

Three Essays on Poverty, Social Services, and Advice-Giving

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In this dissertation, I critique the ‘poverty knowledge’ generated by cultural sociology and examine how its disavowal of politics, preoccupation with behavior, commitment to appearing nonjudgmental, and understatement of structural causes manifest in social service organizations targeting different populations.

I begin by reviewing the past decade of cultural sociological research on poverty. I show that cultural sociologists draw boundaries between their ‘empirical’ questions and the ‘political’ demands of their critics and argue that they thereby obfuscate both research that challenges their agenda and their own ideological commitment to liberalism. This commitment is most evident in the behavioral focus of their research, which leads them to untenable conclusions that are also incompatible with their professed desire to avoid victim-blaming narratives.

I then examine an increasingly popular approach to raising public awareness about poverty and training people the state expects to work on the poor: The Poverty Simulation. The Poverty Simulation is an immersive experience in which middle-class individuals role-play limited aspects of the lives of poor and low-income family members as they navigate everyday life. I show that simulation facilitators trust in negative, arousing feelings to convince participants of the difficulty of living in poverty and to motivate them to adopt an empathetic interactional style. Yet, even as facilitators guide participants toward experiences of negative emotional states, they also deflect them from experiences of conflict and the political.

Finally, I compare how experts in two organizations that target different populations/problems—women in (economic) transition and chronically/intergenerationally poor people—give financial advice to their clients. I argue that personal finance experts’ claims that we are culturally silent about money provide them with an “advisor’s benefit,” i.e., the appearance of being able to free others from silence and ignorance and guide them toward financial wellness. I then show that experts’ enactment of the advisor’s benefit is conditioned by organizations’ temporal frames. I conclude that while it can be less depoliticizing than focusing on the future, emphasizing the habituality of (financial) thoughts and behaviors deemphasizes the importance of money and material resources, not to mention politics, in explanations of poverty and social change.

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Preface

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1.0 The Poverty of the Culture of Poverty: Culture, Cognition, and the Clash of Competences in the New Cultural Sociology of Poverty

1.1 Introduction

In 2010, the editors of “Reconsidering Culture and Poverty,” a much-publicized¹ issue of the *Annals of the American Academy of Political and Social Science*, declare that “culture is back on the poverty research agenda” (Small, Harding, and Lamont 2010: 6). Asserting and lamenting its long absence from scholarship on poverty, they laud social scientists’ renewed interest in “asking questions about the role of culture in many aspects of poverty and even explicitly explaining the behavior of the low-income population in reference to cultural factors” (ibid.). According to their narrative, which is promulgated by many of the issue’s contributors (e.g., Vaisey, 2010) and other cultural sociologists (e.g., Patterson, 2014), scholars have until recently shied away from studying the culture-poverty relationship because of its association with the “culture of poverty” theory typically attributed to Oscar Lewis.² Though the structural component

¹ The *Annals* issue received coverage in the *New York Times* (Cohen, 2010); *National Public Radio* (Conan, 2010); and *Salon* (Battistoni, 2010), among other outlets.

² Though Lewis is most often associated with the term “culture of poverty,” the notion that poor people possess a self-perpetuating cultural deficiency dates back to the Chicago-school of the 1920s, which marked a turn away from the political economy framework that characterized Progressive Era investigations of poverty and toward social psychological and cultural approaches (O’Connor, 2001). Another point worth making is that the distinguishing characteristic of Moynihan’s report vis-à-vis social scientific research linking culture and poverty is its emphasis on the matriarchal family as the primary source of Black poverty (Moynihan, 1965).

of his argument is often downplayed, Lewis contends that persistent, intergenerational poverty produces a maladaptive culture that takes on a life of its own and would perpetuate even if the structural conditions that generated it changed. Daniel Patrick Moynihan (1965) famously touts similar ideas, arguing that the Black family was mired in a “tangle of pathology” and referring to its “deterioration” as “the fundamental source of the weakness of the Negro [*sic*] community at the present time.” Small, Harding, and Lamont (2010) argue that the “new” approach to the cultural sociology of poverty “*conceives* of culture in substantially different ways” (8; emphasis in original) from the victim-blaming and racist approach of Lewis and Moynihan.

