives in the core sample as shown in Table 5.7. Every Archie in the core sample had a bankruptcy trajectory that was categorized as a spiral, while Ediths had a mix of spirals, cascades and staircases. Dan and Evelyn Dailey, the liberal kids, had a cascade bankruptcy, triggered when marriage changed the repayment terms of Evelyn’s debt.

Thus, in general, Archies had bankruptcies that were characterized by many years (around 10 on average) of economic insecurity and growing debt saturation. While Ediths and the liberal kids could more easily understand their economic distress, the protracted and causally complex nature of the experience unnerved many Archie Bunkers, who felt like they were dying from a thousand cuts. “It was the slowest fastest thing that ever happened to me,” said Bob Baker, who also described his path to bankruptcy as a “white-knuckle ride.”

Of course, Table 5.7 reflects a small sample size, but the pattern is readily apparent. Archies has bankruptcies that were longer and more causally complex than Ediths or Liberal Kids. If we ask what Archies’ bankruptcies consisted of, the answer would initially be “everything”—in Chapter 4 I found that spiral bankruptcies touch on an average of 4.2 out of the big 5 social domains of bankruptcy. However, when comparing Archies to Ediths and Liberal Kids areas of commonality and difference become clearer.

In addition to identifying the “shapes” of bankruptcies, in Chapter 4 I conducted a domain analysis of socioeconomic practices prior to bankruptcy following Spradley (1979) that revealed five key social domains that contained the socioeconomic practices of Americans in Chapter 13 bankruptcy.
Table 3.7: Bankruptcy shapes for the core sample

<table>
<thead>
<tr>
<th>Archie Bunkers</th>
<th>Ediths</th>
<th>Liberal Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant</td>
<td>BK Shape</td>
<td>Participant</td>
</tr>
<tr>
<td>Amy Anderson</td>
<td>Spiral</td>
<td>Bill Anderson</td>
</tr>
<tr>
<td>Bob Baker</td>
<td>Spiral</td>
<td>Irene Iverson</td>
</tr>
<tr>
<td>Gregory Green</td>
<td>Spiral</td>
<td>Isaac Jacobs</td>
</tr>
<tr>
<td>Kenny King</td>
<td>Spiral</td>
<td>Jennifer Jackson</td>
</tr>
<tr>
<td>Mitchell Mack</td>
<td>Spiral</td>
<td>Linda Livingston</td>
</tr>
<tr>
<td>Natalie Mack</td>
<td>Spiral</td>
<td>McKayla Livingston</td>
</tr>
<tr>
<td>Oliver Owen</td>
<td>Spiral</td>
<td>Patty Pearson</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Stacey Sanchez</td>
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</tbody>
</table>

These domains are Health, Housing, Cost of Living, Livelihood, and Family. Within each domain, categories of socioeconomic practice were identified and the full list of categories and domains of socioeconomic practices found in this study can be found in Chapter 4. If we compare socioeconomic practices across Archies and the Ediths, we find that Archies and Ediths participated in similar socioeconomic practices in the domains of Housing and Cost of Living, with practices such as filing for foreclosure to prevent the loss of the family home, and using credit cards to pay for necessities for children, being common across both groups. In other domains, such as Family, Health, and Livelihood, there were notable differences in socioeconomic that were drawn upon in the construction of political perspectives.
5.4.1 The nature of family support

In the domain of family, Archies were likely to engage in the socioeconomic practice of providing economic support for their adult children or extended families. This support usually came in the form of housing and food, but also included things like helping with rent, co-signing car loans, paying for healthcare, and paying for health insurance. Notably like the original Archie Bunker, the Archies in the core sample were likely to have their adult children living with them. Moreover, as in All in the Family, there were often ideological differences between parents and children. Amy Anderson, for example, was frustrated that her children, Hannah and Tim, who thought they deserved jobs making more than minimum wage. “So the kids, they get all these memes on Facebook—‘When your boss wants above minimum, when you’re making minimum wage.’ What are you saying? [...] Do you know what I did for $10.60? I cooked for 120 people. Three meals a day,” said Amy. Bob Baker is known to argue with his son, Jonathan about politics and they “had a tough time” during the 2016 Presidential election when Jonathan did not agree with Bob’s support of Donald Trump. Kenny King described Lori’s 20-year-old son who had been recently living with the Kings after losing his job and who takes liberal positions when he writes for his school newspaper: “We get some very heated debates on political things,” Kenny explains.

Despite this tension, the Archies in my sample did what they could to help their children, even when it contributed to their own financial insecurity. For Bob Baker, even though he sometimes argued with Jonathan about politics, he wanted to make sure Jonathan could live in the family home for the summer before he left for college. Even though Bob’s Chapter 13 case was ultimately rejected,

10 the process of filing it held off the foreclosure for long enough and Jonathan did not have to move before leaving for school.

10During our last interview the bank had foreclosed on his home and he was in the process of moving. It was determined that he owed more in unpaid mortgage payments than could be paid within five years given his available income.
In contrast to Archies, Ediths were more likely to be receiving help from their families. After a flare-up from Irene Iverson’s chronic autoimmune condition landed her near death in the hospital, Irene quit her job, got rid of her apartment and moved in with her parents to recover. It was a practice her family had engaged in before. When she was younger, Irene’s father had a stroke and he and Irene’s mother “retrenched” and lived with Irene’s grandparents for three years. For Linda Livingston, her adult daughter, McKayla, is her major source of economic support. Linda and McKayla were very close and had previously run a business together. Today they help coach pageant queens all over the south, and McKayla works in the private healthcare industry. Without McKayla’s economic support, Linda could not pay her mortgage and would be entirely without transportation (she shares McKayla’s car). This is not to say that Ediths were “takers” in some sense—socioeconomic practices such as receiving family support are a common part of the social safety net, and Ediths such as Jennifer Jackson and Isaac Jacobs had a history of providing support for members of their extended families in the past. Table 5.8 shows the variation in the nature of family support across political perspective groups.

The patterns of family support seen in Table 5.8 underscore the inter-relatedness of Archies’ and Ediths’ social and economic lives. When Ediths depend on family, they may well be depending on an Archie, and when Archies support family, this may include Ediths.

5.4.2 Catastrophic health events

While Archies were likely to have bankruptcy trajectories that included the socioeconomic practices of supporting their adult children and extended family, Ediths were notable for experiencing catastrophic medical events and socioeconomic practices such as receiving major surgeries or other treatments they often could not immediately pay for. The amount of medical debt is only one indicator of a catastrophic health event. For example, in Kenny King’s case, his wife Lori and her two sons had accumulated a total of $11,300 over a span of about 10 years. Unfortunately, I have not been able to
### Table 5.8: Nature of family support in the core sample

