Becoming a Neoliberal Subject:
Working-Class Selfhood in an Age of Uncertainty

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Traditional markers of adulthood – leaving home, completing school, establishing financial independence, marriage, and childbearing – have become strikingly delayed or even foregone in the latter half of the twentieth century, particularly for the working class. Accordingly, this study investigates the processes through which working-class men and women project meaning, coherence, and biographical continuity onto their de-traditionalized and de-institutionalized experiences of coming of age. Drawing upon 100 interviews with black and white working-class men and women in their mid-twenties to early thirties, I ask: in an era of increasing uncertainty and insecurity, where self-evident markers of adulthood have disappeared, what kinds of cultural codes and resources do working-class young people employ to validate their self-growth? In contrast to previous studies of working-class identity, I find that over three fourths of respondents embrace a model of therapeutic selfhood – that of an inwardly-directed self preoccupied with its own emotional and psychic repair. I demonstrate that the therapeutic narrative allows working-class men and women to redefine competent adulthood in terms of overcoming a painful family past. I argue that the therapeutic ethos dovetails with neoliberal ideology in such a way as to make powerless working-class young adults feel responsible for their own fates. The therapeutic narrative's orientation toward personal suffering in the past serves to obscure the shaping power of structural inequalities in the present.

As a recent proliferation of scholarly and popular literature has established, traditional markers of adulthood – leaving home, completing school, establishing financial independence, marriage, and childbearing – have become increasingly delayed, disorderly, reversible, or even foregone in the latter half of the twentieth century (see, for example, Booth et al 1999; Coté 2000; Goldstein and Kenney 2001; Osgood et al 2005; Arnett and Tanner 2006; Blatterer 2007; Kimmel 2008; Gerson 2009; Berlin, Furstenberg, and Waters 2010; Danziger and Ratner 2010).[1] Popular literature, and the mass media especially, often disparage this "Peter Pan" generation for their ostensible sense of entitlement and immaturity; in doing so, however, they have largely ignored the myriad social and economic factors that have disrupted the standard life course.

During the post-World War II "golden age" of secure wages, low unemployment, and stable nuclear family structures (Taylor-Gooby 2004), coming of age could be characterized as a journey with stable, predictable endings.[2] Over the past several decades, however, the standard life course has become increasingly de-stabilized and individualized as a result of massive economic and social transformations (Giddens 1991, Beck 1992, Lee 2001). In the wake of neoliberal ideology and policies, stable employment in the manufacturing sector has become unavailable on a mass scale, leading to declining job security and the waning of the family wage, especially for those without a college education (Esping-Andersen 1999, Kalleberg 2009, Hacker and Pierson 2010). The uncertainty and precariousness of the market, combined with the increasing privatization of risks such as unemployment and education (Hacker 2006), has made leaving home and achieving the status of an independent, adult worker ever more difficult to achieve (Coté 2006).

Simultaneously, men's diminished labor power, along with the feminist movement, sparked a decline in the legitimacy of marriage, leaving women less willing to stay in marriages that were unequal, abusive, or emotionally unfulfilling (Stacey 1998). In turn, since the 1970s,

rates of marriage have declined, while rates of divorce have risen considerably (US Census).
Unlike their parents' generation, young people's lives are less and less determined by external
gender, moral, and legal codes: while they still feel pressure to marry, they do not have to;
having children (as well as the number of children one has) is a conscious decision and one that
increasingly takes place out of wedlock; and divorce is more acceptable today than ever before
(Bellah et al 1985). Thus, the stable employment, social protections, and strictly divided
masculine and feminine spheres of life upon which traditional adult milestones depended are
dissolving (Lee 2001). The days of inheriting one's father's place in the assembly line for life, or
staying unhappily married until death, are largely gone.

Traditional markers of adulthood have become particularly problematic for the children
of the industrial working class for several reasons. First, the removal of institutional protections
such as unions and labor laws, as well as the rise in the college wage premium, have made the
attainment of stable employment, and financial independence, more complicated (Kalleberg
2009). Working-class young men have experienced a decline in available jobs, compensation,
access to pensions, and employer-subsidized health insurance, with black men facing the greatest
erosion in labor market position (Wilson 1987, Danziger and Ratner 2010). Second, because
women are increasingly unwilling to marry a man with fewer resources than themselves
(Bulcroft and Bulcroft 1993, Sweeney 2002), working and lower middle-class women are now
less likely than middle class women to marry (Goldstein and Kenney 2001). Finally, youth from
lower-income families receive markedly fewer financial, cultural, and social resources from their
families than their affluent counterparts (Lareau 2003, Settersten and Ray 2010: 32).

The economic and social disadvantages faced by young working-class men and women
within the transition to adulthood are well-documented. Thus, this research contributes to the
burgeoning literature on coming of age by examining the "properly *cultural* aspects of inequality

that stratification specialists tend to neglect" (Lamont and Thévenot 2000: 7, emphasis added). In other words, this study investigates the processes through which working-class men and women – for whom traditional markers of adulthood have become the most unattainable – come to terms with, and project meaning, coherence, and biographical continuity onto, their dislocated and de-institutionalized experiences of coming of age. Drawing upon 100 interviews with black and white working-class men and women in their mid-twenties to early thirties, I ask: in an era of increasing uncertainty and insecurity, what kinds of narratives do working-class young people employ to validate their self-growth?

My data reveal that the vast majority of respondents can no longer rely on publicly enacted rituals such as leaving home, finishing school, establishing a career, or getting married to propel their biographies into adulthood. The disappearance of these traditional markers is shaped not only by labor market position, but also by race and gender. I find that informants cope with this disappearance in three ways. A small number embraces a strategy of postponement by constructing narratives of *progress* (n = 17) or *religious faith* (n = 7). In contrast, over three fourths of respondents (n = 76) rely on a model of *therapeutic* selfhood – that of an inwardly-directed self preoccupied with its own emotional and psychic repair – to ascribe meaning and order to the flux and uncertainty of their lives. I argue that the therapeutic narrative enables the post-industrial working class to redefine competent adulthood in terms of overcoming a painful past. Finally, I will demonstrate the ways in which this new ritual of adulthood temporarily alleviates but ultimately reinforces the structural inequalities embedded in their experiences of coming of age.

Coming of Age in the Twenty-First Century

In order to uncover the meanings and practices of contemporary working-class adulthood, I draw upon cultural sociology generally and its subfield of narrative in particular

(Small, Harding, and Lamont 2010). Narrative scholars contend that people grasp their lives in story-telling; it is through narrative that we "come to know, understand, and make sense of the social world, and it is *through* narratives that we constitute our social identities" (Somers 1994: 606, italics added; see also Somers and Gibson 1994, Ewick and Silbey 2003, and Polletta 2006). Narratives link events in one's life in a logical way, selecting and connecting significant experiences, giving one's life forward direction, order, and meaning. But they also cohere in patterned, historically and culturally specific ways: "as [people] actively craft and inventively construct their narratives, they also draw from what is culturally available, storying their lives in recognizable ways" (Holstein and Gubrium 2000: 103).

