

PRECARIOUS ASPIRATIONS: HOPES AND DREAMS IN AN  
AGE OF INDIVIDUALIZED RISK

by

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Over the past several decades, neoliberal political-economic shifts have significantly expanded the extent of economic insecurity in the United States. Today's young adults making the transition from college to the labor force face unique challenges stemming from these changes. In this project I investigate these new forms of insecurity from the viewpoint of those who experience them. In particular, I examine how class background shapes the individual responses to insecurity. Previous research has demonstrated how the aspirations and expectations of the working class become "leveled", preparing them to accept their lower position in the class hierarchy. However, the neoliberal transformations of risk, uncertainty, and precarity increasingly threaten the previously safe aspirations of the middle class as well. How do the aspirations and expectations of middle- and working-class college students fare in this era of widespread insecurity? To answer this question I conducted 20 semi-structured qualitative interviews with college seniors and graduates from different class backgrounds. My findings indicate that class-based individual aspirations and expectations play a key role in shaping the individual emotional responses to insecurity, speaking to the enormous importance of class in organizing private, interior experiences.

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## Introduction

Over the past several decades, neoliberal political-economic shifts have significantly expanded the extent of economic insecurity and risk in the United States (Hacker 2006; Kalleberg 2009, 2011). Today's young adults making the transition from college to the labor force face unique challenges stemming from these transformations. Total student loan debt in the United States has surpassed \$1.2 trillion, a historically unprecedented amount (Chopra 2013). Seventy percent of college students take on debt, and each borrower takes out an average of \$29,400 in loans (The Institute for College Access & Success 2014). On top of this are the challenges graduates face in finding employment after graduation: the unemployment rate for recent graduates with a bachelor's degree is 8.5%— significantly higher than both the national average of 6.5.5% (Bureau of Labor Statistics 2015; Economic Policy Institute 2014). Meanwhile, the jobs graduates do find are increasingly likely to be part-time or low-wage (Abel et al. 2014).

These changes have seriously called into question the Post-War expectation of affordable higher education and guaranteed post-graduation employment (Houle 2014). For the working class these challenges threaten the chances of upward mobility, while for previously secure middle-class groups they represent barriers to the possibility of socioeconomic stability. Previous research has demonstrated how the aspirations and expectations of the working class become "leveled" over time preparing them to accept their lower position in the class hierarchy (MacLeod 1995). However, the neoliberal transformations of risk, uncertainty, and precarity over the past several decades increasingly threaten the previously safe aspirations of the middle class as well. How do

the aspirations and expectations of middle- and working-class college students fare in an era of widespread insecurity?

In this paper I investigate these new forms of socioeconomic insecurity from the viewpoint of those who experience them, shedding light on how impersonal macroeconomic forces are felt in terms of their local effects. Using data collected from 20 semi-structured qualitative interviews, I examine how class background shapes the meaning of insecurity, using research on what I refer to as the classed structure of aspirations. My findings indicate that how class structures individuals' aspirations and expectations play a key role in shaping the emotional trajectory in response to insecurity. While insecurity forces both the working and middle class to level their aspirations, individuals from working class backgrounds are more accustomed to socioeconomic uncertainty, and thus are more psychologically prepared to cope with its effects. For those from affluent or middle-class backgrounds, however, the experience of insecurity and leveled aspirations represents a significant threat to their identity and sense of self as a successful member of the middle-class. The result is a sense of crushing defeat and disappointment. Though they "did everything right", they still have to take on debt or are unable to find work— a betrayal from a system which was supposed to be fair. These findings speak to the enormous importance of social structure, and especially class structures, in organizing private, interior experiences.

## Literature Review

The precarious material conditions today's students and graduates face did not appear out of nowhere. In this literature review I first give an overview of the emergence and extent of these precarious conditions, before descending to micro-level research on the formation of individual hopes and aspirations. Most research on aspirational shifts have focused on the classed nature of aspirations, often using a social reproductional framework to demonstrate how working class aspirations contribute to working class outcomes. In his influential ethnography *Ain't no Makin It*, Jay MacLeod refers to this as a process of *leveling aspirations*: in contrast to their middle- and upper-class counterparts, structural barriers compel the working class to lower their educational and occupational goals to more achievable levels. Over the past several decades, however, neoliberal political-economic shifts have significantly expanded the scope of economic insecurity, threatening the upward aspirations of all but the extremely wealthy. In this context, *leveling aspirations* becomes a valuable concept to understand the hopes and dreams of the middle class as well.

### Material Conditions

#### *Precarity*

Over roughly the past 40 years the economic landscape in the United States and around the world has shifted dramatically. Wealth and income inequality have increased to their highest levels since 1978 (Saez & Zucman 2014), and have received widespread popular and academic attention. However, there has been less attention given to the corresponding increase in economic *insecurity* (Hacker 2006). Different researchers

have approached the phenomenon of insecurity differently, terming it either precarity (Kalleberg 2008, Casas-Cortes 2014, Standing 2002), precariousness (Ross 2009), informalization (Arnold and Bongiovi 2012), or risk (Hacker 2006). All of them, however, are in agreement that over the past several decades economic and social life in America, and much of the world, has become increasingly risky and uncertain for individuals, a phenomenon I refer to as "precarity".