<table>
<thead>
<tr>
<th>Archie</th>
<th>Nature of family support</th>
<th>Nature of family support</th>
<th>Liberal Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amy Anderson</td>
<td>PROVIDES SUPPORT</td>
<td>PROVIDES AND RECEIVES SUPPORT</td>
<td>Dan Dalley, DOES NOT PROVIDE OR RECEIVE SUPPORT Parents unable to help pay for education</td>
</tr>
<tr>
<td></td>
<td>Provides housing and food for two adult children who work, but live at home</td>
<td>Helps support Amy’s two adult children who live at home</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Supported Bill while he was applying for SSDI</td>
<td>Was supported by Amy when applying for SSDI</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Co-signed car loan for adult daughter and ended up paying when daughter lost her job</td>
<td>Has received help from wealthy brother in past, but no longer wants to ask him for help</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Occasionally receives help from parents, but family has less money than it used to</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bob Baker</td>
<td>PROVIDES SUPPORT</td>
<td>RECEIVES SUPPORT</td>
<td>Evelyn Dalley, DOES NOT PROVIDE OR RECEIVE SUPPORT Parents unable to help pay for education</td>
</tr>
<tr>
<td></td>
<td>Motivation to file bk was to avoid foreclosure on family home the summer before son left for college</td>
<td>Completely supported by parents (housing, food, etc.)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Provides housing and family business provides employment for son, sometimes another son, and ex-wife</td>
<td>Family has history of “retrenching” with family and remerging</td>
<td></td>
</tr>
<tr>
<td>Gregory Green</td>
<td>PROVIDES SUPPORT</td>
<td>PROVIDED SUPPORT, NO LONGER</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Adult son, Dylan (21) lives at home and has costly mental health condition that is not covered by insurance.</td>
<td>Child of poor single mother</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Helps adult daughter, Katie (25) pay her rent after Katie’s husband loses his job</td>
<td>Moved in with mother and sister after her divorce (shared rent)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Keeps cars running for adult children</td>
<td>Took out a payday loan to help family (=mother and sister) move to a bigger house, but then her sister didn’t find a job and no one paid her back</td>
<td></td>
</tr>
<tr>
<td>Kenny King</td>
<td>PROVIDES SUPPORT</td>
<td>PROVIDED SUPPORT, NO LONGER</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Helps provides housing and food for wife Lori’s adult son (20) after he loses his job, also Lori’s 18 year old son who still lives at home</td>
<td>Came from a poor, violent family. Ran away from home. No contact with parents.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Helped support ex-wife’s daughter who is a senior in HS even after ex-wife left</td>
<td></td>
</tr>
<tr>
<td>Mitchell &amp; Natalie Mack</td>
<td>PROVIDES AND RECEIVES SUPPORT</td>
<td>RECEIVES SUPPORT</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Live in three-generation household with Mitchel’s grandparents, mother, and mother’s husband. Mitchel and Natalie have the most income and pay a significant portion of the mortgage allowing grandparents to keep house</td>
<td>Daughter, McKayla (39), pays the mortgage and supports her mother, helping with food, transportation, moral support</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oliver Owen</td>
<td>DOES NOT PROVIDE OR RECEIVE SUPPORT</td>
<td>PROVIDES SUPPORT</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Not close with family, no children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Patty Pearson</td>
<td></td>
<td>DOES NOT PROVIDE OR RECEIVE SUPPORT</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Relatively low support for adult children (daughter in college has loans and works two jobs, but lives at home during summers, adult son is financially independent)</td>
<td>Husband’s family, although previously wealthy, made it clear that they would not help out financially</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Patty’s parents were once well-off, but now much less so following major medical expenses</td>
<td></td>
</tr>
<tr>
<td>Stacey Sanchez</td>
<td>DOES NOT PROVIDE OR RECEIVE SUPPORT</td>
<td>Stacey’s adult children graduated from college and are financially independent</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Stacey’s parents have little money, but do not ask for money from her</td>
<td>159</td>
</tr>
</tbody>
</table>
interview Lori yet to get a more detailed sense of the reasons for this debt, but Kenny indicated and the bankruptcy petition confirms that it came from many separate medical charges, not a few major events. Thus, while the Kings had about the same amount of medical debt as the Macks ($11,300 vs. $11,600) the Macks medical debt came partially from a car accident Natalie was involved in. Table 5.9 shows that Ediths have significantly higher levels of medical debt and more frequent occurrences of catastrophic medical events than Archies or Liberal kids.41

Irene Iverson, Jennifer Jackson, and Stacey Sanchez all experienced medical catastrophes that involved major unexpected surgeries or long-term hospitalization. The only Archies with comparably catastrophic medical experiences were Mitchell and Natalie Mack—Natalie was seriously injured in a car crash. While health issues were common among both Archies and Ediths, they showed up on their balance sheets differently, with Ediths having more than five times as much medical debt as Archies—and this number had the potential to be even larger because Irene Iverson chose to pay for her medical care out of her savings, knowing she would need to put future living expenses on credit cards.

Despite the huge difference in the amount of medical debt between Archies and Ediths, Table 5.9 should not be taken to imply that Archies were necessarily healthier—many had significant health conditions, but they were less likely to have experienced a costly medical catastrophe. Across the core sample, participants struggled with health—both physical and mental. Oliver Owen referred to himself as having “the American diseases”—sleep apnea, obesity, and type II diabetes. Oliver also is aware that he engages in impulse shopping—making late-night purchases he later regrets, and feeling drawn in by sales where he feels compelled to spend money to save money.

Fellow Archie Kenny King attributed his COPD (chronic obstructive pulmonary disease), high frequency hearing loss, hand-on vibration syndrome, and an arachnoid cyst that pinches his nerves,

41It is interesting to note that some participants, such as Irene Iverson, used savings to pay for medical services and subsequently put living expenses on credit cards, leading medical debt to be an incomplete indicator of medical expenses.
Table 5.9: Catastrophic medical events and medical debt in the core sample. *Irene Iverson had no medical debt because she paid for her medical procedures using savings then put cost of living expenses on credit cards.

<table>
<thead>
<tr>
<th>Archies</th>
<th>Ediths</th>
<th>Liberal Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant</td>
<td>Catastrophic Medical (Medical Debt)</td>
<td>Participant</td>
</tr>
<tr>
<td>Amy Anderson</td>
<td>No ($500)</td>
<td>Bill Anderson</td>
</tr>
<tr>
<td>Bob Baker</td>
<td>No ($0)</td>
<td>Irene Iverson</td>
</tr>
<tr>
<td>Gregory Green</td>
<td>No/adult children’s medical ($1,800)</td>
<td>Isaac Jacobs</td>
</tr>
<tr>
<td>Kenny King</td>
<td>No ($11,300)</td>
<td>Jennifer Jackson</td>
</tr>
<tr>
<td>Mitchell and Natalie Mack</td>
<td>Yes ($11,600)</td>
<td>Linda and McKayla Livingston</td>
</tr>
<tr>
<td>Oliver Owen</td>
<td>No ($850)</td>
<td>Patty Pearson</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Stacey Sanchez</td>
</tr>
<tr>
<td>Total Medical Debt</td>
<td>$26,050</td>
<td></td>
</tr>
</tbody>
</table>
to his jobs in construction and shipyards. Despite these on-going conditions, Kenny has not been to the doctor in five years. The more than $11,000 worth of medical debt on his bankruptcy petition was all from his wife Lori and her sons. Kenny deals with the pain through force of will, “I don’t think about it. I have very high tolerances for pain. I mean, I can’t sit at home, I can’t do the Obama way, you know, get it for free,” he says.

5.4.3 Livelihoods tied to the economy

Another difference in socioeconomic practices between Archies and Ediths was in the domain of Livelihood. Archies shared the socioeconomic practice of having jobs that they perceived to be closely tied to economic conditions as shown in Table 5.10. Bob Baker, a real estate developer and owner of a small construction business told me, “I rise and fall with the real estate market.” This relationship to the economy had a direct effect on the way Bob consumed media. When times were good, Bob was busy and paid no attention to the news. When times were bad, he was home all the time and watched Fox News continuously. The relationship between his livelihood and the economy was strongly related to his political attention.

Kenny King is another example of a participant with a livelihood strongly tied to the economy. Kenny had historically sought out higher-paid construction and shipyard jobs in California or the Northeast, but since he married Lori (about two years ago) he no longer wanted to leave Eastern Tennessee where Lori had finally found employment managing a doctor’s office. After Kenny lost his job as an elevator mechanic, he ended up taking a lower paying local job instead of leaving to find better work elsewhere.

The difference between a livelihood tied to economic conditions as compared to something more stable was clear in the differences in socioeconomic practices between Amy and Bill Anderson. While Amy worries daily about losing her job in the struggling retail sector of an economically depressed area of Eastern Massachusetts, Bill knows he will always receive private disability payments...
as well as a monthly SSDI (social security disability) payment and has a secure part-time job leading sessions as a local drug rehab clinic.