Thinking about the transition to adulthood within the framework of narrative points to the increasing difficulties faced by young people in relying on traditional markers to construct their coming of age narratives. As traditional, and deeply gendered, markers of adulthood become unattainable or perhaps even undesirable, young people are faced with the challenge of creating coming of age narratives on their own: "the social construction of adulthood seems to rely much less on the traditional demographic markers…and more on personal psychological self-assessments of 'maturity.' At any rate, the traditional markers do not any longer stand for attaining adulthood" (Berlin, Furstenberg, and Waters 2010: 4-5). That is, as external markers become unreliable, "what the individual becomes is dependent on the reconstructive endeavors in which he or she engages" (Giddens 1991: 75).

The loosening of traditional forms of identity holds enormous emancipatory potential, especially for women, who now have greater control over their romantic destinies (Illouz 1997). Yet the emancipatory potential of this process cannot be separated from its riskiness: in a market-driven world where little or nothing is guaranteed by tradition, patrimony, or simply

one's place in the world, the ability to *reflexively* organize one's narrative of self is an increasingly essential requirement for building a meaningful life (Giddens 1991; Sennett 1998).

In light of the cultural imperative for reflexivity, therapy – and the therapeutic ethos more generally – has become deeply resonant in American culture (see, for example, Foucault 1979; Bellah et al 1985; Rieff 1987; Giddens 1991; Cushman 1996; Moskowitz 2001; Furedi 2004; Davis 2005; and Illouz 2003, 2007, 2008). As a cultural schema, the "therapeutic narrative" compels one to identify pathological thoughts and behaviors; to locate the hidden source of these pathologies within one's past; to give voice to one's story of suffering; and, finally, to triumph over one's past by reconstructing an emancipated and independent self (Illouz 2003). In conceiving of all suffering as purposeful – i.e., the result of "mismanaged emotions" that can ultimately be repaired at the level of the *self* – the therapeutic narrative allows for a sense of control and meaning over the disruptions and uncertainties inherent in modern day life (Illouz 2008: 247).

It has been proposed, however, that therapeutic language is more accessible to the professional middle class than to the working class, who remain dependent on more traditional forms of identity (e.g., Bellah et al 1985, Giddens 1991, and especially Illouz 2008). As Illouz elaborates (2008: 235): "Therapeutic emotional and linguistic skills and habitus are absent from working-class lives because they have less currency in the working-class man's workplace. As the British sociologist Paul Willis has shown in his ethnographic study of the shop floor, blue-collar work mobilizes an ethos of bravery, strength, and distrust of words…"

I argue, however, that the post-industrial working-class cannot be defined homogeneously in terms of "the shop floor." While Willis (1977) confined class to white masculine labor, later work has underlined the ways in which other axes of identity, such as gender and race, intersect with and inform class identity within the service economy (see Bettie

2003). As Weis (2004:6) indicates, "A new working class is shaping itself along very particular lines under radically different structural conditions than those that gave rise to the industrial proletariat, both as object and as subject." For the younger, post-industrial working-class, it is not blue collar work, but rather the struggle to come to terms with its *disappearance*, which shapes their coming of age experiences along raced and gendered lines. In contrast to Illouz, my data reveal that the vast majority of the post-industrial working-class youth within this sample relinquish traditional narratives of adulthood for a therapeutic model of psychic suffering and self-transformation. As I will demonstrate, however, the therapeutic imperative to heal oneself dovetails with neoliberal ideology in such a way as to make them feel responsible for their own happiness.

Data and Analysis

The data for this study consist of 100 in-depth, semi-structured interviews with working-class young people in their mid-twenties to thirties. Respondents were between the ages of twenty-four and thirty-four, with a mean age of 26.6. All were born in the United States. Interviews were conducted from October 2008 to February 2010.

I defined "working class" as having fathers without college degrees. By using parents' rather than respondents' level of education to select respondents, I allowed for variation within the sample.[3] Because the aforementioned literature suggests that both race and gender profoundly shape coming of age experiences and class trajectories, I also stratified by these categories. The sample is sixty percent white, forty percent black, and divided evenly by gender.

I originally recruited respondents from two cities, Lowell, Massachusetts, and Richmond, Virginia. I chose these cities because they embody many of the economic forces responsible for increasing economic insecurity and risk: the decline of industry, diminishing public funding, and the growth of low-paying service sector jobs.[4] Respondents were recruited through several

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approaches. First, I went to service sector workplaces, including gas stations, casual dining restaurants, coffee shops, fast food chains, retail chains, daycares, and temporary agencies. Second, I visited community, state, and regional colleges. Third, I went to fire and police stations and military training sites. At these places, I approached young people and asked if they would like to participate in a study of "what it's like to grow up today." I also relied on snowball sampling through multiple entry points.

Interviews were semi-structured and lasted approximately two hours. All but four interviews were conducted in person at a location chosen by the respondent (e.g., fast food restaurants or coffee shops). All interviews were digitally recorded with the permission of the respondent and completely transcribed.

Interviews provided information on the extended life histories of respondents. The purpose of my questions was to capture inductively how working-class young adults ascribe meaning and order to their lives, particularly their constructions of selfhood. During the first round of analysis, I relied on open coding, reading interview transcripts line by line to discover trends in the data. I focused on identifying incidents, as recalled by respondents themselves, which marked critical personal junctures in the transition to adulthood (Glaser and Strauss 1967; Straus and Corbin 1990). In the second round of coding, I assigned conceptual names to patterns of similar incidents, such as: *confronting painful past relationships*; *battling drug or alcohol addiction*; or *becoming a parent*. In the third round of coding and analysis, I sought to identify relationships among these concepts. Finally, through writing theoretical memos (Glaser 1998), I connected respondents' experiences to social structures with the goal of understanding how working-class young people construct their coming of age narratives (see Figure 1 for a typology of the dominant narratives employed by respondents).

[Insert Figure 1]

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The Impossibility of Tradition

For the vast majority of respondents, the transition to adulthood bears little resemblance to the normalized progression of leaving home, work, marriage, and childbearing that so clearly demarcated the split between childhood and adulthood in the decades following World War II.[5] The foundational aspects of industrial working-class life – the shared culture of the shop floor, the indignities of demeaning and routinized labor, and the sharply policed division of masculine and feminine spheres of life (Willis 1977, Rubin 1992) – have been, for better or worse, swept away by a rising tide of insecurity and uncertainty that has transformed coming of age into a journey with no clear destination in sight.