Precarity can in part be measured through economic statistics on employment and unemployment. These measures consistently show that labor insecurity has steadily increased since about 1970 (Kalleberg 2008, 2011; Ross 2009, Hacker 2006, Standing 2002). Market-mediated, or "open" employment relations, in which market-mechanisms have become substituted for administrative rules, and are more likely to affect employers' decisions regarding employee security and pay, have proliferated since the 1980's, severing the social contract between workers and employers. (Kalleberg 2011). In addition, "employee tenure", the length of time employees spend with employers, has decreased since the 1970's. (Kalleberg 2011). Informal, casual, contingent, and nonstandard employment relations have grown dramatically, with temp agencies growing at about 11% per year from the 1970's to late 1990's. (Kalleberg 2008). During this time companies have also increasingly shifted risks to employees, through such activities as encouraging employees to pay for their own training, or through the decline in defined-benefits pension plans (Kalleberg 2011). The long-term unemployed, meanwhile, has grown since the 1980's (Kalleberg), while the joblessness rate, has increased from 6 to 18% since the 1970's (Magdoff and Foster 2014).

Americans also have a diminished chance of upward mobility (Dwyer & McCloud 2011), and an increased chance of falling into poverty at some point (Sandoval 2009). As Sandoval put it in an cohort analysis of young adults growing up in different decades, "it would appear that for most Americans, the question is no longer if, but rather when they will experience poverty. In short, poverty has become a routine and unfortunate part of the American life-course" (734). Correspondingly, the rate of bankruptcy has increased from 3.6 to 14 per 1,000 households from 1981 to 2004 (McCloud & Dwyer 2011).

### *Debt*

Accompanying the growth in economic instability is the massive expansion of all forms of debt. Financial deregulation during the 1970s and 1980s gave banks more control over interest rates and loosened restrictions on marketing, allowing banks to offer loans to groups formerly denied credit, such as low-income individuals or college students. Additional deregulation during the 1990s led to bank mergers which gave banks more capital to lend, further expanding consumer credit and mortgages (Campbell 2010). During this time the economy as a whole became increasingly financialized as capitals invested profits in the financial sector amid stagnating growth in GDP (Foster & McChesney 2012). The end result of the growth of "monopoly-finance capitalism" (Foster & McChesney 2012) has been what Dwyer, McCloud, Hodson refer to as the "democratization of credit", in which "Americans at the turn of the 21st century have much more access to loans than in previous decades" (Dwyer et al. 2011; 728).

Unsurprisingly, the democratization of credit has been accompanied by the rapid growth of debt. Consumer debt as a percentage of disposable income, for example, has gone from 62% in 1975 to 127% in 2005 (Magdoff and Foster 2009). In addition, increases in debt have mainly affected young adults and those from lower socioeconomic backgrounds. Average credit card debt for youth age 18-24 has expanded from \$3000 to \$4000 since 2001 (Draut & Silva 2004), and young adults in the 2000s are more likely than their counterparts in the 1970s and 1980s to be in debt at all.

One of the main sources of young adult debt has been student loans. As colleges expended enrollment and increased costs, and state governments divested funding from higher education, the burden of payment shifted to individual students in the form of debt (Dwyer et al. 2012). From 1977 to 2003, student debt expended an incredible 833% (Draut 2006, Dwyer et al 2011); this has grown an additional 311% since then (Project on student debt 2014).

### *Class Dynamics*

It is important to understand how processes of precarity and debt are shaped by class. While in the past, middle-class groups maintained a level of relative economic security, since the 1970s and 1980s they too have been affected by precarity in unprecedented ways (Hacker 2006, Sandoval et al. 2009, Houle 2014, Kalleberg 2011). Rates of job loss for white collar workers have increased unevenly since the 1980s, and those who do have a job have a decreased chance of advancement (Kalleberg 2011). White-collar workers have also seen their income volatility increase at the same rate as for other occupation groups. Corresponding to this increased insecurity is an increase in

perceived job insecurity for white-collar, managerial or professional groups. The growth in perceived insecurity for these groups has been even greater than the growth for previously non-secure occupation (Hacker 2006, Kalleberg 2011). Increases in economic risk has left the middle class distinctly vulnerable to some forms of economic hardship, such as poor health, divorce, unemployment, or income disruption (McCloud & Dwyer 2011). The growth in student loan debt, meanwhile, is seen across class groups, but has disproportionately affected the middle class rather than the working class or very affluent (Houle 2014). Thus, while rising insecurity has affected all but the very wealthy, the middle class is unique in how it has been thrust into a position of new insecurity.

### **Aspirations and Social Reproduction**

Aspirations refer to an individual's attainment goals, particularly educational or occupational goals (Goldthorpe 2000). Because of how they link individual social-psychology with macro-level outcomes, aspirations have long had an important place in research on the stability of social relations, especially relations of inequality. This "social reproduction" tradition of research focuses on the "reproduction of the structure of the relations of force between the classes" (Bourdieu & Passeron, 1977; 11). In addition to structural factors such as education, the media, or access to the different forms of capital, the active, subjective choices and goals of human agents play a key role in producing and reproducing social hierarchies.

The importance of aspirations in social reproduction has been empirically well-documented. Theories of aspirations, and social reproduction more generally, can be

conceptualized as existing along a continuum, from the extremely structuralist, to those that emphasize relative autonomy of cultural systems (MacCleod 1995).