Compared to Bill, it is notable that when Amy describes the entitled she describes experiences she had at work, seeing the shoplifting by minorities as undermining her job security, that was also sees as precarious due to competition from online and China. In general, Archies such as Amy Anderson, Oliver Owen, and Kenny King saw specific groups of the entitled as a direct threat to their livelihoods through their employment, with Oliver Owen feeling that he was being passed over for promotion in favor of “women and minorities,” and Kenny King relating how he did not get a job at a local chemical plant even though he had scored more highly on the entrance exam than the person who eventually got the job who was black.

On the other hand, Ediths were more likely to receive SSDI (Bill Anderson and Linda Livingston) and have employment that was secure but low-wage, most commonly in the healthcare sector that employed Jennifer Jackson, McKayla Livingston, Patty Pearson, and Stacey Sanchez. Again, the Macks proved to be somewhat of an exception, though Mitch’s employment history was hard to decode. Mitch had been a manager at a fast-food restaurant, working all the time, when he started having seizures. Eventually, he was fired from this job under circumstances he now believes were illegal. Mitch found another job that he described as his “dream job,” working for a start-up in Utah, but was let go after his medical paperwork revealed his seizures. Again, Mitch suspects that he was terminated illegally and has met with a lawyer to possibly pursue the company, though he has not filed anything yet. Mitch was able to get a lower-paid job as a manager and server at a local restaurant. Mitch’s up and down experience in the labor market is characteristic of Archies, but the up and downs are not due to economic forces per se, but weak labor laws.

In sum, Archies are more likely to have livelihoods that are strongly linked to economy conditions while Ediths are more likely to have secured but low-paid employment. For Archies, fear of unemployment or cutbacks can be compounded when others are relying on their paycheck.
### Table 5.10: Livelihood and the economy across perspective groups

<table>
<thead>
<tr>
<th>Archies</th>
<th>Ediths</th>
<th>Liberal Kids</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Participant</strong></td>
<td><strong>Livelihood depends on economic conditions?</strong></td>
<td><strong>Participant</strong></td>
</tr>
<tr>
<td>Amy Anderson</td>
<td>YES</td>
<td>Bill Anderson</td>
</tr>
<tr>
<td></td>
<td>Describing mall where she manages a small jewelry store: “Every customer that comes up is like, ‘Ugh. This mall is so dead.’”</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Worries about losing job in struggling retail sector</td>
<td></td>
</tr>
<tr>
<td>Bob Baker</td>
<td>YES</td>
<td>Irene Ivenson</td>
</tr>
<tr>
<td></td>
<td>Real estate developer/contractor/ small businessman: “I rise and fall with the real estate market.”</td>
<td></td>
</tr>
<tr>
<td>Gregory Green</td>
<td>NO</td>
<td>Isaac Jacobs</td>
</tr>
<tr>
<td></td>
<td>Military mechanic in area with large military presence</td>
<td></td>
</tr>
<tr>
<td>Kenny King</td>
<td>YES</td>
<td>Jennifer Jackson</td>
</tr>
<tr>
<td></td>
<td>Work in construction and skilled labor</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Has left previously to find work in other places, but now does not want to leave new wife and family</td>
<td></td>
</tr>
<tr>
<td>Mitchell Mack</td>
<td>NO</td>
<td>Linda Livingston</td>
</tr>
<tr>
<td></td>
<td>Able to easily find employment in food service industry though pay is low</td>
<td></td>
</tr>
<tr>
<td>Natalie Mack</td>
<td>NO</td>
<td>McKayla Livingston</td>
</tr>
<tr>
<td></td>
<td>Works at local grocery store, has held job for many years</td>
<td></td>
</tr>
<tr>
<td>Oliver Owen</td>
<td>YES</td>
<td>Patty Pearson</td>
</tr>
<tr>
<td></td>
<td>Manager at package delivery company whose stock price is seen as “bellweather” for US economy</td>
<td></td>
</tr>
<tr>
<td></td>
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</tr>
</tbody>
</table>
5.4.4 Archies: Heads of household under siege

The socioeconomic practices of Archies lead them to approach politics from the position of a head of household under siege, defending his or her status because he or she has something material to lose, such as a job and/or the ability to support dependent adult children. Such everyday actions contribute to a siege mentality among Archies that is not found among Ediths or liberal kids. It is worth noting that if Archies were to see the perpetrators of the siege in purely generation terms, it would only intensify the conflict they often already feel with their adult children whom they are supporting and with whom they sometimes find themselves at political loggerheads. In such a situation, targeting other identity groups relieves some of the pressure from the salient generational conflict that Archies already feel.

5.4.5 Ediths: Mourners at the American funeral

In contrast to Archies who feel under siege, Ediths feel like mourners at a funeral. For them, the siege (if it existed) is over and they lost. Ediths experience this loss through the everyday actions associated with catastrophic health crises and a reliance on family for support. The historic America beloved by Ediths is dead (recall Patty Pearson saying that democracy died with the founding fathers and Isaac Jacobs asking the ghost of Abraham Lincoln where America went wrong) and they are disillusioned with political attempts to revive it. Although they share the deep story against entitlement with Archies, Ediths do not feel under siege as individuals and thus combatting specific groups is not as prominent in their narratives. At the bottom of a cascade or staircase bankruptcy, Ediths see a general moral decay that they often conceive of in generational terms. Because they do not actively support adult children with whom they may disagree politically, a purely generational story does not exacerbate conflict in their lives.

There were only two liberal kids in the sample and any conclusions regarding them should be
taken with the knowledge of an exceptionally small sample. It is worth noting, however, that Evelyn
and Dan had semiotic practices that were different from Archies and Ediths, that focused on socioe-
conomic practices related to education and political perspectives that did not include the context of
hard work or justifications through the deep story against entitlement.

5.5 Conclusion

Description of the political perspectives of my core sample contributes to a bottom-up understand-
ing of public opinion and political ideology in America that compliments the traditional top-down
approach taken by survey researchers. I describe three different cultural roles that Americans take
on in response to economic insecurity: Archie, a head of household under siege; Edith, a mourner
at the American funeral; and the liberal kids, education-poor young professionals. The liberal kids
are a small group with a unique political culture that problematizes the shared political contexts and
justifications of Ediths and Archies. Despite sharing political context and justifications, Archies and
Ediths ultimately construct the identity of the entitled differently with Ediths content to view the
entitled in broad, often generational terms, while Archies may start with broad, generational terms,
but then go on to identify the entitled more specifically as racial, ethnic, and sexual minorities. Al-
though they both experience acute economic insecurity and share contexts and justifications, Archie
and Edith play different roles in the social play that have different political implications.

Combining the insights from the descriptions of socioeconomic practices and political perspec-
tives, I closely examine the semiotic practices of Archies and Ediths. Archies in my sample have all
experienced spiral bankruptcies, often marked by the practices of supporting adult children or fam-
ily members and working in jobs tied to the economy. The uniting theme in the experience of eco-
nomic insecurity for Archies is the feeling of being a head of household under siege. A sense that
others rely on your income and pressure from market forces on your livelihood leads to a “white
knuckle ride” that goes on for years. In this state, Archies clutch what they can—it is hard to be
delicate when one is hanging on for dear life—and feel besieged by nefarious forces. Although the main economic waves in their lives are family and the economy, Archies often feel powerless on these fronts. This mismatch of forces is fertile ground for an anti-identity politics discourse that is epitomized by the social role of Archie Bunker. Rather than holding on for dear life, the pattern of economic insecurity amongst Ediths leaves them feeling like they have nothing left to lose, and often includes a brush with mortality. Instead of clutching what they can, Ediths are inclined to withdraw politically, but their political disillusionment is often accompanied by a desire for cultural or moral change they feel should supersede politics. The identification of the entitled through identity politics that occurs among Archies is absent among Ediths, who stick with broad and generational frames when describing the entitled.