Rob, for example, is a twenty-six year old white man whom I met while conducting research at a National Guard training weekend in Massachusetts. Rob's first job was in the paper goods factory where his mother worked, which has since closed, shipping its labor overseas for the lower production costs. When he graduated from vocational high school, he planned to use his training in metals to build a career as a machinist: "I really liked working with wood and metal, carpentry. Manufacturing technology, working with metal, I loved that stuff." However, as he attempted to enter the labor market, he soon learned that his newly forged skills were obsolete:

> I was the last class at my school to learn to manufacture tools by hand. Now they use CNC [computer numerical controlled] machine programs, so they just draw the part in the computer and plug it into the machine, and the machine cuts it... I haven't learned to do that, because I was the last class before they implemented that in the program at school, and now if you want to get a job as a machinist without CNC, they want five years experience. My skills are useless.

Over the last five years, Rob has stacked lumber, installed hardwood floors, landscaped, and poured steel at a motorcycle factory. His only steady source of income since high school graduation has been his National Guard pay, and he recently returned from his second eighteen

month deployment in Afghanistan. Currently unemployed, he has pursued several "promising leads" in the want ads, but always seems to be one step behind the competition: "Just yesterday, I called on a job offer that was offering $14 an hour for four and a half days of work a week as a driver, transporting car parts and stuff. I missed it by a day. It filled the day before." Reflecting on his current situation, Rob expresses a sense of profound hopelessness toward the future that was shared by over half of the sample:

> I am looking for a new place. I don't have a job. My car is broken. It's like, what exactly can you do when your car is broken and you have no job, no real source of income, and you are making four or five hundred dollars a month in [military] drills. Where are you going to live, get your car fixed, on five hundred a month? I can't save making five hundred bucks a month. That just covers my bills. I have no savings to put down first and last on an apartment, no car to get a job. I find myself being like, oh what the hell? Can't it just be over? Can't I just go to Iraq right now? Send me two weeks ago so I got a paycheck already!

When I asked him to identify the "hardest part of growing up," he replied, "I can't quite seem to keep my feet under me. I get them under me, and then I slide off to the next thing... I think you are a grown man when you are ready to settle down and have a wife and kids, but I am not ready for that." Clearly, in requiring progress, stable endings, and clearly defined gender roles, traditional definitions of adulthood have become untenable, leaving respondents with a growing sense of bewilderment and constraint toward their identities and futures (see Lareau 2003).

Indeed, young working-class men and women are crippled by the heavy burden of risk that they shoulder individually. Managing flux and uncertainty in the present, rather than progressing toward a clear and knowable destination, defines their coming of age experiences. Specifically, over a third of respondents reported that their dreams of forward progress had been circumscribed by unexpected economic and social shocks such as family disability, illness, or debt.

To provide an example, Alexandra, the daughter of a telephone repair man, is a twenty-eight year old black woman who has worked as a temp at a cellular phone company since she graduated from a historically black college six years ago. In her quest to get ahead, Alexandra bought an investment property with the goal of renting to tenants on the other side of town. When she signed the papers, she was slightly wary of the 13.75% interest rate, but her agent assured her that she could refinance in six months; later, she learned that she could actually not refinance for four years.[6] At the same time, she developed fibroid tumors, and accumulated five thousand dollars in debt when she underwent surgery without health insurance. Unable to pay her mortgage, she watched her house auctioned off, and while she later found out that she was part of a class-action suit for predatory lending, her credit score will remain dismal for the next seven years, which she worries will affect her ability to get a loan for law school. Reflecting on her coming of age journey, she forced a laugh: "I never thought I'd be working at the phone company like my dad." Extreme vulnerability to economic and social shocks like job loss, illness, and predatory lending makes projecting their biographies into the future a perilous and often futile endeavor.

Uncertainty and insecurity also seep into the institution of family, leaving respondents uncertain about both the viability and desirability of marriage and children. Some strive, without success, to superimpose obsolete work and family arrangements onto their own experiences of flux and insecurity. For some straight men with unstable jobs (n = 25), this often means foregoing relationships entirely because they cannot meet the expectations of the traditional provider role. White men in particular (n = 13) articulated idealistic notions of stability and commitment that seemed more nostalgic than realistic given the fragility of the post-industrial working-class family; as Kevin, a twenty-five year old customer service representative at a grocery store, reflected: "Mainly I'd like stability out of life. It sounds kind of corny but I just

want to be one of those pops who sits in the armchair with my wife, watching the *Dick van Dyke Show* and stuff like that. Growing up, like I said, I moved around a lot and I never really had a solid family structure so that is something I have always wanted." In evoking nostalgic, and idealistic, images of white picket fences, the *Dick van Dyke Show,* and love that lasts forever - which stand in sharp contrast to their own lives, characterized by family dissolution, economic hardship, and a pervasive sense of social unmooring – white men both mourned the loss of their labor power and expressed a deep sense of dissatisfaction toward the pervasive disquiet of their daily lives.

Deeply forged cultural connections between economic viability, manhood, and marriage proved especially devastating for black men (n = 12), who, struggling with long bouts of unemployment and discrimination in the low-wage labor market, often avoided committed relationships. As Brandon, a thirty-four year old black man who manages the night shift at a women's clothing store, explained, "No woman wants to sit on the couch all the time and watch TV and eat at Burger King. I can only take care of myself now. I am missing out on life but making do with what I have." Watching marriage and children pass them by triggers feelings of loss, revealing a deep cultural anxiety concerning the fluidity of adulthood and the uncertainty of the future; as Douglas, a twenty-five year old black man said wistfully, "People used to get married at twenty-one. You don't see that anymore. Trust is gone. The way people used to love is gone." At the same time, knowing they are being evaluated shrewdly for their earning potential breeds a sense of injustice, one that makes marriage morally repugnant: "Nowadays, it seems like more of a hustle honestly. I need a ring and everything, like you don't need that really. Why do we need to be legally bind you know what I'm saying? It's a hustle" (Nathan, black, 25).

For women, failure – of investing time and emotional energy into a relationship that could ultimately fall apart – prevented many (n = 27) from pursuing romantic relationships. Jillian, a twenty-five year old white woman, felt regretful and somewhat embarrassed by the fact that she had never had a serious boyfriend. Intensely focused on saving money, paying the rent on her own apartment, and buying a car, Jillian has worked seventy hours a week at a local tavern since she graduated from high school, and explained that she has had little time to date. Emotionally and financially drained, Jillian fears investing time and emotional energy into a relationship that may ultimately fail: "Because I feel I'm in it for the long haul. I don't get like the one-night stands and stuff. You're either in it, or you're not." Having spent her life fighting to keep economic and social insecurity at bay, Jillian views the modern relationship ideal – in which partners must negotiate the meanings of commitment, love, and sex at every stage – as too risky (Bellah et al 1985; Giddens 1993; Beck and Beck-Gernsheim 1995).