On the one hand, structural theories emphasize the primacy of institutions such as the family or economic markets in determining subjective orientations (Saha & Sikora 2008). In the "socialization" tradition of structuralist aspirational research, it is family socialization early in life produces aspirations which are relatively stable into adulthood (Sewell 1969, 1970; Irwin & Elley 2009; Hanson 1994; Dubow et al. 2009; Jacobs et al. 2006). Conversely, in the "allocationist" tradition of structuralist aspirational research, aspirations are primarily shaped through interaction with the economic opportunity structure, which causes individuals to adjust their subjective goals to be line with their objective chances of success (Kerckhoff 1976; McClelland 1990; Hanson 1994; Bourdieu 1977). While these traditions do differ in their mechanisms, they both establish that class matters in shaping aspirations.

On the other hand there are theories which emphasize how the (constrained) culture and agency of actors is the source of individual aspirations (McLeod 1995). Despite the relative freedom in these choices, and their individual benefits to actors, they still often reproduce inequality in their effects (Schwalbe et al. 2000; Willis 1977; MacLeod 1995; Gaskell 1985). This set of work, often ethnographic, focuses on how actors are not the passive recipients of structure, but rather are active creators of shared meaning and cultural resistance.

Paul Willis's influential ethnography *Learning to Labor* (1977) is an early example of this. Seeking to examine why working class children chose working class schools, he studied youth culture for working class "lads" in British public schools.

Willis emphasized the interplay between the lads' cultural and symbolic agency, and the constraints of the educational and class systems, finding that the lads embraced a subculture valuing masculinity, misogyny, and manual labor. Though this protected the lads' identities from the symbolic threats stemming from low position in the class hierarchy, it also set them up to take the same dead-end, low-paying manual jobs as their parents.

### *Leveled Aspirations*

While the allocation and socialization traditions of aspirational research emphasize different aspects of how aspirations are acquired, and contain very different assumptions, they do agree that the end result is that individuals from lower class backgrounds often have lowered aspirations, which then contribute to the perpetuation of their class position. Jay McLeod describes these lowered aspirations in how the Hallway Hangers' poverty and unsuccessful experiences in the labor market have led them to give up hope of financial security or the chance of a middle-class lifestyle:

That many boys in both groups do not even aspire to middle-class jobs is a powerful indication of how class inequality is reproduced in America. These youths' prospects for socioeconomic advancement are doomed before they even get started; most of these boys do not even get a foothold on the ladder of social mobility [...] The regulation of aspirations is perhaps the most significant of all the mechanisms contributing to social reproduction (112).

I follow McLeod in referring to this phenomenon, explicitly or implicitly present in most aspirational research, as "leveled aspirations". Most researchers, especially ethnographers such as MacLeod or Willis, have examined the role leveled aspirations plays in shaping the goals of the working class or urban poor—those who must accept their lower position in the class structure as natural if social reproduction is to take

place. However, in a context of rising insecurity, the middle class as well is encountering structural barriers which threaten their chances of economic stability. In what follows I examine this historically novel situation using the useful theoretical concept of leveled aspirations to understand how class structure and individual aspirations are intimately connected. I argue that although both the working class and middle class now face precarity, they experience it very differently. For the working class, precarity has long been expected, and is seen as neither surprising nor disastrous. For members of the middle-class, on the other hand, forced to level their aspirations for the first time, precarity represents a crushing failure to achieve an acceptable middle-class status.

## Research Methods

Because of my focus on subjective experiences and internal states and their connections to larger social forces, I conducted qualitative, in-depth interviews with a sample comprised of two sub-groups: current college seniors, set to graduate within the next year, and individuals who have graduated from college within the last year. This pre-post-graduation design allowed me to capture the effects of the onset of precarious conditions. This project is well-suited for this method, and clearly matches several of Weiss's (1994) criteria for determining whether interviews are an appropriate research method. I am trying to: 1)*Develop detailed descriptions* of how precarity structures the lives of college students and graduates, 2)*Describe the processes* through which this happens and through which these individuals account for it, and, 3)*Learn the interpretations* students and graduates give to explain their precarious situations (Weiss 1994).

I used a sample of students and graduates who are "all in the same boat" (Weiss 1994; 17) and have what they feel to be a significant amount of loans. This included eight current undergraduate seniors and 14 young adults who had graduated college with an undergraduate degree. Current undergraduates were mostly traditional students in their early 20s, however, there were also two nontraditional students in their early 30s in this category. The graduated students were all in their early to mid-twenties. Many were employed or looking for work, and four were current graduate students. The total sample included eight male and 12 female students. Student loan debt ranged from \$20,000 to \$200,000, with most students having debt burdens of around \$30,000.

Justification: Children's experience of insecurity has little to do with employment relations. I avoided relying on self-report to determine class background, because of the inherent problems in assuming respondents' knowledge of their own class (Sosnaud et al. 2013) Most often questions or comments about parents' occupation were good proxy questions to define class background. Pam, for example, was clearly among the working-class respondents based on her description of her father's work:

P: my dad's been laid off so many times, so no matter how hard he would try at a job, and do really well at it, he worked in the high-tech sector, so there was a lot of consistent layoffs and jobs were sent away, so it was very common for him to work really hard at something and not get anything out of it.

Interviews ranged from 20 to 80 minutes in length. Most were conducted in person, and nine were conducted either through webcam or by phone. While I began with an interview schedule organized by theme, I quickly switched to a set of questions which focused on the personal narratives of the respondent as they moved through higher education. How did debt play into the choice of college? What were their plans at the beginning of college? How did these plans change? What changed as graduation approached, and after graduation? What were their expectations, and how did they play out? The interviews were open-ended and ethnographically informed: I did not ask exactly the same questions each time, and followed respondents' leads in looking at topics and experiences overlapping with my research question. During the process of research I conceptualized my interviews as a set of sequential interviews (Small 2009). That is, I framed each interview as an individual case, the findings of which influenced the direction of subsequent interviews. Thus, over the course of the 20 interviews my questions, direction, and argument were continuously refined.