What is important to underscore is that Archies and Ediths are interrelated social roles, corresponding the kinds of “economic circuits” identified theorized by Viviana Zelizer in *Economic Lives* (2010). The Archies of the world rely on Ediths to appreciate their loveable qualities and to not rock the boat too much even if they disagree with some aspects of their politics. Ediths, in turn, often rely on Archies (in the form of spouses or parents) for financial and social support. Increasing economic insecurity will lead to more Archies and Ediths—more conservative populists who find expression through opposing identity politics, and more alienated moderates who are disillusioned with political solutions. Future work seeks to use large-N methods to test these hypotheses in the general population by digitizing bankruptcy petitions and matching them to voter files.

In this chapter I have focused on what people do and what people say and I have gestured at their motivations, both psychological and material and especially social, but future work should also dig into these areas that we can think of as mechanisms. In future interviews, I will ask more questions about media consumption and who they talk politics with. Another avenue for future research is exploring when roles such as Archie and Edith are taken on and off and how this happens over the lifespan. Within my data, I already have some clues about this with cases such as Amy Ander-
son, who went from being a “bleeding heart” as a young woman (a Gloria) to Archie as an adult, and points to moving to an economically depressed community as a turning point in her politics. Others, such as Kenny King and Gregory Green are the children of Western frontiers-people, and seem to have played the role of Archie more consistently—though a perhaps slightly different Western version. Like Amy, Oliver Owen has seen his politics vary over his lifespan, going from being a Birkenstock-clad liberal in college, to a patriotic conservative in the military and voting for Obama in 2008 but Trump in 2016. These narratives suggest that these cultural roles come on and off more easily than we might initially think.
Conclusion

How do Americans give political meaning to experiences of intense economic insecurity? I answer this question by showing how a group of white, middle-class Americans going through Chapter 13 bankruptcy draw on cultural narratives typified by the 1970s sitcom All in the Family to explain their political positions in ways that integrate their political and economic lives. In some ways the message of this dissertation is disheartening: Under conditions of intense economic insecurity Americans reach for cultural narratives that encourage resentment towards minority groups and find political expression in supporting Donald Trump (Archie) or alternatively, feel abandoned by politics and thus reject politics as a solution to the challenges facing America (Edith). I have shown how these narratives are embedded in the 1970s sitcom All in the Family and have discussed the util-
ity of these narratives in helping struggling Americans negotiate their everyday lives and providing strategies of action. More economic insecurity, however, is likely to lead to more Archies and Ediths, and given that the recovery from the 2008/2009 Recession has primarily benefitted wealthy Americans, we can expect this trend to continue.

A more hopeful message from this work surrounds the flexibility of these cultural narratives. For many participants in my study, taking on the role of Archie or Edith was something that changed over time in response to changes in their lives. We should not think of any of these participants as being doomed to play these roles forever. A more comprehensive healthcare safety net, stable economic conditions, and more opportunities for young people (so they are less likely to return to the nest) are all things that would likely lead to fewer Archies and Ediths, however, in our current political and economic moment major changes in these areas seems unlikely at least in the short-term.

6.1 Contributions

This dissertation makes contributions to the study of economic insecurity as an everyday political phenomenon. Adam Levine (2015) found that the anxiety surrounding economic insecurity made it difficult to mobilize politically around this topic. My research shows that these anxieties run very deep and have profound effects across peoples’ lives and politics. I also find that the shape and content of economic insecurity have important political consequences. Insecurity characterized by long-term clinging in order to support a family leads to a different set of political perspectives than insecurity characterized by a swift fall from grace leaving one feeling like there is nothing left to lose. Both are deleterious for American democracy, the first because it leads to racial resentment, the second because it leads to a broad demobilization.

This dissertation also contributes to the interpretive study of American politics—an area of the field that is growing in prominence through the work of scholars such as Katherine Cramer (2016). In the aftermath of the 2016 election, many scholars were left with a sense that top-down methods
had provided an incomplete picture of the political reality that gave rise to Donald Trump. My work does not seek to explain the election of Donald Trump, but it does place Trump supporters in an economic and social context, showing that Trump supporters have very different kinds of economic insecurity than those who oppose him or feel politically disengaged. Thus, I contribute to a bottom-up understanding of political ideology, public opinion, and political behavior.

6.2 Next steps

While this research provides a deep understanding of a small group of Americans, generalizability is a challenge that I hope to address going forward. I will do this in two ways. First, through a large-N study connecting bankruptcy petitions and voting records to study which kinds of debt are the most politically demobilizing. Democratic theory points to resources as a major determinant of political participation (Verba et al., 1995). These resources are usually limited to money and time. Debt as a form of money is an under-theorized resource in this area, so part of this work will also involve developing a theory of debt as a resource/liability. My intimate understanding of bankruptcy petitions will be helpful in developing and assessing the limits of this kind of analysis.

Second, I will expand the work to speak to the experiences of people of color living with intense economic insecurity. The work currently focuses on the group of white Americans in my core sample, but the research I conducted in Memphis and some observations of Hispanic bankruptcy filers in Utah point to a different reality for Americans of color. For example, Memphis was the only bankruptcy court where I observed a representative from criminal court who was always present at the 341 meetings. In my other cases the only creditors who were consistently at 341 meetings were attorneys representing the state and federal tax commissions, and attorneys from local furniture stores. The role of criminal debt in bankruptcy for African Americans speaks to a carceral state and predatory government that I hope to explore more in future work.

Third, a major theme that emerged from this work was the centrality of employment as a site
where political perspectives were developed. Recall that both Amy Anderson and Oliver Owen directly referenced Archie Bunker in stories from work—Amy when she deals with shoplifters in her jewelry store and Oliver when he feels threatened by his transgender coworker. Irene Iverson, the HR professional now out of work as she recovers from a major health crisis related to her chronic autoimmune condition, explained to me that she didn’t feel like either major political party catered to people like her “in HR.” Recent work in American politics has pointed to work as an understudied and very important source of political socialization, much of which occurs consciously at the company-level (Hertel-Fernandez 2018). A future project will seek to explore the connection between employment and politics for Americans working in the gig economy, specifically as ride-share drivers. I expect this group to have high levels of economic insecurity, but like my Chapter 13 filers, I also expect them to have assets (cars) that hold them above abject poverty but also create financial obligations (auto loan payments, gasoline, maintenance, etc...). I also hope that such research will allow me access to a younger and more racially diverse group of insecure Americans.
A.1 Site 1: Eastern Massachusetts, Courthouse in Boston, MA

Massachusetts is defined as one bankruptcy district at the federal level, but 341 meetings (the required intake meetings that I observe) are held in three different locations: Boston, Springfield and Worcester (see Figure A.1). The Massachusetts bankruptcy court’s website indicates that there are 391 zip codes assigned to the Boston location, corresponding to the 391 closest locations to the Boston
courthouse as shown in Figure A.2. These cities and towns are located in seven counties (Essex, Suffolk, Bristol, Plymouth, Barnstable, Dukes, and Nantucket). Two counties (Middlesex and Norfolk) are partially covered, with some of the cities being designated as part of the Worcester court’s catchment area. At the Boston court, the most common places that debtors come from are the more economically depressed areas in Southern Massachusetts. Many have to drive more than an hour, often through rush hour Boston traffic, to get to their 341 meeting, which may be scheduled as early as 9:30am. Respondents report that they often have to take off work or arrange childcare.

A.1.1 Political Variation

Although scholars correctly classify Massachusetts as a quintessentially “blue state” and every county went for the Democrats in the 2016 Presidential Election, there is significant variation at the sub-
Figure A.2: Map of Massachusetts zip codes in the Boston bankruptcy court catchment area. (map made using ZeeMaps.com)

county level. The map shown in Figure A.3, created by journalists at WBUR (Boston’s public radio station), shows the 2016 Presidential election results at the town level.