Reflecting on the meanings of adulthood, Jillian explained:

Definitely there is a sense of I have no idea what I'm going to be able to do. Working in a restaurant for my life is definitely not where I want to be. But owning a restaurant, I mean that's so, so far ahead. Because I have no money to start up. So yeah, that is very scary to not have a future planned out yet. And being twenty-five, it's like okay in a few years I want to start a family. So starting a family around thirty or so, it's like I have five years to get my life together. Which is definitely not going to happen. So it's definitely really scary not knowing exactly the path.

Like the vast majority of respondents, Jillian watches anxiously as conventional milestones of adulthood pass her by, keenly aware that she has veered sharply off the taken for granted path to adulthood.

For black women, black men's profound economic disadvantage intensifies their struggle to form lasting relationships. Candace, a twenty-four year old black woman, explicitly addressed the race-based inequalities that frame her experiences of dating. Reflecting on her past romances, she explained, "…they were extremely nice to me. What little they did have, they did give. Time

and being around and listening. That stuff is all good, but I was like any average Joe can do that. I have friends who can do that. What are you going to do as my man? Because I'm doing everything as your woman, what are you going to do?" Candace demands a relationship in which both partners contribute equally, both emotionally and financially. While she believes that white, middle-class men are more likely to be able to meet her needs, her one attempt at dating a white man left her unsatisfied:

> There's this white guy who really, really likes me. First of all he's not like a black man. So like he pretty much has his stuff together. Except that he just like, he is just emotionally needy. And I can't deal with that. I'm like, you are worse than my mama. And I'm telling you I don't want a boyfriend, but I'll be a good friend. And you're telling me, oh I don't meet a lot of girls in college and I think you're special. That's all fine and dandy. But I don't want nobody right now. I can't take nobody right now. And you obviously couldn't even take it if I broke up with you. I went to Ruby Tuesday, Jen, and I never seen a black man cry. In public, [this white man] cried at Ruby Tuesday, Jen. I told him I didn't want to be with him, like I've been telling him for the past months, and he cried at Ruby Tuesday.

Deeply critical of black men, Candace believes that dating a white man might be her only chance at achieving both security and equality. At the same time, she is attracted to a very traditional working-class masculinity, as evidenced by her shock and disgust at her admirer's public crying. She mused, "I know what white families look like and how they have it together. But I want to be...I would want to have a black family. But then I don't know if that's racist of me, or if that's just me being like inconsiderate, or me just being stuck in the past, or me just being unfair." She is avoiding committed relationships until she can figure it out.

For women (n = 16) who do venture into monogamous relationships, the inevitability of working for pay throughout their adult lives combined with the dilemma of negotiating work and family calls into question the desirability of gender-based marriage. Allie, for example, is a thirty year old white secretary. Her parents were high school sweethearts who married in their late

teens, had Allie and her brother in their early twenties, and have been married for over three decades. Brought up with "old school traditions and values," Allie earned a two year administrative degree and then married the son of her parents' close friends. Yet, following in her parents' footsteps proved more challenging than she imagined:

> He was like, I am ready [to have a baby], and I was still not ready. And I felt like I was a single parent taking care of him anyway because he is messy and I am like, there is no way I can have a baby and work full-time and have the baby and him never home. We were barely scraping by as it was money-wise. So we said okay, another year, and by that time, I was like, I don't know if I ever really want kids. I mean, you see how your parents' relationship went – they got married and had kids and bought the house at a young age, and my brother followed that too. It's a lot of pressure being the black sheep of the family, divorced with no kids.

While Allie idealized her parents' smooth transition from marriage to children to home ownership in their early twenties, this path felt neither authentic nor viable to her. While she undertook a central ritual of adulthood – marriage – her performance felt empty: she could not convince herself of its legitimacy (Alexander 2004). Reflecting on her divorce, she remarked, "I feel like I'm eighteen playing in the adult world." In constructing their adult selves, women like Allie find themselves trapped in a liminal space between the rigidity of the past and the flexibility of the present: they are haunted by the myths, rituals, and images of the traditional family even while this model confronts them as both untenable and undesirable.

Constructing Adulthood in an Age of Uncertainty

Clearly, the young men and women in this sample are faced with the thorny task of coming to terms with insecurity, uncertainty, and loss. That is, the conventional scripts they rely on to construct their adult identities - to *feel* like adults – have become structurally unworkable and, for women, sometimes undesirable. A small number nonetheless continues to anchor their identities in traditional markers of adulthood. Seventeen informants told their coming of age story as a journey of having achieved traditional milestones or of hoping to progress towards

them. These men and women draw upon images of themselves as individuals who will succeed through hard work and merit in spite of the obstacles in their paths. Within this group, five male firefighters (three white, two black) expressed this logic most consistently and coherently. As Joseph, a twenty-seven year old white man, put it, "Being an adult is making it happen, not waiting for it to happen."

When Joseph was growing up, his father was in and out of prison for using and selling drugs while his mother struggled to raise their five children. The moment Joseph graduated from high school, he enlisted in the Marines and took his first plane ride ever to boot camp. When he came home for a short break, he married his high school sweetheart at nineteen, and they had their first child two years later on the military base. He is committed to building a solid nuclear family: when the city eliminated all overtime pay at the start of the recession, he took a second job monitoring a cell phone tower, and his wife runs a daycare out of their home – which they own – to make ends meet. His adult identity is deeply gendered, founded on being a good father and a good husband: "I had my priorities straight. I'm not going to go sit at a bar and drink with my friends when I got my wife and kids at home." What separates these five men from the rest of the respondents is, I argue, the fact that they have stable public sector jobs in traditionally masculine fields, thus allowing them to attain the deeply gendered, stable endings of adulthood. .

For the remainder of respondents in this category, however, the fit of the progress-oriented narrative was tenuous. Cory, a thirty-four year old white man who has been living paycheck to paycheck since he was sixteen, told his coming of age story as a series of failed attempts at traditional adulthood: he established himself in a career as a mechanic but got laid off; he bought a house but defaulted on the mortgage; and his girlfriend of nine years had a miscarriage, crushing his hope for a child. In his mid-thirties, Cory's narrative of progress falters when I ask him about the risks he faces in building a new life for himself: "If I had like goals,

like real live goals, then there could be a lot to let that down. So I am floating. Whatever happens next, happens, and I will deal with it when it happens."