Sociologists iteratively cite (Butler, 1993) this narrative of sociology’s vilification of Lewis and Moynihan and cultural sociology’s abandonment of poverty research (e.g., Patterson, 2014; Massey, 2014), often to justify a cultural analysis that follows.³ Though some sociologists issue predictable critiques about the primacy of structural explanations (e.g., Gans, 2012), only one scholar uses cultural sociology’s own tools to illuminate the limitations of its approach—both “old” and “new”—to poverty knowledge. Using a method he calls “cultural diagnostics,” Rodríguez-Muñiz (2015) reveals that the cultural sociology of poverty is characterized by a myopic fixture on the poor that is perpetuated by the narrative of abandonment.

³ Interestingly, over twenty years before Small, Harding, and Lamont (2010), Mercer Sullivan (1989) also took to the *Annals* to promulgate nearly the exact same narrative about culture and the study of poverty. “Unfortunately,” he writes, “the role of culture in these social changes remains as neglected as it has been since the days when overly vague notions of the culture of poverty brought disrepute to the culture concept as a tool for understanding the effects of the concentration of poverty among cultural minorities” (49). Thus, Small, Harding, and Lamont’s narrative is itself performative.

In this paper, I extend Rodríguez-Muñiz's critical evaluation of the cultural sociology of poverty and inequality in three ways. First, I demonstrate that the "new" cultural sociologists of poverty draw a symbolic boundary between their "empirical" questions and concerns and the "political" concerns of their critics. I argue this rhetorical strategy obfuscates both empirical work that undermines their agenda and their own ideological commitment to liberalism. Second, I argue that despite claims to the contrary, cultural sociologists are interested in poor people's meaning-making processes only to the extent that they can use the latter to explain behavior and outcomes they associate with mobility. Eager to avoid painting a homogenous picture of poor people, the "new" cultural sociology emphasizes their behavioral and perspectival heterogeneity; yet, it also relies (often implicitly) on a uniform 'mainstream' reference group to interpret its findings. This 'mainstream' moreover serves as cultural sociologists' imagined audience of myth-holders whose stereotypes of the poor can be expunged by depictions of their agony and normalcy. Third, I argue that efforts to normalize (groups of) poor people and evidence that normative commitments are class-invariant conflict with cultural sociologists' interest in finding a causal link between culture and behaviors that (ostensibly) lead to (im)mobility. Over the past decade or so, a group of prolific cultural sociologists, all influenced by Bourdieu, has imported frameworks from the neurocognitive sciences to account for the disconnect between declarative commitments and behavior by appealing to a typically unobserved level of cognition. In so doing, they cast inequality and poverty as outcomes of a largely consensual process, in the sense that prevalent misrecognition and acceptance of the rules of the game manifests as consensus, for which no one—neither the advantaged nor disadvantaged—is to blame. I conclude that while the pioneers of cultural sociology's cognitive turn present their approach as a break with commonsense schemas or "folk psychology", their "categories of analysis" are functionally indistinguishable from the "categories

of practice” used in social service organizations that target poor people (Brubaker and Cooper 2000).

1.2 An Overview of Rodríguez-Muñiz’s Cultural Diagnostic of Poverty Knowledge

Rodríguez-Muñiz (2015) devises a brilliant analytic strategy he calls “cultural diagnostics” to reveal the “cultural infrastructures”—the set of epistemological and ontological commitments that organize knowledge production—of the “new” cultural sociology of poverty. “Cultural diagnostics” has three moves: cartographic analysis, narrative analysis, and boundary-work analysis. Cartographic analysis seeks to identify what he calls “ontological myopias,” which are products of inherited ontological commitments about the composition of the social world and the parameters of an object of study. Narrative analysis examines how scholars in a given field describe and frame the history of the field and characterize their intervention. Boundary-work analysis interrogates how scholars position their work in relation to this narrative and what symbolic boundaries they draw in a given field.

In its focus on ontological myopias, cultural diagnostics differs somewhat from the analytical strategies of the sociology of epistemologies, which “investigates the epistemological bases of people’s ideas, beliefs, and understandings, and societies’ norms, practices, and institutions” (Abend, 2018: 90). The sociology of epistemologies asks what the standards are for something counting as knowledge, how people and institutions validate knowledge claims, what they treat as acceptable evidence, and what they consider to be knowable to begin with (ibid.). Like cultural diagnostics, the sociology of epistemologies also examines the objects of knowledge claims—how “epistemic communities construe, conceive of, and publicly represent and work with

these objects; how they're demarcated; and what's thereby assumed about them and about the world" (ibid., 92).