## Findings

Dave, a working-class senior set to graduate with \$20,000 in student loans, embodies the effects of the leveled aspirations of the working class. When I ask him to explain why it is he has loans, he explains what he sees as the inevitability of debt:

D: I think in the current economy, it's almost a given that you're gonna get student debt. You kind of need to go to college to succeed in certain ways. You can succeed without it, just not in any of the ways that I would want to succeed. I wouldn't want to like, work my way up from a manager to a store head. And that's a legitimate way to get a good job. Just not for me. So you know, college is kind of a given, and I have to do that. And as it is, schools are hiking up tuition, past all reasonable rates. And we can protest it, and we should protest it. But right now, [it's] just like, 'haha, we don't have to do anything'. So, there's nothing that we can really do about that, so we kind just have to pay the money. And we can live cheaply, we can do all we can, but, that's just how it is.

This answer is a powerful example of the individual effects of structural disadvantage.

For Dave, and the other working-class students I talked to, debt is unpleasant, but is ultimately expected, necessary, and inevitable, a fact of life which has to be accepted.

This set of lowered expectations for the working-class is consistent with previous research on the classed structure of aspirations and expectations. Claire, a middle-class senior, gives a very different answer when I ask her the same question:

C: I don't know. I think [of] that a lot. Because like I said if I look at like my parents on paper they work full time, like really high-paying jobs, they're a teacher and a public defender but they've been working full-time. And I've got good grades, and I've got scholarships, and it doesn't make sense that I would have it, but I do. And I understand that education is an investment, and it's not free, and it does cost. You're making an investment that in theory years later will pay off and even exponentially greater. But that doesn't make it any easier right now to have it. I don't know why I have it.

Like Dave, Claire and the other middle-class students and graduates I talked to had to take on debt to pay for college, and many of those who had graduated had spent time

unemployed. However, for middle-class respondents, these experiences of debt or unemployment were profoundly different than for those from lower class-backgrounds, carrying heavy symbolic and emotional significance, and representing betrayal from a system which was supposed to be fair. While both groups must level their aspirations, the different, classed, meanings attached to insecurity makes the experience expected for the working class, and a crushing symbolic threat for the middle class. The more historically recent challenges faced by the middle class makes their story of leveled aspirations the one in which the effects of economic change are most clearly felt and lived. The working class has long had to downwardly adjust their expectations and goals to the financial imperatives of capitalism; the middle class is starting to experience insecurity in a way distinct from their experience in the recent past.

### **The Working Class: Normalized insecurity**

In my interviews I spoke to seven working class students and graduates. Most were undergraduates, while a few were in graduate school or were working. While, like the middle-class individuals, they had achieved different levels of success pursuing their goals, they took on a very different attitude towards the insecurity they perceived in their lives as. While the working class did not like the fact that they had loans or were unemployed, they did not go through a process of adjusting their expectations, nor did they feel especially disappointed or betrayed. Loans, unemployment, or alienation or precarious conditions at work are not entirely unexpected for the working class, and when these events do happen, they are not nearly as crushing as for the middle-class students. In fact, even when working-class respondents did manage to find secure or

meaningful employment, their attitude towards insecurity was that it should be expected and ultimately accepted.

While precarity was somewhat expected for the working-class respondents, this is not to say that it was completely accepted or enjoyed. Like the other respondents, the working class students expressed their frustration and anger over the fact that they were they were compelled to go into debt to pay for their education, and like the other respondents, the presence of debt caused anxiety. Many reported using avoidance and denial to cope with the symbolic weight of loans in their everyday lives. For Dave, as with many respondents, debt was framed as a political issue of inequality and social justice:

D: I think it's okay, the government shouldn't have to pay everything. But I'm very frustrated with people who try to blame college students for this. One of the reasons I would never ever vote for Mitt Romney is that he got up and said, 'well, you should just go to less expensive colleges'. And he got to go to fuckin' Harvard. Because, oh, his dad had money. And that is ridiculous, that is not how a democracy should be run.

But while both the middle- and working-class individuals felt angry and frustrated with their experienced precarity (especially debt), this took very different forms for each group of individuals. For the working class, on the other hand debt may be unjust and frustrating, but it is not unexpected, nor does it represent a threat to their identity or sense of self, and it is ultimately accepted as normal. Ben, for example, notes that the worst advice he has received is that he can "do what he wants to do":

B: I think the worst advice I've ever been given in terms of like after college and graduating is..."do what you like to do". Which is shitty advice.

A: What makes it so shitty?

B: Because like, everyone wants to do what they want to do, but I mean, realistically, given the job market out there, you're not going to be able to do that.

Ben has learned that he will not be able to successfully pursue his goals, and has adjusted his expectations accordingly. There is no process of leveled aspirations here—he will be leaving college with this expectation, and will be ready for insecurity if and when it occurs. On the other hand, for other working class respondents such as Greta, aspirations were mainly leveled through early experiences in the labor market. Having spent much of her early adulthood working in low-wage service jobs, she now is going to college and eventually hopes to become a professor, something she never imagined being able to do. But, even as she forms this rather ambitious goal, she is held back by her expectation of hardship:

A: And what are your thoughts on how realistic this is then? Does it seem like something you can do?