A small number of black women in the sample (n =7) used their religious faith as their primary way to make sense of their delayed transition to adulthood. Rachel, a twenty-seven year old black woman, juggles her forty hour a week customer service job with National Guard weekend training and raising her four year old son. With twenty thousand dollars in debt, she was forced to move back in with her mother, who also cared for her son during her two year-long deployments in Iraq. With little hope of finding a husband and father for her son, Rachel knows that her only chance at providing a better life for Mark requires deploying to Iraq yet again to take advantage of the combat pay. She remains "half and half" about it: "I am kinda happy about it and kinda not. I missed the first two years of my son's life and now I might have to leave again. It's just rough. You can't win."When I asked Rachel if there have been times when she wanted to give up, she leveled with me:

> When it rains, it pours, you know that expression? No matter how hard I try, I take one step forward and get punched back ten steps. Like no matter what I do, I just can't seem to get ahead and make things work out for me. *Like I said, I kinda just leave it up to God, you know what I mean, because He has a plan for me and that is what I believe. When He wants me to go a certain direction or be stable or have wealth or whatever he wants me to do, it will come when he wants me to have it and I am just trying to think about that whenever I get down.* I do still have days when I want to go to sleep and I don't wanna get up. And then I think of my son and I know if I'm not here to help him and protect him, nobody else will protect him. God and my son are the only things that are keeping me going. That's when I feel hopeful, that's when I think to myself that I am doing it for a reason.

Within the institutions that frame her transition to adulthood – the military, her family, her church – she has learned to put her life in the hands of God: "He has a plan for me and that is what I believe." In a similar way, Alexandra remarked: "I don't lose my confidence because I know it will happen in God's time."

In contrast to these traditional narratives of adulthood, the vast majority of young working-class men and women created alterative narratives that imparted both meaning and continuity onto their chaotic experiences of work and family. Specifically, over three fourths (n = 76) told their coming of age stories as a *struggle to triumph over the demons of their pasts*. These "demons" take three (and often overlapping) forms: pain or betrayal in past relationships; emotional, mental, or cognitive disorders (e.g., depression, dyslexia, or anxiety); or addiction to drugs, alcohol, or pornography. Hurtful and agonizing betrayals in the past lie at the root of all of these torments, grounding their adult identities in the quest to heal their wounded selves.

Justin, a thirty-one year old black man who works as a server at a casual dining chain restaurant, spent six years at a historically black college, finally earning a degree in finance, which he paid for with loans ("It was seventeen thousand my first year, and then it kept going up, so…"). Upon graduating, Justin found a job as a death claims clerk at an insurance company in central Virginia and fell in love with a coworker named Stan. After four years, however, the relationship fell apart, dragging Justin into a deep sadness that left him unable to get out of bed for three months.

After enrolling in a free drug trial that provided him with anti-depressant medication, Justin moved to Richmond in search of a fresh start, and took his current service job after spotting a "Now Hiring" sign in the window. He described: "I'm just kinda like at my end's rope. I've been working here so long that I'm just like…I'm tired of hearing from my mom and my family like every is like, you've got degree, why are you working at Applebee's?" Barely breaking even every month as it is, however, Justin is afraid to leave this job in case he can't find another: "It's nerve racking to me sometimes because what's preventing me from leaving this job is what's keeping me. It's like, I want a new job but I'm scared of leaving this job because I don't

know if that job is going to work out, then…" Justin is trapped, unable to move forward in his journey to adulthood through traditional conduits because of fear of losing what little he has.

Taking stock of his life, Justin ascribes meaning, order, and especially progress onto his stunted experiences of coming of age through an alternative ritual: the construction, and public telling, of his story of family suffering and self-realization. Justin emplots his adult self through his struggle to "come out" and claim his true sexuality despite his family's rejection. He explained, "There were a few things that hindered me growing up. One of them was, growing up my family didn't talk about stuff. Like we're a very hush, hush family… sex, we never talked about sex, never, ever, ever. And then me being gay, first of all I don't what sex is. I don't know how to say sex or talk about sex." Convinced by his religious upbringing that homosexuality was evil, Justin prayed every night that he would wake up the next morning and "be straight." After many agonizing years of unanswered prayers, Justin decided that it was time to accept his sexuality as an undeniable part of himself: "I had no choice. You can't. No matter how long you try to repress these feelings. If you're gay, you're gay. That's how I know you're born this way." While he struggles to pay the rent on his studio apartment and has yet to find a suitable romantic partner, he feels like an adult because he has triumphed over a painful upbringing and found the strength to claim his authentic self.

To provide another example, Monica, a thirty-one year old white woman, grew up on a dairy farm, where her mother traded milk for doctor's visits and sometimes hid food stamps from her proud father to get the family through the long winter months. After graduating from high school, she found her first job in a nearby toy factory, where she packed dolls in boxes before they were shipped out. When that factory closed down, she moved to an electric factory, where she spent eight hours a day using tweezers to install tiny springs inside of electrical switches. This factory, however, soon followed suit: "The machine that I was using got shipped to Mexico

and I got laid off." She has since worked as a waitress, a truck driver, a field hand, a telemarketer, and a hospital aide, returning in her late twenties to live with her parents and help her father in his logging business after yet another seemingly long-term relationship fell apart.

Monica never envisioned herself having a future. "There was no five year plan," she laughed. "I started using really, really young and really didn't think I would live to see thirty. I was just like, I just want to have fun today, right now. So whatever it takes for me to get out of myself like with a drug or alcohol, like I'm going to do that so that I feel good. Whatever the consequences were I just didn't think about it." Monica described one earth-shattering moment when she realized that her life was going nowhere, prompting her to get sober:

> I definitely had one moment. It was the very end of working for my dad. I was in the truck and I was at a woodlot and it was a freezing cold morning and I was waiting for them to be ready to fill the truck. So I was just sitting, and I was like…the radio was off and I was journaling, and I was hung over and I felt horrible. I was just like, what am I doing with my life? It's such a mess, it's so unmanageable and I'm a mess and I'm not happy in any way. I'm not doing anything I want to do. Working for my parents and been working for my parents for years and it's just not…nothing in my life is working. So I kind of like said a little prayer and asked for help and made a pact with myself that I was going to change something. So yeah, that was the turning point.

Monica found a therapist, who diagnosed her with depression, started her on anti-depressant medication, and convinced her to go to an Alcoholics Anonymous meeting. The therapist also encouraged her to "find something that you're passionate about." Although she has relapsed a few times, and had to stop taking her medication because she could not afford health insurance, Monica continues to attend AA meetings and feels optimistic that she has turned her life around. She challenges herself to see the positive aspect of everything that happens to her, believing that happiness is within her control: even when her bike (and sole form of transportation) was stolen last spring, she "was like, that's all right, I needed to get rid of my mountain bike and get a road bike *(laughs)*. You really just have to keep it positive today."