Rodríguez-Muñiz's application of cultural diagnostics to the cultural sociological study of poverty reveals an ontological myopia that constricts poverty research to studies of the poor and a limited set of "thematics" (e.g., sexuality, violence, and unemployment). This myopic focus on the poor and etiolated account of their lifeworlds has the effect of separating poor people from their sociological environments, often unwittingly reinforcing stereotypes, and treating poverty as an object rather than a relation. His narrative analysis demonstrates that "new" studies of culture in the context of poverty promulgate a narrative of abandonment—that sociologists had until the recent 'cultural turn' avoided the topic of culture in studies of poverty due to fears of being accused of "blaming the victim." This narrative suggests that "a major weakness of our poverty knowledge stems from the substantive abandonment of culture" and "envisions the recent inclusion of cultural sociological tools as a sign of progress, capable of improving our understanding of poverty and the lives of the poor" (Rodríguez-Muñiz, 2015: 108). The "new" cultural sociology of poverty draws symbolic boundaries between its "more sophisticated" (Small, Harding, and Lamont, 2010: 13) conceptual toolkit and the imprecise and unsound one of past approaches. In so doing, it casts the problem with the latter "as largely a conceptual problem, which therefore requires conceptual solutions rather than a broader overhaul of the cultural infrastructures of poverty knowledge" (Rodríguez-Muñiz, 2015: 110-111).

1.3 Disavowing Politics

Advocates of the “new” scholarship on culture in the context of poverty draw symbolic boundaries between not only their “sophisticated” concepts and the crude ideas of yesteryear, but also their “empirical” orientation and the “political” or “ideological” orientation of their critics.⁴ At the same time, however, they often make a point of identifying their *personal* political identities and/or defending their theoretical frameworks and empirical findings as not conservative. I show that the political/empirical boundary is based on two assumptions. First, cultural sociologists assume that their *imagined* detractors—they never cite the scholars from whom they defend

⁴ Drawing boundaries between “political” and “empirical” questions and concerns is related to longstanding debates over objectivity that were recently reignited by Mary Romero’s presidential candidate statement for the American Sociological Association (ASA) and the announcement of the 2019 ASA Meeting theme, “Engaging Social Justice for a Better World.” In her candidate statement, Romero advocated for scholar-activism in the academy, writing that “we cannot shield ourselves with false notions of ‘objectivity,’ but, as previous presidents have emphasized, ASA actively embraces public engagement and scholar-activism...ASA must continue to emphasize social justice in sociological inquiry.” (This link contains a collection of Twitter reactions to the announcement put together by Dustin Stoltz, a PhD candidate in Sociology at Notre Dame: <https://twitter.com/i/moments/1042148467085402116?lang=en> Vaisey, whose work I discuss below, is among Romero’s detractors). In an issue of *Contexts* that focused on the violent White supremacist demonstrations in Charlottesville, Virginia, Kimberly Kay Hoang (2018) analyzed the debates within sociology over the relationship between scholarship and activism. “There is a contradiction in our discipline,” she writes. “Public sociology proponents are supporting a particular market-structure of scholar activism that separates the ‘resident expert’ from the ‘scholar activist.’ This form of public sociology favors research examining those struggling under and against the effects of power relations (e.g., protesters, poor people) while marginalizing researchers scrutinizing how institutions of power operate to maintain relations of domination (e.g., through institutional racism).”

themselves—oppose (or *would* oppose) the study of culture in the context of poverty because of political/ideological/normative⁵ commitments rather than empirical findings. Second, cultural sociologists assume that their selection of objects and questions is *not* animated by ideological commitments. Before turning to an explication of these assumptions I will further establish how cultural sociologists go about drawing the political/empirical boundary.

In setting up the boundary between their scholarship and the critiques of their imagined detractors, cultural sociologists of poverty sometimes seek to establish first that they are *not* who their detractors supposedly think they are. Predicting complaints that promoting a return to culture in poverty scholarship is tantamount to advancing a conservative agenda of victim-blaming, Small, Harding, and Lamont (2010) declare that none of them is “on the right of the political spectrum” (13). However, they are quick to state, “our political orientation is beside the point. Whether, when, and how cultural tools and cultural constraints matter is ultimately an empirical, not a political question” (ibid.). Given print journals’ emphasis on parsimony, it is curious that the authors mention where they position themselves on a left-right political spectrum—or, more aptly (and awkwardly), where they *don’t* position themselves—if it were “beside the point.” This rhetorical device draws attention to their political stance by affirming its irrelevance for their research; a similar tactic to what rhetoricians call apophasis, it enables them to publicize their non-conservative identity while advocating for a research agenda that is not not conservative and disavowing the salience of political orientation in the first place.