G: I don't know.

A: Or is it more kind of uncertain?

G: At this point in my life I've kind of learned to not be entirely optimistic about jobs. So it's just kind of like, I will do what I must. And just keep plugging away. I don't know if it will work. I plan to start job hunting April. And hope something works. [...] there's things I can do, but I'm not entirely confident they'll work.

Even when hoping and planning for social mobility, Greta is reluctant to get her hopes up. For her, insecurity should be expected and prepared for, and there should be no real expectation of success. For many of the other working-class respondents, already-leveled aspirations help guard against precarity in the present, as well as difficulty accomplishing future goals. For Pam, as with Dave, this means "accepting" that financial instability will be long-term:

P: But looking at an average teacher's salary, which from what I've seen is about 35,000 a year, and how much loan debt I have, even if I was to pay my entire salary for an entire year, I still wouldn't even be able to pay off all of my loans. So I'll probably try and pace it pretty well and not pay too much at once. Because I really do want to get something saved away. I know it's gonna be a big chunk of my paycheck, and looking at how much I'm gonna be making, I know that some people's reality is that they have no debt, and they're making a lot of money, and that's great for them. But I just have to accept what my reality is, and I know I'm not going to be rich any time soon at all, or even financially stable.

Accepting financial insecurity as normal and acceptable characterizes the responses of the working-class students and graduates I talked to. This is consistent with what previous aspirational research would predict.

*Working-Class Socialization: Precarity as normal*

In large part, the normalization of precarity for working class students can be interpreted as the result of socialization early in life. As literature in the socialization tradition of aspirational research has documented, parents do not passively allow children's goals and expectations to develop, but rather actively encourage children to aspire to certain goals and not to others (Laraeu 2002, Irwin 2013). This was clearly the case for the working class students I interviewed. For Pam, a working-class graduate student with \$50,000 in debt, this came in the form of encouragement to be practical and realistic:

A: Yeah, some of the other people I've been talking to, when they're talking about these family messages, have mentioned the sentiment that they're getting from their parents, encouraging them that they can be whoever they want to be, work hard and you can make it, that sort of sentiment.

P: [chuckle] Yeah, I definitely didn't receive that sort of sentiment. I think it's partially because my dad's been laid off so many times, so no matter how hard he would try at a job, and do really well at it, he worked

in the high-tech sector, so there was a lot of consistent layoffs and jobs were sent away, so it was very common for him to work really hard at something and not get anything out of it. But he was kind of the opposite of that. And they're both very pragmatic people, so they never really preached the whole, you can be anything you want to be. So it's kind of funny, I never really got that message. It was very much like, you have to be practical. You have to realize that you can work really hard at something and it can still fall through.

Of course, what is practical and what is realistic in the first place is structured by class position and economic security. For working-class individuals like Pam, being practical means accepting the constant possibility of failure and hardship. Some of the middle-class students I talked to give a very similar account of the importance of being realistic and practical regarding opportunity, as a result of their own leveled aspirations. But while the middle class respondents only go through this retroactively after perceiving insecurity and encountering barriers in their lives, for working class students such as Pam, learning to be realistic is often also the product of interactions in the family earlier in life. There can be no leveling aspirations for them—their goals and expectations have been leveled from the beginning. This process can take less obvious forms as well. Pam briefly discussed how her upbringing had taught her not to present herself as "flashy":

P: I think I've been conditioned to not be flashy, so that's part of it [laughs]. I remember when I was little I asked my dad if I could be a princess, and he said, no, princesses are spoiled.

From an early age, these parents play a role in shaping the future goals and expectations of their children, in ways that are often subtle. For working-class individuals, this often took the form of advice to be practical, realistic, and not to set themselves up for disappointment. For these students socialization also included more than their parents' active advice and direction. The general environment and interactions in their

households also played a key role in shaping their eventual outlook on opportunity and insecurity. For Dave, his parents' dissatisfaction with their work leads to his eventual belief that he should expect and prepare for alienation in his own career:

D: My dad comes home every day, and he's grumbling about something he had to do. My mom comes home every day, she grumbles about something she had to do. They grumble about the work, they grumble about the people. And, the thing is, they've had jobs before, and they did the same thing. And you go on the internet, as I said before, and you talk to a lawyer. And they're like, 'oh yeah, this is terrible'. You talk to a doctor, they're like 'yeah, this is terrible'. There's no real profession where people are consistently 100% of the time, 'yeah I love my job every day, this is the best thing ever'.

Through these interactions, dissatisfaction at work becomes inevitable at work for

Dave:

D: You know, part of it is, I look up a lot of professions, because I think, what would it be like to be a doctor? What would it be like to be a speech pathologist? What would it be like to be a lawyer? What would it be like to be a teacher? And I don't think I've seen a single one, where the first thing that pops up isn't, don't be a teacher, don't be a lawyer, don't be anything like this. Because people hate their jobs. I mean, that's just the thing about having a job.

Though nobody else expressed this as succinctly as Dave, themes of the importance of working-class socialization in the formation of expectations and aspirations were present in most of the working-class interviews. These classed patterns of childrearing make sense from a social-reproductionist perspective: dissatisfaction and frustration are vital prerequisites for social change, and when inequality is normalized these are minimized.