Monica's parents, while very poor when she was growing up, are now financially stable due to her father's thriving logging business. Reflecting on the difference between herself and her parents' generation, she mused:

> I know that they were like working class, pulled themselves up by their bootstraps. Like they worked hard for what they have and they totally deserve what they have. I have those strong work ethics, but at the same time I'm not going to slave away at a job that I hate. So I really feel like I've found my passion in life and it happens to be in the arts. I know it's going to be a struggle to make a lot of money or make a living so that's a huge difference. And they have had a hard time supporting me because they're scared I'm not going to be able to make a living. And they've seen me move and change jobs so often.

Unlike her parents, who view economic security, financial stability, and family as foundational to a worthy life, Monica has redefined success in terms of passion and creativity. Her string of short-term jobs and relationships, and years of constant flux, have taught her that depending on work or family to center her sense of self would leave her constantly seeking. Instead, she has created a different kind of coming of age narrative, one that hinges not on *any* of the traditional (and deeply gendered) markers of adulthood but instead on discovering her personal demons, overcoming her addiction, and realizing her authentic self through art. She reflected: "I think that having more time in sobriety has taught me to grow up in a lot of ways. I mean there's tons of stuff that I don't feel proud about that I've done, like tons of stuff. But I can't change that, and I wouldn't be who I am today if I didn't go through everything that I did." Monica's narrative of suffering and self-transformation keeps her hopeful: she has resolved the structurally embedded uncertainties, tensions, and failures of her life at the most intimate level of her *self*. That is, even though she is "just hanging on by a thread all the time financially," and is postponing long-term relationships for the time being, she has faith in her abilities to stay on the right path – just as long as she stays sober: "Because if I don't, you know, I could drink and that would mean losing everything."

Making Sense of Suffering

These narratives of suffering and self-transformation demonstrate that the contemporary working class not only employs, but also depends on, the therapeutic narrative. I argue that the working-class men and women in this sample employ the therapeutic narrative to *re-center their dislocated experiences of work and family on overcoming a painful past*. Family suffering thus represents the new currency of working-class adulthood, promising transformation – and longed-for progress – in exchange for a public denunciation of pain: "The suffering person is compelled to make her pain a compelling narrative of identity, to work on it and make it into a meaningful life project" (Illouz 2003: 161). When Monica, for instance, her inability to find a steady job or maintain a romantic relationship are eclipsed by the suffering she endured by not being able to "come out" to her family and by her own personal struggle to defeat her addiction. By enabling her to tell her coming of age story *backwards* – to start at her present, "transformed" self and work backwards through the emotional trials she has undergone to construct it – the therapeutic logic allows for the possibility of accomplishment and dignity. Thus, I argue that it is an economy of mood, not market, in which post-industrial working-class youth vie for self-worth, meaning, and progress.

To clarify, at the center of the psychoanalytical imagination is not work or progress, but *family* – as the source of one's individuality, the source of the self, *and* the source of the neuroses from which one much liberate oneself (Illouz 2008). For post-industrial working-class young people who are nostalgic about the past, crippled by the present, and wary of the future, the *past-centered* therapeutic narrative confronts them as the hidden truth of their experiences, as the explanation they had been looking for all along. Addressing the commercialization of intimate life, Hochschild (2003) argues that "the more the commodity frontier erodes the territory surrounding the emotional role of wife and mother, the more hypersymbolized the remaining

sources of care become." Analogously, the more the market renders the future unimaginable and the present unmanageable, the more hypersymbolized the *family past* becomes.

Thus, the therapeutic narrative "works" because it allows the post-industrial working class to make uncertainty, disruption, betrayal, and failure *meaningful*, especially for those who find no intrinsic meaning or hope in their jobs or futures. As their interview transcripts reveal, its discourse is deeply ingrained in the institutions that frame their coming of age experiences: school psychologists, social services, self-help literature, free drug trials, and Alcoholics and Narcotics Anonymous. In a time where suffering is plentiful and work and family unreliable, the therapeutic narrative allows competent adulthood to be defined not in terms of traditional markers like financial independence, a career, or a marriage, but rather in terms of psychic development: achieving sobriety, overcoming addiction, fighting a mental illness, or simply not becoming one's own parents.

As these interviews reveal, telling a therapeutic story about oneself can be both liberating and meaningful, such as when Justin breaks free to love whom he chooses or when Monica passionately begins a new career. As Illouz (2008: 224) argues, though not regarding the working class, "the therapeutic ethos appears to be a cultural resource that helps actors reach forms of well-being *as they are socially and historically constructed."* For many of these working-class youth, the therapeutic narrative provides the very possibility of selfhood and self-respect in a world where suffering is plentiful and work and family unreliable.

Yet the therapeutic framework also transforms the *self* into one's greatest obstacle to success, happiness, and well-being. Indeed, the therapeutic narrative leads young people to make themselves the heroes, victims, and villains of their own lives (see also Moskowitz 20001 and Furedi 2004). In teaching young people that they alone can manage their emotions and heal their wounded psyches, the therapeutic ethos dovetails with neoliberal ideology in such a way as to

make powerless working-class young adults feel responsible for their own *happiness.* In a

neoliberal world of unpredictable markets, fragile families, hollow institutions, and anemic

safety nets, the *self* – alone and uncertain – is endowed "with the power to make or unmake

itself" (Illouz 2008: 131). Indeed, the vast majority (n = 70) of informants reported that they

viewed *themselves* as their greatest risk. As Kelly, a twenty-eight year old sous-chef, declared,

"When I start feeling helpless, I just have to make a conscious decision to not feel that way. It

sounds easy and it's really not. There's just no other choice. *No one else is going to fix me but*

me."

The Hidden Requirements of Coming of Age

Through telling their stories of overcoming a difficult past, working-class women and

men stake a claim to dignity and respect, based not on traditional markers of adulthood, but on

having undergone emotional trauma and emerged, triumphantly, as a survivor. This alternative

coming of age story ends not with marriage, home, or career, but with self-realization gleaned

from denouncing a painful past and reconstructing an emancipated self. I found that like

traditional markers of adulthood, this new ritual hinges on a particular set of material, symbolic,

and social requirements (Alexander 2004). First of all, to successfully narrate oneself into

adulthood – to tell a story of overcoming – presumes the resources to keep a particular story line

going (Giddens 1991), an endeavor that can be fraught with difficulty in light of the uncertainties

and disruptions that define post-industrial working-class life. Julian, a twenty-six year old black

man who has worked as a bouncer since he was discharged from the military, lives with his

mother and can barely pay his cell phone and credit card bills each month. He explained bitterly:

> I'm probably in my father's footsteps damn near to the T, and that's kind of creepy.
> Because when he was younger he used to be an alcoholic. After he got out of the military
> he was an alcoholic. He was abusive. That's why him and my mother separated. He used
> to be in the military. He was married twice. He has four kids. The only difference

> between us is that he dropped out of school what in the sixth grade. I graduated high school, joined the military, got married for the first time, had four kids that weren't mine, and then got divorced. And since then I've just been drinking.