⁵ In characterizing their imagined critics, they use these words interchangeably and always in juxtaposition to “empirical” or “scientific.”

Interestingly, while some cultural sociologists disavow the importance of their political identities, others proclaim their political identities. In a recent interview published in the Newsletter of the American Sociological Association's Culture Section, for example, Orlando Patterson responded to a question about how he became interested in the study of culture by discussing his rootedness in the Marxian tradition and radical politics. Patterson, whose research and commentary critics have characterized as conservative⁶, explained that the "irony" of his work being "viewed with great suspicion" is that outside of the US he is "viewed as a neo-Marxist radical because [he] was a special advisor to—other than Fidel Castro—the most radical prime minister in the hemisphere, Michael Manley. We tried to start a revolution!," as if being a part of the Marxist

⁶ In 1991, Patterson took to the *New York Times* to comment on Anita Hill's testimony at Clarence Thomas's Supreme Court confirmation hearings in an Op-Ed titled "Race, Gender and Liberal Fallacies." He wrote that Hill's decision to testify to the Thomas' sexual harassment was "unfair and disingenuous" because, as a Black Southerner of working-class background, she surely "understood the psycho-cultural context in which Judge Thomas allegedly regaled her with his Rabelaisian humor (possibly as a way of affirming their common origins)." Though he was largely saddened by the hearings, one "great good" to come out of them was "the revelation to the average white American that...not all African Americans are underclass cocaine junkies and criminals." He also took time to lambast the feminist movement for demanding both "a rigorously enforced protocol of gender relations in the workplace" and "the same intimate bonding that men of power traditionally share" but not explaining how "nonerotic intimacy between men and women [is] possible." Why some might call him conservative is also made clear in his more recent work on the connections between poverty and "black youth culture," which he describes as "a distinctive, destructive cultural configuration that celebrates hypermasculinity, violence, territorial gang warfare, sexual predation and a generally misogynistic contempt for women, extreme materialism, and livelihood from an underground economy that ranges between the hustle and the criminal, the cultural focus of the entirety being the defense of a primal honour schema" (Patterson, 2015: 4; see also Patterson and Fosse, 2015). When reading this definition, I could not help but think that it seemed a more accurate description of Wall Street or the Republican party.

tradition is incompatible with being conservative with respect to culture and individual behavior. Once establishing his political identity (or, at least, his political *self*-identification), Patterson goes on to pronounce his desire for sociologists to be “less dogmatic” about the influence of culture on “important outcomes such as poverty.” In his scholarship, Patterson (2014) links the “dogmatic rejection of causal explanations” to cultural sociologists’ “oversensitivity to identity politics and claims” and “fear of being labeled racists or essentialists” (2). After affirming his Leftist bona fides, Patterson promotes a narrative claiming that critical perspectives on culture’s explanatory value stem solely from political correctness.

Other scholars do not espouse a political identification in their scholarship, but nonetheless take a similar defensive posture toward imagined critics, drawing a boundary between “empirical” and “ideological” or “political” issues. Examining the effects of educational ideals and expectations on educational continuation for poor and non-poor youth, Vaisey(2010) finds that ideals (what kids want) are a better predictor of poor youth’s educational continuation (a decision) than expectations (what kids anticipate) whereas the opposite is true for non-poor youth. He concludes that this finding suggests that poor youth’s desires (culture) have a direct influence, distinct from perceptions of material constraints, on their behavior. Reflecting on what this means for the cultural sociology of poverty, Vaisey (2010) states:

The moral and political fear of blaming the poor and sociologists’ overreaction to the limits of earlier models of culture have prevented us from asking whether the cultural models and motives that the poor internalize might have an ‘exogenous explanatory power’ that serves to inhibit socioeconomic success. If we leave aside unnecessary ideas about ‘dated’ approaches to culture we might find it unsurprising that those who grow up poor are—*on average*—

different from the nonpoor in how they conceive of education and that these conceptions might—*on average*—motivate them to pursue life strategies that are locally adaptive but globally disadvantageous. Obviously, as critics of motivational models of culture have repeatedly emphasized, we will never find a cultural domain in which *all* poor youth differ from *all* nonpoor youth, nor one in which all poor youth converge on an identical way of seeing and evaluating the world. Nevertheless, different central tendencies in motives across groups probably play some role in creating different central tendencies in behavior across groups. Finding such differences and evaluating their importance is ultimately an empirical concern, not an ideological one (96).