The Eastern Massachusetts area served by the Boston bankruptcy court draws from the strongly Democratic urban areas around Boston, but also the Republican-leaning areas found south of Boston, where many of debtors who pass through the Boston courthouse reside.

A.1.2 Economic Conditions

When I started studying bankruptcy I was surprised how often people described the precipitating causes of their bankruptcy as occurring 10 or more years prior to filing. The effects of the 2008-2009 recession were a major factor for many bankruptcies filed in 2017, often through housing or unem-
employment vectors. A house that cost too much, or being out of a job for a few months during the recession, could lead to a slow unraveling of family finances, catching up with people only many years later. Thus, when considering the role of economic conditions, it is important to go back in time, at least to the recession, and ideally before.

The areas served by the Boston courthouse have experienced a variety of economic conditions over the past few decades. Figure A.4 shows the unemployment rate between 2000 and 2017 in five different cities or towns in the region. The top line represents the unemployment rate in New Bedford, a city of 100,000 on Massachusetts’ southern coast. In 2010, at the height of the recession, unemployment in New Bedford peaked at over 15%. In the 1800s and early 1900s, New Bedford was a thriving mill town and whaling port, but today the mills have closed and unemployment is con-
sistently higher than other cities in Eastern Massachusetts. Brockton, another city of about 100,000 whose unemployment rate is shown by the gray line in Figure A.4, is also located to the south of Boston, but is connected to the capital by the commuter rail. Unemployment in Brockton has not been as high as New Bedford, but during the recession, it peaked at over 10%.

The dark green and dark blue lines indicate Boston (green) and Salem (blue). Salem is a city of about 40,000 people located north of Boston. Salem and Boston show very similar patterns in their unemployment rates over this period. Sandwich (shown in yellow), a town of about 20,500 located
on Cape Cod, has higher seasonal variation in unemployment—something one would expect with a more tourist-orientated economy—but it also hovers around Boston’s rate, especially in the post-recession period. Thus, when considering the economic conditions in Eastern Massachusetts, we find that the areas south of Boston have higher rates of unemployment than the capital, whereas the areas north of Boston and on the Cape have comparable rates of unemployment to the capital.

In terms of median household income, the areas covered by the Boston Bankruptcy Court are generally in the higher categories found in the United States. Figure A.5 shows median income in the counties covered by the Boston Bankruptcy Court using census data from 2010 (including the counties that are only partially covered). We can see that the areas to the West and Northwest of Boston are wealthier (though note that these are the counties that are only partially included in the court’s catchment area), whereas the areas around Boston proper and to the Southeast of Boston are somewhat poorer. However, as we will see, this area is wealthier than either Eastern Tennessee or North-Central Utah.

In Eastern Massachusetts’ housing market we also find a division between the Southeastern Massachusetts, the Cape, and the areas around Boston. Figure A.6 shows the negative equity in home mortgages for each of the counties covered by the Boston bankruptcy court between 2011 and 2017 (including the partially covered counties). This measure gives the percentage of all homeowners with a mortgage that are underwater, owing more on their home than it is worth, in a particular county.¹ From the available data, we can see that Bristol and Plymouth counties (which are fur-

¹Unfortunately, the data are not available prior to 2011 as it would have been interesting to compare these counties pre and post-recession
Figure A.5: Median household income in Eastern MA counties, map from Census Bureau using 2016 estimates
Figure A.6: Negative equity in Eastern MA counties. Data from Zillow.com

erther south) have higher rates of negative equity relative to the more affluent counties such as Dukes and Nantucket (the islands off the Massachusetts coast), though they are not too far from Suffolk County where Boston is located and Essex County (to the north). Norfolk County (directly south of Boston), Middlesex County (directly north of Boston), and Barnstable County (Cape Cod), have middling rates of negative equity. For all of these counties, the rates of negative equity have converged in the post-recession period.
A.1.3 Demographics

Eastern Massachusetts is mostly urban and suburban. Figure A.7 shows the population density in the counties covered by the Boston bankruptcy court (including the partially covered counties). The least populated counties, Dukes and Nantucket, which are islands located off Massachusetts’ south coast, have population densities between 160 and 226 people per square mile. The counties in Southern Massachusetts (Plymouth, Bristol, and Barnstable) have population densities between 549 and 991 people per square mile. Suffolk County, which surrounds Boston, is the most densely populated area with 12,415 people per square mile—more than twelve times the most populated areas in Southern Massachusetts. Directly south of Boston in Norfolk County, and north of Boston in Essex and Middlesex counties, the population density falls in the middle, with 1,508 to 1,837. Thus, there is a densely populated urban core with a large suburban area surrounding it and a few more sparsely populated islands.

Eastern Massachusetts is mostly white with the most common ethnic group being Irish. There is also a significant Portuguese population in Southern Massachusetts. The Providence-New Bedford-Fall River metropolitan area, which spans Southeastern Massachusetts and Rhode Island, is home to the largest population of people of Portuguese descent in the United States. The areas closer to Boston also include notable African American and Asian minority populations. Figure A.8 shows the percent white in the counties of Eastern Massachusetts using data from the 2010 Census.

In terms of age, Eastern Massachusetts shows quite a bit of variety as is shown in Figure A.9. The areas around Boston, full as they are of university students and young professionals, fall into the
Figure A.7: Population per square mile in Eastern Massachusetts counties, 2010 Census
Figure A.8: Percent white in the counties of Eastern Massachusetts, data from US Census 2010
Figure A.9: Median age in Eastern Massachusetts, Census 2010
youngest category (average age 21.9 to 36.4 years). The areas North and South of Boston are a little older, and Cape Cod falls into the oldest category (average age 44.2 to 62.7)

A.1.4 Summary

To summarize, the Boston bankruptcy court draws debtors from an area that stretches from New Hampshire in the north to Rhode Island in the south. Rather than a monolithic Democratic stronghold, there is significant sub-county-level variation in political persuasion, with many cities in South-eastern Massachusetts voting Republican in the 2016 Presidential Election. Economically there is variation between the wealthier coastal counties such as Dukes and Nantucket and the areas West of Boston, the middling counties around Boston proper and to the north, such as Essex, and the relatively poorer counties to the south such as Bristol and Plymouth. Demographically, the area is mostly white with a significant ethnic Portuguese population and pockets of African American and Asian minorities, especially in urban areas.

A.2 Site 2: Eastern Tennessee, courthouse in Greeneville, TN

Greeneville, a town in Eastern Tennessee with a population of about 15,000 located in Greene County, has a bankruptcy court that draws from a catchment area of ten counties in the northeastern corner of the state. It is near the border with Virginia and North Carolina and is not far from parts of South Eastern Kentucky and West Virginia. Compared to other parts of Appalachia, Eastern Tennessee is reasonably well off, but compared to wealthier parts of the United States, it is still quite a way behind. I observed hearings and conducted interviews with people at the Greeneville Court-
house. As a point of comparison, I also spent two days observing bankruptcy court in Memphis, Tennessee (more than 7 hours away). Because I did not conduct interviews in Memphis, I will not discuss it as part of my case selection but will discuss it later as a “shadow case.”

The ten counties covered by the Greeneville courthouse are shown in Figure A.10. These counties have a combined population of 605,465 (2015), which is 9.5% of the population of Tennessee as a whole. The area is a mix of urban, suburban and rural. Figure A.11 shows the population density per square mile using data from the 2010 US Census. There is significant variation between very sparsely populated counties such as Hancock County, which has a population density of just 30 people per square mile, and more densely populated areas such as Sullivan County, which has a population density of 371 people per square mile. Even the most urban areas of Eastern Tennessee have a lower
Figure A.11: Population per square mile in Eastern Tennessee Counties, data from 2010 US Census

population density than th

Johnson City, which spans Washington, Sullivan, and Carter Counties (population about 63,000) is the largest city in the area and is home to a large research university, East Tennessee State University (ETSU). Johnson City, along with Kingsport (population about 50,000) and Bristol (population about 25,000), are referred to as the “Tri Cities.” According to the Office of Management and Budget, the combined statistical area (CSA) of Tri Cities, Tennessee has a population of about 500,000 (2008).