The thought of following in the footsteps of his own parents – an abusive, alcoholic father and a "negative" mother he cannot tolerate being around – absolutely horrifies him. Yet he watches almost helplessly as he becomes his own father, unable to find a steady job and move out on his own, failing at relationships, and increasingly turning to alcohol as his only comfort. Julian is able to analyze his situation within a therapeutic framework, and to understand how his past experiences have led him to where he is today; yet he does not have the resources or the opportunities to concretely realize his vision of healthy adulthood.

Thus, while the narrative of overcoming one's past and realizing one's authentic self promises to lend meaning and structure to young working-class men and women's journey to adulthood, lack of economic viability often makes it impossible to advance the plot. Because self-change is an essential component of moral worth under the therapeutic rubric (Illouz 2008), respondents blamed themselves for their inabilities to transform their struggles into forward progress. Vanessa, an unemployed thirty-year old white woman who identified as bipolar but could not afford therapy or medication, sobbed, "…you know I am jealous and embarrassed to sit here with you, you are teaching college and I should be doing something like that. But I can't now because my mind won't let me."

Secondly, the act of telling beckons a witness, a recognizing subject who listens to and validates one's hard-won but tenuous self. The witness is the key to progress, to transforming suffering into self-realization and triumphantly crossing the threshold of adulthood. Rob, for example, ended the interview by drawing attention to the lack of recognition of his journey:

> I think we pretty much covered it…we already talked about my dad being alcoholic and abusive. And my mom putting up for it for a while. And then she separated from him and I was just living with my mother. After she got out of jail, she had a boyfriend who was

more my father than my real father was. He was a big part of my life until I was eighteen. He passed away. It was pretty upsetting. It never really occurred to me how much he was more my dad than my dad until he was gone. Even now I wish he could see how I actually turned out. I'm an atheist and I don't believe he's in heaven looking at me. Death is the end of it. I wish he could see how I turned out. My father can see how I turned out, but he doesn't want to be part of my life, so it makes it kind of rough…

He realizes that he is alone in his quest for redemption, with no one to validate the worthiness of his life but himself.

In a similar way, Justin's pride in having found the strength to become the person he wants to be is tempered by the fact that he cannot come out to his conservative religious family. Tragically, Justin believes that his father, who recently passed away from cancer, might have been his only chance for affirmation:

Justin: And before he passed away, he actually, I think he was trying to give me a sign that he knew. Because he gave me this big card and it had like a bowl of candy on it, and it said, "No matter how sweet you are I will always love you."

JS: So you think he was trying to communicate with you?

Justin: Yeah.

JS: Even though he maybe didn't know how to say it to you?

Justin: Yeah.

Here, Justin constructs a narrative of suffering and *almost-redemption.* That is, his redemption remains incomplete because he has no one to witness and affirm that his suffering yielded something meaningful: the brave discovery of his adult self.

This lack of recognition informs the stories of many respondents. Thirty young adults attested that their parents suffer from mental illness, alcoholism, or drug addictions that have left them unable to provide the kind of support and recognition that respondents need from them. When young men and women cannot communicate their feelings of anger and betrayal to those who wronged them, their experiences of overcoming remain un-validated. As Isaac, a twenty-

four year old black man who works as a stocker at a discount retail company, confessed poignantly: "When I would try to tell them what was really going on or things that I had on my mind, it's like I was talking to a brick wall. Sometimes like now with things, I have a lot of memories that I would like to forget in the back of my head. There are things that I've held inside that I wanted to tell them for a long time. But you know I've just held it in for so many years."

In telling their story to a witness – especially one who hurt or betrayed them – respondents imagine that their accounts will be honored, thereby allowing them to finally move beyond the painful memories that anchor their identities in the past. Without formal rituals to mark their self-growth, young men and women depend on narrative to project their biographies into the future; in this new moral economy of selfhood, intersubjective recognition becomes the key to dignity and self-respect, in short, to finally appraising oneself as adult, complete, and fully human (see Benjamin 1998). Telling one's story is thus an interactional accomplishment, reliant on social recognition for validity and authenticity (Davis 2005). When a witness cannot hear their story – or discredits their account – working-class young people become suspended in a narrative of suffering, and the ritual fails to produce a newly adult self. These respondents thereby become trapped in the very narratives they believed would bring them progress. In these cases, the transition to adulthood is inverted, as coming of age does not entail entry into social institutions, but rather the recognition that they are alone, dependent on others at their peril.

In other cases, respondents were able to summon a witness who could validate their coming of age journeys. Like two other respondents, Lauren, a twenty-four year old white barista, found her witness at an alcohol and drug rehabilitation meeting. She explained, "I suffered from a lot of depression and social anxiety and…just a lot of emotional and mental issues growing up. My mom is an alcoholic, my dad is an alcoholic, my mom's brother stuck a

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shotgun in his mouth and pulled the trigger because of drugs. So I turned to drugs." Lauren came to the realization that she needed to seek help after not eating or sleeping for six days. When a treatment center turned her away because she lacked health insurance, she found Narcotics Anonymous, recalling, "The moment I decided to seek help for my addiction was the moment my obstacles became growing experiences, learning experiences." Lauren has since learned a new language of empowerment through suffering for conceptualizing her sense of self. As she declared: "…my mom's an alcoholic, my dad kicked me out of the house…it's not a handicap, it has made me stronger." Despite the fact that Lauren is unhappy in her job and cannot afford to go back to school, she feels that she has made great progress in overcoming her addiction, and has forged a meaningful identity as a survivor.

Men and women with children were the most likely to convert their narratives of suffering into self-worth and validation (Silva and Pugh 2010). While the non-parents above lack the social support and resources to complete their journeys of self-realization, parents view their children as the ultimate witnesses to their self-growth, providing a constant form of accountability, or watchful presence, as children and as future adults. When I asked Elliot, a twenty-four year old black man, about the type of man he strives to be, he answered: "I guess like I just wanna like…I don't know how to say it. I want my son to look at me and want to be me. You know what I mean? I try to look at it from his eyes, like the decisions I make…a lot of people don't have any drive, and I am always looking ahead and figuring how can I make more, be faster, stronger, smarter type deal. And I want my son to admire that and to try to do that too." In his mind, his son has taken on the role of a witness to his choices and actions, and he does not want to disappoint him the way Elliot believes his own parents let him down by not supporting or encouraging his dreams.