In this framing, intransigent sociologists forsook the study of the (causal) relationship between culture and poverty because of “moral and political fear” and not because of empirical investigations concluding that poor people’s desires were not central to understanding poverty and inequality and/or that these desires were ultimately products of material conditions. The tone of this statement also suggests that moral or political concerns both *can* and *should* be excised from the research process. Tellingly, while he asserts that finding and assessing these differences is not an ideological concern, he does not mention whether *looking* for them is. Without a clear definition of what he means by “ideological”, it is hard to evaluate this claim. But, given his findings, it is hard to imagine that his selection of an object, if not his methods, was not *exogenously motivated*.

In her Presidential Address to the 2015 Meetings of the American Sociological Association, Paula England takes a different tack to the question of politics and empirics in the context of research on disadvantage. Though England is not a cultural sociologist *per se*, her argument and narrative are largely indistinguishable from those put forward by the authors

discussed above and demonstrate the pervasiveness of this form of boundary work in discussions of poverty and inequality that include measures of culture. “In this address,” she writes, “I defend views [of how constraints affect outcomes] involving personal characteristics against their detractors” (2016: 5). Her definition of personal characteristics—“things individuals carry across situations such as skills, habits, identities, worldviews, preferences, or values” that are “molded by the constraints associated with social positions” (6)—is largely indistinguishable from what many sociologists talk about when they use culture as an explanatory resource. Why do the detractors detract and why are they wrong to do so?

Like other defenders of the “new” cultural sociology of poverty, England (2016) asserts that her uncited critics think highlighting “personal characteristics” in explanations of inequality is victim blaming. She also notes, though, that detractors from her project are likely worried about differentiating sociology from other fields like psychology or economics whose unit of analysis is the individual. She tenders two reasons for defending a model that includes personal characteristics as mediating variables between the constraints emanating from social positions and individual outcomes:

First, as a matter of getting the science right, I believe that important outcomes often emerge through this two-step mechanism. Second, as a normative matter, I disagree with the claim that recognizing the role of personal characteristics in causing negative outcomes entails *blaming the victims* for their personal characteristics and their outcomes.⁷

⁷ England repeats this argument in a co-authored piece from the same year (England, Cuadillo, Littlejohn, Bass, and Reed, 2016). There, they define efficacy as “a part of culture” and write that their “intent was to contribute

Again, in this narrative, those concerned about victim-blaming are motivated by normative commitments and not empirical or scientific findings; those committed to good science will be amenable to her two-step explanation.⁸ Near the end of her Address she expands on why she finds the victim-blaming accusation and other “political” critiques unconvincing. Responding to the (uncited) “political” claim that models causally linking personal characteristics to disadvantage “encourage changing the characteristics of disadvantaged people, while leaving constraints intact,” she states that “in fact, the models I offered imply that one way to change personal characteristics

to the scientific understanding of why inconsistent contraception occurs, not to make moral claims about who is to blame. Moral claims are largely beyond our scope here, except to say that we do not see explaining behavior in terms of a personal characteristic such as efficacy to imply blame and that a sensible normative theory should not hold individuals entirely responsible for characteristics arising from how they were socialized, which neighborhoods and schools influenced them, or what other opportunities they had, all factors that are probably important elements of efficacy” (13). The logic of self-efficacy is the same as the logic of the savings bank and financial education: “the exploitation of the future to blackmail the present.” England, et al. define it as “the ability to organize one’s behavior in service to one’s goals.”

⁸ One of England’s (2015) behavioral outcomes of interest is contraception use, which, obviously, is linked to (nonmarital) childbearing. There are ‘class’ differences in contraception use among women who do not want to get pregnant that she argues cannot be explained by access or cost because contraception is covered by Medicaid and readily available at Planned Parenthood. She suggests that what might explain these class differences in contraception use is class differences in self-efficacy (a personal characteristic), which she defines as a mixture of belief in one’s ability to achieve a goal and ability to self-regulate in the present to achieve that goal (aka an ability to delay gratification). Setting aside questions about women who live in one of the fourteen states that rejected Medicaid expansion, she seems to ignore “reproductive abuse” as a method of coercive control and the possibility that men’s coercive control of women’s access to care, contraceptive tech, and its effective use present “barriers” to effective contraception.

