

CHAPTER 2

Theorizing Political Culture in the Context of Economic Insecurity

Introduction

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.

A semiotic theory of political culture

“Ethnography always implies a theory of culture,” writes James Spradley in his book *The Ethnographic Interview* (1979). The theory of culture that I draw on in this dissertation is culture as semiotic practices, 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 its 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 “processes 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 culture competences" (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 precapitalist 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—correspond to a particular expression of political culture found within my sample.

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 1966; Bendix 1967; Tipps 1973; Tilly 1975). The study of political culture re-emerged in the 1980s and early 1990s (Alexander 1991; 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 1976, 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 distribution “do security” (p.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” (p.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 are want to see them as a kind of “intellectual terrorism overfilling our lives with meanings” (p.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 a semiotic theory of culture that its claims are contingent (dependent on context) and there is an inherent tension between consensus and subjectivity. 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 gave me analytical leverage—did my participants' use of political cultural tools help explain the important distinctions between the people I encountered? I concluded that it did, but of course such a conclusion is subjective.

Conceptualization of semiotic practices

Socioeconomic practices constitute one half of the semiotic practices that are the object of inquiry in this dissertation. 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 (p.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*, Viviana Zelizer rejects the view of money as "an entirely homogenous, infinitely divisible, liquid object, lacking in quality," whose symbolic meaning is a "largely inconsequential feature" (p.11). Values and norms, practices, and social relations shape money, according to Zelizer, so that there is not one money, but "multiple monies" (p.18). My research extends Zelizer (2017 [1997])'s logic to include credit/debt. In Chapter 4, 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 establish.

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 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, p.

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, a father of three living from Northern Utah, had filed a Chapter 7 bankruptcy eight years ago (the minimum allowable time between bankruptcies) 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 one to argue for the benefits of Chapter 13 bankruptcy in terms of accountability. Irene Iverson, the young professional in 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: So 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 that emphasizes 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 (p. 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, p. 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, p. 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 be used (vacations). Here we also note 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 GM. 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, p. 44). Starting in the 1920s, GM, 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 GM 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!” (p. 50). With a finance-orientated outlook GM 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).

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 \$30,100 in student loans according to the Institute of College Access and Success (ICAS). 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 1.

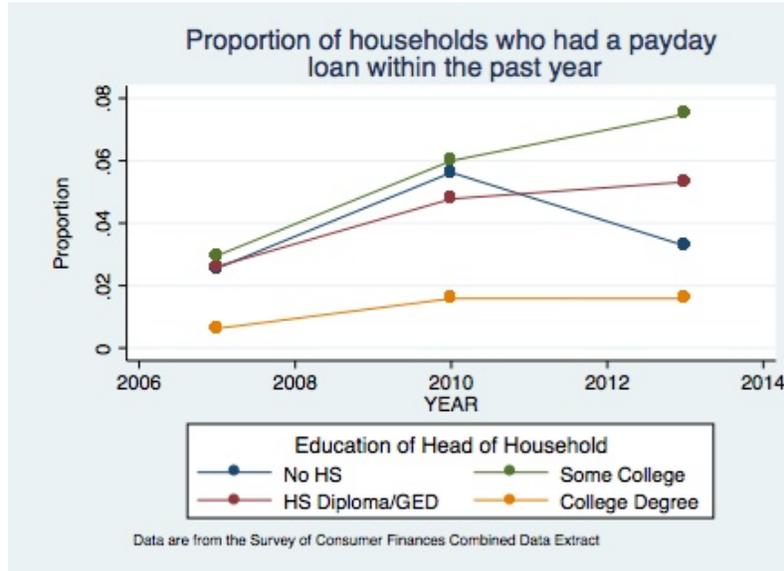


Figure 1 Proportion of households who had a payday loan across levels of education (Source: Survey of Consumer Finances)

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 with 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 debts 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: Mhmm] 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 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.

TW: Yep. Yep.

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.

Debt and social relations

In my analysis of socioeconomic practices, 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. 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 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.

Social Relations Between Debtors and Creditors

Debt, unlike other financial transactions, creates a continuing relationship between two parties. “If money talks, plastic money rattles,” write Alya Guseva and Akos Rona-Tas (2017, p. 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, p. 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.

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 going---" 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 let me basically...thirty dollars an hour before 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 probably.

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 person in bankruptcy 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 led 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].

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.

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 Chapter 4, I will analyze the socioeconomic practices of a sample of 43 individuals from 35 different bankruptcy cases.

Conceptualization of political perspectives

Political perspectives constitute the second half of the semiotic practices that are the subject of my 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.

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 ensuing 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.

Political Ideology

A major challenge of studying political ideology is defining it—McLellan (1986, p. 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, p. 15) 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.”. 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, p. 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, p. 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.

Emphasis on Participants' Language

Because my research takes place through ethnographic interviews rather surveys or close-ended interviews, there is an additional focus on the language and categories used by my participants. Following Spradley (1979, p. PP), 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 frames like, “How would you describe your politics?” so that answers would be more likely to be in my participants' terms than in the terms I brought to the table as a political scientist.

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.

Situating the project in a broader literature

In the previous sections I drew on literature about political culture (Wedeen 2002, Swidler 1986, Bourdieu 1979), economic sociology (Zelizer 1997 [2007]), 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 suggest paths for future work.

Resources and Political Mobilization

Behavioral economists, Mullinathan and Shafir (2013) argue that under conditions of economic scarcity people pay a “bandwidth tax” (p.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” (p.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, Shlozman 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 (Shlozman 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.

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 (p. 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 \$90 billion of which Chapter 13 bankruptcies accounted for an estimated \$41 billion in 2017 (US Bankruptcy Courts, BAPCPA Tables 1X and 1D). 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 (p.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 (p. 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” (p.92). As Polanyi (2001 [1944]) reminds us “laissez-faire was planned” (p.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.

Conclusion

This chapter begins 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.

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