Similarly, Ashley fears the day when her daughter asks her about drugs and alcohol and she has to tell her about the "bad decisions" she made in the past because she is afraid of how her daughter will view her choices. This deep sense of being accountable – for telling her children the truth, no matter how painful it can be, for protecting them from danger, and for living her life in a way that does not shame or disappoint her children – in fact underlies many of these young people's strong devotion to and vigilant practice of parenting. While children provide meaning to young parents' lives, allowing them to turn their narratives of suffering into redemption, they are not a magical or easy solution. The challenge to survive in a low-wage service economy that offers few benefits and little promise of stability often works against parents' desire to nurture and protect their children (Silva and Pugh 2010).

Discussion and Conclusions

As I have demonstrated, the young men and women in this study are coming of age amidst profound economic uncertainty, insecurity, and flux. Caught in the teeth of a flexible and ruthless labor market that provides little stability, routine, or permanence, they cannot rely on work or family to propel their narratives of self into the future. Respondents cope with the loss of traditional markers according to the opportunities and constraints at their disposal (Lamont and Thévenot 2000). Some continue to hope to attain traditional milestones, but only men with stable, public sector jobs are able to translate these hopes into reality. A small number of black women rely on a narrative of postponement ("I know it will happen in God's time) that they acquire in their families and their churches.

As traditional markers of identity and adulthood confront them as unattainable and even undesirable, however, the majority of young men and women learn that creating their adult selves is an individual endeavor. In the absence of institutionalized rites of passage, they search for personal rituals to mark the transition to adulthood; rather than face a future that is

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fundamentally uncertain, they tell their coming of age stories backwards, dissecting the painful

family memories of the past to understand why they are dissatisfied with the present. When Rob,

for example, takes stock of his life, his inability to move forward – his sense of being trapped in

the present – is interpreted as the result of his unmet need for validation from his father. Clearly,

the therapeutic narrative has become a vital coping mechanism for combating the chaos,

hopelessness, and insecurity that threatens daily to strip their lives of all remnants of meaning

and order. Indeed, as these interview data reveal, it allows the post-industrial working class to

make uncertainty, disruption, betrayal, and failure *meaningful*, especially for those who find no

intrinsic meaning or hope in their jobs or futures. As a widely available cultural narrative, it is

deeply ingrained in the institutions that frame their coming of age experiences: psychologists,

social services, self-help literature, free drug trials, and Alcoholics and Narcotics Anonymous.

Despite its resonance, however, the therapeutic ethos is ultimately a risky and temporary

solution to the problems that are structurally embedded in their coming of age journeys. In

teaching young people that they alone can manage their emotions and heal their wounded

psyches, the therapeutic ethos dovetails with neoliberal ideology in such a way as to make

powerless working-class young adults feel responsible for their own happiness. Consequently,

the suffering and betrayal born of de-industrialization, inequality, and risk is interpreted as

individual failure: their family members are seen as bad individuals, their addictions and

illnesses as private vices, and their inabilities to realize their visions of successful adulthood as

personal failures. Ultimately, the predominance of the unstable and imperfect family past serves

to obscure the shaping power of the unstable and imperfect market present.

When they make public their constructions of the past, respondents stake a claim to self-

respect and dignity; through this offering, they attempt to affirm, through the eyes of an Other,

their full subjectivity as human beings. Yet without an Other to witness and affirm their coming

of age experiences, respondents encounter an impediment to self-growth; rather than leave the pain of the past behind them, they become trapped in their narratives of suffering. Alexander (2004: 537) notes, "Rites not only mark transitions, but also create them, such that the participants become something or somebody else as a result." For many working-class young people who are coming of age amidst profound economic and social instability, becoming an adult means realizing they are completely alone, responsible for their own fates with no one to witness their struggles.

ENDNOTES

1. In the contemporary United States, the timing of nest-leaving has been prolonged: in 2009, 48.9% of young adults age eighteen to twenty-four and 9.9% of adults age twenty-five to thirty-four lived with their parents, compared to 34.9% and 7.4% respectively in 1960 (US Census, Young Adults Living At Home: 1960 to Present). Additionally, the median age of marriage, which held steady at approximately twenty for women and twenty-two for men from 1890 to the early 1960s, has increased sharply, leveling off at twenty-five for women and twenty-seven years old for men in 2003 (US Census, Estimated Median Age at First Marriage, by Sex: 1890 to Present). Similarly, the mean age at first childbirth has risen nearly four years since 1970, reaching an all-time high of twenty-five years old for women in 2002 (Center for Disease Control, National Vital Statistics Report, 2003).

2. As a social imaginary, neoliberalism has promoted self-reliance, rugged individualism, untrammeled self-interest, and privatization, equating lack of state interference and labor market efficiency with human freedom. As a policy paradigm, neoliberalism has spurred the deregulation of labor, the loss of institutional protections from the market, the decline of risk-pooling, and the relentless pursuit of profit (Sewell 2009).

3. In terms of education, one respondent dropped out of high school; forty-five respondents have high school diplomas or GED's; twenty-seven have some college but no degree; three hold Associate's degrees; twenty have Bachelor's degrees; and four hold Master's degrees. In terms of occupation, the vast majority of respondents work in the service industry as bartenders and servers, medical billers, nannies, mechanics, security guards, salespersons, cashiers, customer service representatives, and janitors. Eight men work in civil service jobs and six respondents hold professional jobs. Additionally, twenty

4. The second planned industrial city in the United States, Lowell was the center of the textile industry for most of the nineteenth century. Even when the mills declined in the decades following the Depression, Lowell retained a concentration of employment in manufacturing of fifty percent above the national average (Gittell and Flynn 1995). In the 1970s and 80s, Lowell's economy experienced an economic boom which doubled employment, particularly in manufacturing; by 1989, over one third of the local labor market's employment was in manufacturing, with industrial machinery accounting for over one-half of the manufacturing jobs. In the early 1990s, however, Lowell's economy began to decline, largely due to the shutting down of factories and loss of industrial work: from 1989 to 1994, total employment declined by nearly 9 percent and manufacturing employment by 28 percent, and unemployment skyrocketed from a low of 2.8 percent in 1988 to a peak of 10.7 percent in 1992 (Gittell and Flynn 1995: 3). Today, the manufacturing jobs for which the city of Lowell has been historically known have all but vanished. Like Lowell, Richmond was built upon a strong manufacturing and shipping base, emerging from the Civil War as the industrial powerhouse of the South. However, by the end of the twentieth century, Richmond had experienced massive capital flight and rising unemployment (Sargent 2010).

5. Very few respondents have experienced a traditional transition to adulthood. Only fourteen respondents are married, live with their spouse, and have children. Thirty-five respondents live with a parent or older family member. In terms of relationships, fifty-six identify as single, twenty-one as dating or cohabiting, eighteen as married, and five as divorced. Twenty-seven have children.

6. Subprime lending has been shown to disproportionately target minority borrowers (Rugh and Massey 2010).

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Figure 1

Dominant Narrative Employed By Respondent	
Religious	7
Therapeutic	76
Progress	17
Total	100