A.2.1 Political Variation

If Eastern Massachusetts is quintessentially “blue,” Northeastern Tennessee is quintessentially “red.” In the 2016 election the Republican candidate, Donald Trump, received 78% of the vote in the ten counties served by the Greeneville court, 18 points higher than the statewide average of 60.7%. I was
unable to find a map or details about the election results at anything lower than the county level.

The ten counties covered by the Greeneville court ranged from a high of 82.6% support for Donald Trump in Hancock County (the most rural county), to a low of 68.8% in Washington County (one of the more urban counties).

A.2.2 Economic Conditions

Eastman Chemical Company runs a large manufacturing plant in Kingsport that has historically been one of the largest employers in the area and currently employs 7,000 people. Another the large employer in the surrounding area is healthcare and ETSU is home to one of two medical schools in Tennessee (the other being in Memphis).

Unemployment in these ten counties in April 2017 averaged 4.4%, slightly lower than the Tennessee average of 4.7%. At the height of the recession (between March 2009 and February 2010) the peak unemployment in these counties was 14.4% (ranging between 10% in Washington county and 18.5% in Hancock county), higher than the Tennessee peak of 11.1% in June 2009.

Selected cities within these counties are not as readily available from the Bureau of Labor Statistics, which only has city-level data available for Johnson City, Bristol, and Kingsport (shown in Figure A.12). From this data we can see that unemployment was higher in Kingsport during the pre-recession period, but after the recession all three cities displayed similar unemployment rates. Some of the pre-recession unemployment spike in Kingsport might be attributed to the closing of Chiquola Fabrics, which put 200 employees out of work in September 2003.²

Figure A.12: Unemployment Rate in selected Eastern Tennessee Locations 2000-2017, data from Bureau of Labor Statistics Local Area Unemployment Statistics
Figure A.13: Median household income Eastern Tennessee, 2010 Census
Figure A.14: Negative equity in the 10 Eastern Tennessee counties. Data from Zillow.com

Figure A.13 shows the median household income in Eastern Tennessee counties according to the 2010 Census. Some of the counties, such as Washington County where ETSU is located, fall into the second category ($38,958-$47,463) but all the other counties in the catchment area all fall into the lowest category ($22,045-$38,958). This poverty is mitigated somewhat by a relatively low cost of living, but this area is certainly less well off than Eastern Massachusetts or North-Central Utah.

In the fourth quarter of 2016, 12% of the homes in these counties were underwater, and 27% of homeowners had less than 20% equity. These numbers are slightly higher than the Tennessee averages of 10.5% and 25%, respectively.
Figure A.14 shows the negative equity, or percentage of mortgages that are underwater, in the ten counties covered by the Greeneville bankruptcy court between 2011 and 2017. Again, we can see a difference between the wealthier areas (Washington County and Sullivan County, shown in green and tan) and the other areas, though it is less marked than in Massachusetts and the data seem to be a little noisier—probably due to the lower population density. As in Massachusetts we can see a general convergence across these counties in the post-recession period.

A.2.3 Demographics

Eastern Tennessee is more homogeneously white (92.6%) than the rest of the state (74.2%). Most of the black population of Tennessee is concentrated in the Western regions around Memphis. Figure A.15 shows the percent white in the ten counties covered by the Greeneville bankruptcy court. We can see that compared to Eastern Massachusetts, this area is less diverse.

As of 2016, twenty percent of the population in these counties is 65 or over, compared to 15.7% statewide. Due to its relatively low cost of living and mild climate, locals tell me that this area of Eastern Tennessee is a magnet for retirees. Figure A.16 shows the median age in Eastern Tennessee counties and we can see that while this area is younger than some neighboring areas to the South (in North Carolina) it is mostly in the mid-to-upper categories.

A.2.4 Summary

To summarize, Eastern Tennessee is a strongly Republican area with a manufacturing and healthcare-based economy. There are both very rural and relatively urban areas in the 10 counties covered by
Figure A.15: Percent white in the counties of Eastern Tennessee, US Census 2010
Figure A.16: Median age in Eastern Tennessee Counties, Census 2010
the Greeneville Bankruptcy Court. Like many parts of Appalachia, the area is predominately white, with little racial diversity. Economically, although incomes are relatively low, negative equity and unemployment are lower or on par with more affluent Massachusetts.

A.3 Site 3: North-Central Utah, courthouse in Salt Lake City, UT

Like Massachusetts, Utah is federally defined as a single bankruptcy district, but 341 meetings for Chapter 13 bankruptcies are held in three different locations across the state. Figure A.17 shows the three different locations where 341 meetings are held.

I observed 341 meetings in Salt Lake City, which covers the Central and North-Central parts of the state, which are the most densely populated. I also observed one day of 341 meetings in Ogden, which is where meetings in the Northern region are held. I have not conducted interviews with debtors from the Ogden area, so I will consider my case to be the North Central region and will refer to Ogden, like Memphis, as a “shadow case.” Figure 19 shows the counties that correspond to each of the three regions. In Davis County, just North of Salt Lake City, the county is split between the two regions with nine zip codes going to the Northern region and five zip codes going to the North Central and Central region.

San Juan county, located in Southern Utah along the New Mexico border, is part of the North-Central region because the existing highways make it easier to drive to Salt Lake City than to St. George. Overall the counties served by the Salt Lake Bankruptcy Court are Tooele, Salt Lake, Utah, Wasatch, Summit, Daggett, Duchesne, Uintah, Juab, Sanpete, Carbon, Millard, Sevier, Emery, Grand, San Juan, and part of Davis County.
Figure A.17: Utah 341 Meeting Locations, (map created using Mapcustomizer.com)
Figure A.18: Counties and zip codes corresponding to the Salt Lake Bankruptcy Court. Map made using Zeemaps.com
A.3.1 Political Variation

Utah is traditionally thought of as a red state and in the 2016 Presidential Election the state was won by the Republican Party. However, 2016 was an anomaly for Utah, with the state giving Donald Trump 225,369 fewer votes than Mitt Romney had received in 2012, and the Democrats winning two counties. Figure 20 shows the election results at the county level. In the North Central and Central bankruptcy region two counties, Salt Lake County and Summit County, went for the Democrats, while all other counties went for the Republicans. In some areas of Southern Utah the Republican majority was slim, but this does not meant that Democratic vote was near 50% because independent candidate, Evan McMillan, took around 10% or more of the vote in many counties.

Thus, even though Utah is traditionally a red state, in the last election the vote was less homogeneously Republican than usual, thus indicating a different brand of conservatism than what we find in Eastern Tennessee. The nature of conservatism in Utah is deeply shaped by the Church of Jesus Christ of Latter-day Saints (formerly known as the Mormon Church). The Church claims 60% of Utahans as members, even though only about 40% of Utahans are active members who attend church regularly. In Salt Lake City, Latter-day Saints account for about 40% of the population. In more rural areas of the state the population has higher levels of Latter-day Saints.

A.3.2 Economic Conditions

Utah has a mixed economy that has major sectors in financial industries, healthcare, leisure and hospitality, construction, and mining. As shown in Figure A.20, unemployment in Utah was hetero-
Figure A.19: Utah election results by county, map from New York Times (https://www.nytimes.com/elections/results/utah)
Figure A.20: Unemployment rate in selected North-Central Utah locations, data from Bureau of Labor Statistics Local Area Unemployment Statistics

generous in the pre-recession period but has mostly converged since about 2010, with the exception of the poorer, more rural areas of the state such as San Juan county, located in Utah’s southeastern corner. At the height of the recession, unemployment in San Juan County peaked at 15%. Other areas of the region peaked at closer to 10%.