Ultimately by defining insecurity as expected and normal, the working-class respondents I talked to managed to avoid the crushing sense of failure and confusion which many of the middle-class students had to cope with. Insecurity is unpleasant and

frustrating, but it is ultimately manageable. For some of the respondents, this is the case despite the relative success and fairly obvious social mobility which is also occurring. Pam and Owen are both earning advanced degrees, and will probably at some point be relatively financially secure. Despite this, they are ready for the insecurity and difficulty that they expect will happen in the meantime.

### **The Middle Class: Leveling aspirations, coping with symbolic threats**

#### *Leveling Aspirations*

Most middle-class respondents were unsure of their life goals and ambitions going into college. During the course of attending college, however, they formed plans and aspirations, whether they were specific or general, of what they would do with their lives once college ended. These plans were informed by their peers, their parents, their own personal and educational development. The relative cultural and economic shelter provided by life at college allowed respondents to form these plans from outside the commodifying influence of the market, and allowed many to become personally invested and attached to them. For example, Evan, a graduate in cinema studies with \$21,000 in debt, originally hoped to go into film, a passion he has had since childhood. Kristen, a graduate in comparative literature with \$32,000 in debt, identifies herself as a "huge romantic", and originally planned on living as a musician. For others, plans for after graduation included working in IT or in a nonprofit. At some point, however, most of these individuals came to the realization that these plans would not be possible, given the economic requirements of debt and life as an independent adult. For some, this happened before graduation, in anticipation of debt payments and a challenging job

market. For others, this happened after graduation, when the job search dragged on through months of unemployment. For Kristen, who graduated in 2013, this realization happened when her plans to play in a band fell through after the band broke up:

K: It was practice every night, I was doing all the booking, and I was putting a lot of energy into creating this project, and it was going really well, so we actually all assumed the band together assumed that after college we would all get part-time jobs, kind of live together in a band house, somewhere that we could all afford, and then tour constantly, and that was actually my post-grad plan, to kind of forgo the intellectualism, or just forgo the traditional path of, I'm gonna get a job where I'm really committed to advancing a career. In a sense. To, just get a part-time job anywhere, and pursue music as a career. That was actually the plan. And then that didn't pan out. Because it's music.

The inability to make her original aspiration work was painful, but it was only the beginning. After spending months unemployed, looking for work, Kristen found only a part-time sales job, which she saw as a massive disappointment in light of her university education, but took out of necessity. But, in adjusting her plans from fulfilling creative work to alienating sales job, Kristen was forced to lower her expectations and plans for the future. Similarly, Evan originally hoped to use some of his family's connections in Hollywood to find an editing job. But when these connections didn't follow through, he realized that he would have to lower his expectations, or at least adjust his life plans:

E: I graduated, and I was like, okay. My parents have some connections in the industry. Nepotism is pretty much what rules Hollywood, so hopefully this quasi-form of nepotism will get me in, and I will be able to work my way up from getting people coffee, to being a director of some sort, or like an editor or something. So, all those connections just were incredibly flaky, didn't really communicate well with me, through email or phone, and so I sort of had to scrap that. Which is why now, I'm doing AmeriCorps. And working at a low-income school, because the most transferrable skills I had was my experience as a resident assistant. And now, when I was able to do that, and when that happened, I became even more jaded, and even more cynical about life, which is obviously what I needed.

In describing his work, Evan says that his position with AmeriCorps is basically as an "indentured servant", hardly earning any income. And yet, he is also very grateful for the fact that he has managed to find work at all, and sees the program as beneficial for him. For these individuals who have to lower their aspirations, structural barriers become translated into subjective orientations. And, unlike earlier in history these structural barriers affect the middle class as well as the working class.

*Middle-class Socialization: Cultivating entitlement*

That individuals such as Kristen or Dave leave college with the expectation of success is significant, and, as with most of the middle-class respondents, this makes most sense when interpreted as the result of middle-class socialization. The middle-class students commonly had what they saw as very supportive parents, who encouraged them to form their own ambitions based on intrinsic interest, even at the expense of financial security. For these families, success would not only include financial or economic security, but, more importantly, would involve a sense of inner fulfillment and satisfaction. In addition, this success is what is expected: not only have middle-class students experienced more economic security in their home lives, but their parents have tended to actively cultivate this sense of "entitlement" in their children: they deserve a fulfilling and satisfying life, and should expect to eventually achieve one. Even those students who have not (yet) experienced a high degree of uncertainty in their plans speak of how their parents have supported or encouraged their individual intrinsic aspirations. Jack, a senior with \$200,000 in loans is surprisingly not worried of his prospects at finding a job. In part, this is likely because of what he sees as an encouraging and supportive family environment which sees his happiness and personal

interests as primary goals. After deciding to switch majors from biology to product design, which meant a fifth year of school and additional loans, he describes how his parents supported his decision:

J: There was no pressure, no not at all. I mean, I'm sure when I called my mom and I told her that I was switching [majors], she was like, you know, okay, I hope it works out, but she never made me second-guess myself, or told me that it was a poor decision. Because I think both her and my dad both made very similar decisions.

Of course, Jack's parents made their decision in an economic context which allowed them to ultimately be successful. At this point it is not clear whether Jack will be as lucky. Ruth, an unemployed graduate, similarly sees her parents as encouraging to a fault:

R: Like I said before my family's been super supportive. A while ago I was asking my family about opening a vineyard with one of my friends, and they were like, that sounds like an amazing idea, and I was like, are you listening to what I'm saying?