is to change the constraints that shape them” (21). What is revealing about her rejoinder to the ‘political’ claim is that she does not state that policy should *not* seek to change personal characteristics; on the contrary, she upholds the modification of personal characteristics as a worthwhile objective as though expediency and concern with “evidence-based” strategies for change were not “political” or “ideological” and as though her model were in fact “best.”⁹

Underlying the boundary work that separates the ‘empirical’ concerns of cultural sociology from the concerns of its imagined detractors lies the assumption that those detractors’ complaints are (or will be) based in ideological commitments rather than empirical findings. According to this narrative, the only reasons that one might oppose the ‘reconsideration of culture and poverty’ or the inclusion of ‘personal characteristics’ in models of individual outcomes are fears of victim-blaming or disciplinary collapse. The erasure of any other possible reason for opposition leaves the reader to believe that there is no empirically grounded reason to reject cultural explanations of poverty and no empirical problems with these “models,” which are often in fact poorly specified.

Yet, the individual outcomes that the cultural sociology of poverty tends to focus on and conceptualize as cultural, like single motherhood, low education, unemployment, and young headship, have no *automatic* connection to poverty and reducing them would do little to reduce poverty; among 29 rich democracies, the US has below average prevalences of these ‘risks’ but the second to highest poverty rate (Brady, Finnigan, and Hübgen, 2017; see also Ray and Tillman, 2018). Not only does focusing on these individual characteristics reinforce stereotypes (even and

⁹ England’s style of reasoning is reflected in the common cultural sociological argument that we should not support ‘anti-poverty’ marriage promotion policies because poor women already value marriage. This argument does nothing to undermine the notion that marriage formation is a worthwhile goal of public policy. It thereby protects marriage’s exalted status, which is part of why its reality as a site of violence is often misrecognized.

perhaps especially when noting that not all poor people exhibit them), it also suggests that the *empirical* problem is the characteristics themselves rather than the penalties associated with those characteristics, which are greater for Black people and Latinos (Brady, Finnigan, and Hübgen, 2017).¹⁰ In neglecting this fact, the cultural sociology of poverty ironically misses out on interesting empirical questions that no doubt would benefit greatly from their analytical toolkit, e.g., Why are the penalties higher in the US than in other rich democracies? Why are the prevalences lower? Why are the penalties higher in some US states than in others? How do certain prevalences come to be penalized? Such questions refocus attention from the characteristics of poor people, which have little to do with the reproduction or reduction of poverty, towards the political, economic, and, yes, cultural configurations that structure poverty and inequality (see, for example, Fox, 2012 and Michener, 2018).

The political/empirical boundary is also premised on cultural sociologists' assumption that the questions they pose are untainted by their ideological or political beliefs, which, nonetheless, they are wont to reveal. From this perspective, the facts—the empirics—say what they say and, as a matter of “getting the science right,” researchers cannot avoid inconvenient truths; *empirical* questions have no politics. But, their commitment to rational empirical investigation as a source of social reform, avoidance of politics, use of individualized measures, and rejection of class as an analytic category *all* betray an ideological commitment to liberalism that suffuses their questions

¹⁰ If I created an economic system that distributed income according to eye color, height, and belief in vaccines, I presume that researchers would not seek to understand the causes of poverty by following around or interviewing individuals with a certain set of those characteristics even if they all happened to live in the same neighborhood. Ironically, it seems that researchers' preoccupation with certain 'risks' is the result of their own cultural and political hang-ups.

and the objects of their knowledge claims. As Alice O'Connor notes (2002: 8), "poverty knowledge is fundamentally ideological in nature." The "new" cultural sociology of poverty is no exception.