Household income in Utah counties covered by the Salt Lake Bankruptcy Court includes both wealthier and poorer areas of Utah. The areas around Salt Lake City and to the East are relatively wealthy; as one moves south median household income falls. We should recall, however, that there is

*I use county-level data for this location because no city-level data was available.*
also a significant decrease in population as one moves south, which means it is much less likely to encounter individuals from these areas in bankruptcy court. Figure A.21 shows the median household income in the counties covered by the Salt Lake bankruptcy court (including Davis County, which is only partially covered) using data from the 2010 census.

Compared to Tennessee and Massachusetts, Utah has much higher levels of negative equity in its housing market. As Figure A.22 shows, in Tooele County, located about an hour north of Salt Lake City, nearly half of all home mortgages were underwater in 2011. While rates of negative equity have been falling in most counties since the recession, we see increases in a few areas such as Carbon County and Uintah County, which both had negative equity rates of well over 20% in 2017.

A.3.3 Demographics

The total population of the North Central and Central region is about 2 million people. Of this population, half comes from Salt Lake County (where Salt Lake City is located) and the other half is dispersed across the rest of the area as shown in Figure A.23. Rural Utah is so empty that it makes rural Tennessee look populated. Nine of the counties served by the Salt Lake Bankruptcy Court have population densities of less than 10 people per square mile. The areas shown in pale green (the second least populated category) are also far less populated than Eastern Tennessee with a population density of 10.9 to 20 people per square mile. In contrast, the most populated areas, in Salt Lake and Davis Counties, are more densely populated than anywhere in Eastern Tennessee, and are comparable to the suburban counties of Eastern Massachusetts, with a population density of 1,025 to 1,387 people per square mile.
Figure A.22: Negative equity in North-Central Utah housing markets, data from Zillow.com
Figure A.23: Population per square mile in North-Central Utah counties, 2010 Census
Utah has a large and growing Hispanic population. In Salt Lake County the percent Hispanic increased by 82% between 2000 and 2014, which represented an increase of more than 87,000 people. Figure A.24 shows the percent white in the different Utah counties. We can see that compared to Eastern Tennessee, Utah is more diverse, and in fact, looks somewhat similar to Massachusetts. However, it is important to note that ethnic minorities in Massachusetts are likely to be black or Asian, whereas in Utah they are more likely to be Hispanic. Also, we should note, that due to the way the census collects data on race and ethnicity (with Hispanic being an ethnicity such that Hispanics are often classified as white) this map may understate the perceived diversity in a place such as Utah.

In terms of age, Utah has a very young population, which is often attributed to the combination of Mormon culture and Hispanic immigration. In 2011, Utah was the only state with a median age that was still in the 20s (29.2 years). Figure A.25 shows the median age across Utah counties.

A.3.4 Summary

To summarize, North-Central Utah is a mostly Republican area, though the 2016 election revealed the state to have a different brand of conservatism than states areas as Eastern Tennessee. North Central Utah is a middle-income area with a young population and high levels of negative equity in its housing market and growing diversity.

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2 Ibid
Figure A.24: Percent White in Utah counties, 2010 Census
Figure A.25: Median age in Utah, Census 2010
This appendix includes the blueprint for the questions I asked during short and long interviews.

**B.1 Ethnographic explanation and IRB**

- Thanks so much for agreeing to do this interview. I really appreciate you taking the time to help me with my research. This work will be used to complete my dissertation and even-
tually write an academic book that focuses on the experiences of Americans in Chapter 13 bankruptcy.

- Before we begin, I’m required to let you know that this work is overseen by the Harvard Committee on Human Subjects who can be contacted at cuhs@fas.harvard.edu. With your permission I will make an audio recording of this interview to use as a reference. Is that okay? The audio file will not be linked to your name and will be kept on my password-protected and encrypted computer. You are welcome to refuse to answer any questions or leave the interview at any time. If any references to this interview appear in my scholarly work they will use a pseudonym to refer to you and identifiable details will be withheld or purposefully modified.

- Alright, let’s get started!

- *Ethnographic Explanation*: So, when researchers study bankruptcy they mostly use bankruptcy petitions. From petitions researchers can see things like being behind on a mortgage or having credit card debt, but the petitions don’t tell us the conditions under which the debt occurred. We also know that bankruptcy is just one moment in a long chain of events. I’d like to understand that chain from your perspective.

- *Q Grand Tour*: So, can you tell me what happened?

Get a much as possible.

- *Q BK Trajectory* check if this is a second interview.
• *Ethnographic Explanation*: So, as part of my research I’m going to construct something I call a bankruptcy trajectory. The goal of a bankruptcy trajectory is to reflect from your perspective, what happened.

• *Q Life-Tour Question*: Can you tell me about your background: Where you were born, what kind of family you grew up in, and how you got from there to here? (laugh) Just a little question (From Cooper 2015, p.57)

Info I want:

– City and state of birth

– Year of birth/age

– Something about parents

– Occupation/educational information

– Family information

– Children? Married?

– Beginnings of economic history

– See if you can use any of this to transition?

B.2 Economic questions

• You might have some of this info from before
• *Q Grandparents’ economic security:* Now I’d like to learn more about your family’s history. If possible, I’d like to start with your grandparents. Do you know what kind of jobs they had? Info I want:

  - Grandparents’ jobs
  - Were things comfortable economically or did their families struggle?
  - Would you categorize them as working class, middle class, or what?
  - (If applicable) Would you say that your grandparents experienced the American Dream?

• *Q Parents’ economic security:* Now, do you know what things were like for your parents when they were growing up? Were things comfortable economically or did their families struggle? Info I want:

  - Economic security of parents growing up
  - What kinds of jobs have your parents had?
  - (If applicable) What do they do now?
  - Would you categorize your parents as working class, middle class, or what?
  - Would you say your parents experienced the American Dream?
  - When you were a child, did you ever think that your parents were struggling to make ends meet?

• *Q Education:* Can you tell me a little bit about your education? Where did you go to high school? College? Post-college? Would you have liked to? Money?
· *Q Financial Timeline:* If I wanted to make a timeline of your financial life since you became financially independent from your parents, what would the main events be? Things like getting your first job, or buying your first car or house.

· *Follow-ups:* Were there any other major economic events that you had to cope with? These might be things like getting a job, a death, a divorce, having children, a major health event, or some other event that had a big impact on your finances. Info I want:

  - List of events? put on time line!
  - When did (this event) happen?
  - Tell me a little about how (this event) affected your finances?
  - Were there times in the past when you felt financially secure? When?
  - How long before you filed bankruptcy did you start to feel financially insecure?

· *Q Class:* Thinking about your own life, would you categorize yourself as working class, middle class, or what? Have you always felt you were (working/middle/whatever)?

· *Q Children:* In talking with Chapter 13 trustees, one thing they have noticed that has changed over the past few years is how often people are supporting their adult children. (Relate this to their experiences if possible) Do you find this in your experience?

· *Q Employment:* Tell me a little bit about your employment. What jobs have you had? Do you get paid what you deserve? Do you feel like there are options available for good jobs?
How do you get along with your boss/other employees? Do you socialize with other employees outside of work? Do you feel like your work has meaning? How do you find meaning in your life?

- **Q Know your creditors:** How well do you feel like you know your creditors? What are your interactions with them like?

- **Q Interest rates:** Do you think interest rates are too high? Should there be limits on what banks can charge in interest?

- **Q Credit Cards:** Do you think it is too easy to get a credit card? Has this changed over your life?

- **Q Marketing:** Do you think that people around you—your family, the kids, maybe your neighbors—get sucked into buying things they don’t really need because of advertising? (you?)

- **Q How use credit:** What kinds of purchases did you usually put on credit cards prior to filing bankruptcy? What kinds of things did you hope to pay off? What happened? What bills or purchases do you always pay for in cash or check? (Mortgage, rent?)