Annette Lareau's (2002) research on classed parenting styles found that the "concerted cultivation" which middle-class parents engaged in often resulted in a sense of entitlement among middle-class children, corroborating these findings. Here entitlement does not imply elitism or moral failure, only how middle-class children are socialized to expect and feel worthy of personal success. This sense of entitlement is then a factor, which, combined with structural economic barriers, forces middle-class young adults to level their aspirations.

### *Threat to Self and Identity*

Much of the middle-class response to debt or precarious employment can be understood when looked at in light of these expectations of personal success. Debt or

unemployment are not just unpleasant, inconvenient, or unjust. They are explicitly or implicitly *unexpected* from within the middle-class cultural field, because of how individuals are raised to believe that with a college degree they can expect personal success. Thus, the painful, deeply unpleasant process of leveling aspirations can be interpreted as a threat to their middle-class identity. Years of "parental support" and relative economic privilege have inculcated a middle-class habitus in these individuals, and their sense of who they are is bound up in the cultural meanings of being a middle-class person pursuing their own self-actualization. The failure to find work, or to graduate without debt, thus represents a failure to maintain a central, implicit component of their identity, and is a threat to who they aspire to be. For some, like Claire, this manifests in a vague sense of unease that they are doing "something they never thought they would do".

A: What would be like the lowest possible counteroffer, like from some other [company] that would change your mind?

C: Something that's relatively related to social justice, but the biggest factor, and I never thought I'd be one to say this, but just a comparable salary to get me to stay [laughs].

A: Why do you never think you'd say that?

C: Because I always thought I was the kind of the person who would choose values over money.

Kristen's reaction to how she eventually found a "real job" is similar. She explicitly describes herself as a "huge romantic", but, when living as a huge romantic proved impossible, she managed to find a job at a law office. While she sees this in very positive terms, she also sees it as partly a contradiction of her earlier more antiestablishment ethos.

K: I never thought I would want a 9-5 job, but yeah. I'm so excited because it's gonna be very consistent, and over the past year there's been zero consistency.

A: Why do you say that you'd never thought that you'd want a 9-5 job?

K: I don't know, because I was a romantic, and thought that I'd be able to work a early morning shift, or some kind of hourly part-time thing. Which I can still do. And I feel funny in transitioning into having a traditional job. I don't know. I think it's a really lucky opportunity.

For both of these categories in the middle-class precarity is almost a form of stigma, which makes obvious the gap between their virtual and actual social identities (Goffman 1963). This risk of being discredited as middle class is what threatens the middle-class identity and sense of self.

#### *Emotions of Leveled Aspirations*

Symbolic threats to self are not only experienced as a vague sense of unease, but also involve powerful emotions of disappointment, confusion, shame and a sense of betrayal from a system which was supposed to work—the affective component of leveled aspirations. Isaac, for example, described the sense of crushing defeat after he was unable to find work after graduation:

I: Because I kept sending in applications, resumes. That's when I learned that I really hate applying for jobs. That I really hate updating resumes for every stupid job position. That I really hate finding these dream jobs, that like, you send in the best resume and cover letter you could possibly come up with, and then you don't even hear back from them. Spending all day just on job-hunting websites, just trying to find something, filling out all these applications. It became pretty hopeless, and I think it all culminated in, I have a friend who works at a Starbucks here in my home town. And they had an opening at his Starbucks, and then he's like, here you should come and apply for it, and work here until you can get a better job. And I was like, okay. And I went and I applied, and I did an interview with them, I nailed the interview, at least, this is what I'm thinking. And then I get a call from them saying, hey, thanks for coming in, we're actually filling this position with someone who's transferring from another store. So it was so devastating, to not even be able to get a

job at a Starbucks. After having a five year work experience. You know, to then going to, yeah, you're not even qualified to make crappy cups of coffee.

For Isaac, the experience of unemployment is so crushing because of how his identity is bound up in his previous work experience—the fact that he sees himself as someone with "a five year work experience". Kristen, who moved back in with her parents after her band broke up, gives a similar account of the humiliation and social defeat surrounding unemployment:

K: Yeah, I was unemployed from as soon as I graduated, March, March April `May, June. So it took me about three and a half months. And I had started applying for jobs in February. And it took me until June to lock something down. And it was just working in a gift shop [...]. They needed more people for the summer. Which is something there's nothing wrong with that. But someone with a degree, not to toot my own horn, but I can do lots of different things, you know, anyway. It was like, I don't know. [...] I don't know if you've ever had stretches of time where you don't have anything to wake up for, ever, for like three and a half months, and you're constantly receiving rejection emails from people. It's the worst. It's like really disheartening. And then I definitely went through a period of doubting, why did I not study journalism, why did I study comp lit. Meanwhile, I had friends who are like, I'm teaching English in France, and I just got into grad school on a full scholarship. And I'm just like, I'm sitting in my pajamas, and it's 4pm, and I've been wearing the same thing for three days. Looking for jobs.

Like Isaac, Kristen sees herself as someone who should be employed, and who should be employed doing fulfilling or interesting work— that is, she is "someone with a degree". When she is unable to get a job, the result is months of profound defeat and humiliation. If, put in different terms, the middle-class belief in an open opportunity structure can be referred to as a form of ideology, we can follow Arlie Hochschild in saying that these emotions are the "underside of ideology" (1979; 557). The emotional component of ideology is not only seen in the feeling rules which regulate the formation of emotions in the first place, but is here also present in the *failure* to achieve a

normatively acceptable social status. For those middle-class young adults who have to level their aspirations, emotions of failure and defeat are how ideologies of personal achievement are viscerally felt and lived.

### *Guarding Against Threats*

However, these threats are not experienced passively. As Claire demonstrates in her grappling with the question of her debt, social agents are not the passive receivers of culture; they are instead constantly engaged in active processes of meaning-making which contest and reframe symbolic threats. It is telling that there were no participants who unequivocally concluded that they were total failures. There were several common strategies for those protecting themselves against the stigma of insecurity. Many embraced narratives of normalized insecurity, which reassured individuals that early adulthood is actually *supposed* to be an uncertain time period in their lives. Often it was parents or friends who reassured the respondents; sometimes it was a more vague or general realization. Kristen, discussing the best advice she received, mentioned how a friend told her that it is actually fine to not be in a secure position after graduation:

K: it's totally fine to wade in the water, and don't rush into something like grad school or a job that you might hate, just because you're freaked out about what the next step is if you don't have a lot of loan debt. And I think just having people letting me know that it's okay to just relax for a little while and get back up on your feet if that's what you need to do.

This advice resonates so well for people such as Kristen because of the time they spent without direction, leveling and adjusting their plans (i.e., the time for which they "freaked out"). But, if uncertainty and directionlessness after graduation are normal, there is no need to be worried. Ruth, whose delayed plans to become an actuary cause

her moments of doubt, goes further in telling herself that insecurity is actually normal until far into adulthood:

R: I'm not worried yet.

A: Yet?

R: People keep telling me, you're going to have seven jobs since you find a career or whatever, you're not supposed to figure out what you're doing in your 20s. Like, you really hit your stride when you're 40. So that's encouraging.

This narrative of normalized insecurity can only be encouraging for people such as Ruth who has already leveled their aspirations and expectations. For these people, it reframes the meaning of debt or insecurity as something expected and natural, not a personal failure or threat to identity. Max, who managed to find a research job with his psychology degree, something he had hoped not to do, takes this explanation to the extreme when explaining that precarity is potentially never-ending, and that he should ultimately never expect to be financially secure:

M: Like I feel like I'm working this job, I feel like I have a lot of stuff I want to be doing in my spare time. And when this job, eventually I move on from this, I'll hopefully...it's also a good thing, because once you work in a job job, like you start to accrue experience. Like I now have a stronger resume. Which is good. And so hopefully it will not be as difficult to find a job. Yeah, I mean it's, there's no end, I guess for the whole thing. Or very few people get to a final point. Again, I know so many 40, 50 year olds who are still not in the most stable position. And these things can go on forever.

For others, the process of managing threats to self had less to do with embracing others' advice or reassurance of the normality of insecurity, and more about learning independently of the scope of debt or unemployment. Like the others, the key component of this was the realization that debt or unemployment are not unusual (even for those in the middle-class), and that they therefore do not represent failures or threats

to their sense of identity. For Claire, this happened once she became involved with student activism through the Student Labor Action Project:

C: Actually in sophomore year I got involved in Student Labor Action Project, through a friend that I met in the dorm, and they're mostly focused on labor issues, and both of my parents are union members, so I'm kind of drawn to that. That was the year that student loans surpassed one trillion dollars, and that was the moment where I felt like I found community. At that point I didn't know that there were other people with student loans. Like, I figured, but no one talked about it. I remember I was helping them with research on that, and I had no idea that there's one trillion dollars in student loans, and this is like a widespread epidemic, and that this is like a social justice issue, and not like, I don't work hard enough or earn enough money and like brought this upon myself.

Strategies of management and protection from the threatening meanings of precarity ultimately can't protect individuals from precarity itself. But with the help of these strategies, and the economic requirements of early adulthood, this insecurity often ends up being less unpleasant than was anticipated. For some, this happens when the eventual outcome for employment exceeds, by however little, the original leveled expectations—the original goal may be out of reach, but at least they're doing better than they expected after reevaluating their plans. For a middle-class increasingly indebted, unemployed, or insecure, this is often the best that can be hoped for.

## **Conclusion**

With the expansion of insecurity has come the expansion of leveled aspirations. While in the past the concept of "leveled aspirations" has been studied as a working-class process, these findings make it clear that it can be applied to the middle-class as well. Thus, while these findings do support previous work which examines how aspirations and expectations for the future are shaped by class structure, they also crucially extend them into a new material context. In this context, different experiences of leveled aspirations emerge for the middle- and working class.

Threatened by new forms of insecurity, and forced to level their aspirations, even the more affluent are at risk of being discredited as cultural members of the middle class and must symbolically protect themselves. Meanwhile, the working class is more prepared and accustomed to an insecure existence, protecting them from the social defeat and humiliation experienced by the middle class. Even in cases of relative middle-class economic stability or working-class upward mobility, leveled aspirations serve to hold back the goals and expectations of those who would otherwise have more ambitious plans.

The results of these interviews are important reminders of the crucial role social structure, and especially class structures, play in organizing and setting the conditions for the "private" and interior phenomena. Though the respondents I interviewed do have a great deal of autonomy in their choices, they do not choose the contexts under which these choices are made. For these people, emotions of failure and shame, or, of tolerated frustration, are how capitalist social relations become lived and experienced.

To understand the interplay between their agency and their contexts, is thus to understand, to paraphrase C. Wright Mills, the larger historical scene of neoliberal capitalism in terms of its meaning for their inner lives and external careers (Mills 1959).

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