- **Q Banking fees:** Do you feel that your bank ever charges unnecessary fees or penalties? Have you ever been charged over-draft fees?

- **Q Health Insurance:** How secure do you feel about your health insurance? What do you think about what’s going on with healthcare in this country right now? What do you think
about Obamacare?

- **Q Retirement**: Are you worried about having money for retirement? Do you have any plans for that?

- **Q Housing** (for subjects going through Chapter 13 to keep a home): Tell me the story of your house when did you buy it? Follow-ups:
  
  - Do you want to keep it and why?
  
  - Was filing Chapter 13 the only way you could keep your home?
  
  - Is owning this home part of the American Dream for you?
  
  - Did having to file for bankruptcy affect the way you feel about the American Dream?

- **Q Economic Dreams/Fears**: What are your financial dreams? How have they changed over time? Financial fears? How they have changed over time?

- **Q Affected by recession**: Were you affected by the economic recession of 2008?

- **Q Blame for 2008**: Who or what do you blame for the 2008 bursting of the housing bubble and subsequent economic recession?

  Follow-ups:

  (If they mention bankers/mortgage brokers) Do you think it is fair that you are going through bankruptcy while bankers and mortgage brokers have barely received a slap on the wrist?
• **Financial Stress and emotional toll:** Has financial stress had an emotional toll on you? Follow-ups:
  
  – Do you blame yourself?
  
  – Do you think you should blame yourself?

• **Health:** Has financial stress affected your health? Follow-ups:
  
  – Has it affected your relationships?
  
  – What about the financial stress prior to bankruptcy, did that affect your health?
  
  – Would you say that your health improved after filing bankruptcy?

• **Bankruptcy and efficacy:** Has going through bankruptcy affected the way you view government? Follow-ups:
  
  – Did you feel like you learned anything about the government through this process?
  
  – Has it affected the way you view judges and the courts?
  
  – Do you feel like you were able to easily exercise your right to declare bankruptcy?

B.3 Questions about values and beliefs

• Now I’d like to learn more about your values and beliefs.

• **Govt associations:** When you hear the word “government/freedom/democracy” what are the first things you think about?
• **Q Right direction:** Do you think America is heading in the right direction? What do you think are the main problems facing American today? (Follow-up on each of them).

• **Q Hard work and economic success:** Which of the following statements best reflects your beliefs: “Most people who want to get ahead can make it if they’re willing to work hard,” or “Hard work and determination are no guarantee of success for most people?” Follow-ups:
  
  – Were there events in your life that influenced this belief?
  
  – Have you always felt this way?

• **Q Patriotism:** Do you consider yourself patriotic?

• **Q Freedom:** When you hear the word “freedom” what are the first things you think about?

  As an American, what does having freedom mean to you?

  Do you feel as though Americans today are more or less free than they were, say, when you were young?

  Does debt ever make you feel less free?

• **Q Democracy:** When you hear the word “democracy,” what are the first things you think about? Do you usually vote?

• **Q Government Trust:** Do you trust the government in Washington to do what is right just about always, most of the time, some of the time, just about never?

  Follow-ups:
– Is political corruption a problem in American today?

– What do you think about the influence of money in American politics?

• *Market failure theory*: Do you trust the government or the market more? Follow-ups:

  – Can you tell me why?

  – Have you always felt this way?

• *Government Involvement*: I’m going to list a bunch of areas where government could be involved, and I’d like you to tell me in your opinion whether the government should be involved:

  – Keeping the country safe using the military?

  – Responding to natural disasters?

  – Ensuring safe food and medicine?

  – Managing the immigration system?

  – Managing infrastructure?

  – Protecting the environment?

  – Strengthening the economy?

  – Ensuring access to quality education?

  – Ensuring basic income for people over the age of 65?
– Setting workplace standards, like safety regulations and others?
– Ensuring access to health care?
– Helping people get out of poverty?
– Advancing space exploration?
– Supporting the United Nations?
– Giving aid and support to developing countries?
– Are there any other things you think the government should be doing?

• Q Govt jobs: Do you think that the government has a responsibility to help ensure that people have access to good jobs? Follow-ups:

  – Can you tell me why you gave this answer?
  – Were there events in your life that influenced this belief? (Tell me about them)
  – Has going through bankruptcy affected how you felt about this?
  – Have you always felt this way?

• Q Always poverty: Do you think that there will always be poverty or is poverty something that could be eliminated from our society?

• Q Undue Influence: Do you think that wealthy Americans have undue influence in society?

  What about in politics?
• **Q Wealthy got wealth fairly:** Do you think that, in general, wealthy Americans earned their wealth fairly, not by ripping off the less wealthy?

• **Q Poor lazy:** When someone is poor in America do you think it’s generally due to a lack of good opportunities, or because they haven’t worked hard enough?

• **Q Deservingness:** Under what conditions do you think people deserve help from the government?

• **Q Inequality a problem:** Do you think economic inequality is a problem in American today?

• **Q Economic mobility:** Are you better of economically than your parents were at your age? Do you think it’s harder for you and your family to move up the income ladder than it was for your parents? Follow-ups:

  – Do you think this applies to most people?

  – To what degree do you feel like you control your own destiny?

• **Q Extremism/polarization:** Some people have argued that American political opinions are becoming more extreme? Do you feel like this is true? Do you notice it in your life?

• **Q Affirmative Action:** How do you feel about affirmative action? Follow-ups:

  What about preferential treatment in hiring or in other areas based on race or gender?

• **Q NFL:** Have you heard about NFL players kneeling during the national anthem? What do you think about that?
· **Q Race relations:** What do you think in general about race relations in America?

· **Q Stigma:** Who in your life do you feel comfortable talking to about financial issues? Do you feel embarrassed about filing for bankruptcy? Who have you and who haven’t you told? Do you think people should feel embarrassed?

· **Q Religion:** Are you religious? How has your religion helped develop your values? Does your religion influence your politics?

**B.4 Questions about politics**

· Now I’d like to ask you some questions about politics.

· **Q Bankruptcy effect on politics:** Have your economic experiences had any affect on your politics? Follow-ups:

  Has going through bankruptcy had any affects of your politics?

· **Q Partisanship:** How would you describe yourself politically? Follow-ups:

  – So would you classify yourself as a Democrat, Republican, or Independent?

  – (If Dem or Republican:) Would you say that you are a strong Democrat/Republican?

  – (If Independent:) Would you say you lean towards either the Democrats or Republicans?

  – Have you always classified yourself this way? (Follow-up: When did you change?)

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• *Q Political Participation:* I’d like to know about any ways you have participated politically. Have you ever attended a local political meeting? A rally or protest? Written an op-ed on a political subject? Contacted your political representatives in any way? Volunteered for a political campaign? Donated money to a candidate? Or donated your time in a non-partisan way such as being a poll worker? Do you vote?

• Follow-ups:

  – Do you think voting is an effective way for people to have a say about what the government does?

• If they have been involved:

  – Which campaign/candidate/issue?

  – Why did you get involved?

  – When (age or year) was this?

  – Have you ever considered running for public office?

  – Do you feel that you could do as good a job in public office as most other people?

  – Do you feel that you have a say in what the government does?

• *Q Media usage:* Would you say that you stay politically informed? Follow-ups:

  How? Do you watch the news? What’s your favorite channel/show? Read the paper? Which paper? Internet? Which sites?
– Do you think you’re better informed about politics and government than most people?

– Do you feel that you have a pretty good understanding of the important political issues facing the country?

– Do you think that a few people have all the political power and the rest of us are not given any say about how the government runs things?

• *Q Trump: How do you feel about our current president, Donald Trump?* Follow-ups:

  – Did you support Trump in the 2016 election?

  – Did you vote for him?

  – What appeals/(doesn’t appeal) to you about President Trump?

  – Is there anything else that doesn’t appeal/(appeals) to you about him?
Bibliography


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