1.4 Culture and Comportment

The cultural sociology of poverty's emphasis on behavior and faith in behavioral explanation to precipitate social change are, perhaps, the clearest evidence of its liberalism. Rodríguez-Muñiz asserts that the cultural sociology of poverty has sought primarily to understand how poor people make meaning out of their lives. I argue that cultural sociologists are interested in poor people's meaning-making processes to the extent that they can (claim to) causally link them to certain kinds of behavioral outcomes, specifically those they associate, however incorrectly, with mobility. Efforts to highlight the cultural and behavioral heterogeneity of poor communities end up replacing a theory of the "culture of poverty" with a theory of the "culture of mobility," one which, ironically, relies on the imputation of a shared culture to one (unmarked and unstudied) group—the 'mainstream', 'dominant', 'non-poor', or 'middle-class' (see also Desmond, 2014 and Choo and Ferree, 2010). Research that searches for cultural differences between the poor and the middle-class often finds that despite having differences in outcomes they often report few or no differences in reflective beliefs, values, frames, or narratives. To preserve the causal model linking culture to the behaviors they associate with mobility, cultural sociologists have started to search for, and reinterpret past findings to account for, differences at a typically unobserved level of cognition. In so doing, they can reconceptualize poverty and inequality as unintentional (i.e., blameless) outcomes of a non-agonistic (consensual?) process. Before turning

to a discussion of cultural sociology's cognitive turn, though, I establish its behavioral emphasis and show that its commitment to emphasizing cultural heterogeneity is tempered by its commitment to the "culture of (im)mobility" theory.

The "new" cultural sociology of poverty is primarily concerned with culture's role in explaining poor people's behavior (e.g., not saving money, which is the result of failure to budget, failure of foresight, failure to defer gratification, and failure of economic rationality) and outcomes ultimately attributable to behavior (e.g., nonmarital birth, which is the result of nonmarital sex, failure to contracept or terminate the pregnancy, and failure to marry). In their call for a reconsideration of culture and poverty, Small, Harding, and Lamont (2010) contend that poverty scholars should be concerned with culture because of evidence of "significant variation in behavior, decision-making, and outcomes among people living in seemingly identical structural conditions" (9; and see footnote 1). From their perspective, evidence of a diversity of reactions to the same material constraints counts as evidence of a causal role for culture in explaining differences in behavior and decision-making, which, in turn, explain why poor people differ in how they cope with poverty and whether they 'escape' it.¹¹ From this perspective, poor people's culture(s)—specifically Black/inner-city/urban poor people's culture—is either a survival strategy or a means of escape; it is a culture without aesthetic or hedonic value (Kelley, 1997).

¹¹ To be clear, they do not suggest that poverty is in the main a product of individual behavior, but rather that the latter, over and above material conditions, explains individual coping methods and mobility. In this reading, material conditions are necessary to explain poverty but not sufficient to explain mobility. The unfortunate fact is that individual decision-making matters very little for mobility, especially for Black people, surveillance of whose behaviors concerns poverty scholars across the social sciences as well as policymakers across the political spectrum (Hamilton and Darity, 2017; see also Ratcliffe and Kalish, 2017).

Behavioral variation in the face of ‘seemingly identical structural conditions’ is but one of three discernable logics propelling cultural sociologists’ research on culture’s causal role in mobility. The second is the inverse of the first: “poor neighborhoods are culturally heterogeneous, and so they contain a heterogeneous array of behaviors and outcomes” (Small, Harding, and Lamont, 2010: 15). This logic also depends on the background assumption that poor people face similar material constraints, but whereas per the first logic evidence of behavioral heterogeneity implies the existence of cultural heterogeneity, per the second logic evidence of *cultural* heterogeneity implies the existence of behavioral heterogeneity (even if the latter is unobserved). The third logic differs from the first and second by downplaying heterogeneity amongst the poor and focusing, instead, on associations between average differences—or differences in central tendencies—in the outcomes and cultural characteristics of the poor and non-poor (e.g., Vaisey, 2010; England, 2016). Yet, all three of these logics imply or ascribe a shared (or, at minimum, dominant) culture to one group, namely, the ‘mainstream’ or ‘middle-class.’ Despite claiming that part of what separates the “new” from the “old” cultural sociology of poverty is the former’s renunciation of “ideas that members of a group or nation share a ‘culture’ or that a group’s culture is more or less coherent or internally consistent” (Small, Harding, and Lamont, 2010: 8)¹², cultural sociologists’ cultural explanations of coping and mobility rely on the notion of a culturally coherent (white) middle-class. This culturally coherent (white) middle-class is also the audience

¹² See also Lamont and Small’s (2008) claim that “the idea that races or ethnic groups have a culture...is unhelpful to the study of racial differences in poverty. Intragroup differences are often larger than intergroup differences. Consequently, our understanding of racial disparities in poverty does not account for these as a function of inherent ethnic cultures. Instead of imputing a shared culture to groups, we study empirically how individuals make sense of their lives” (79).

cultural sociologists of poverty have in mind when they set out to “debunk existing myths about the cultural orientations of the poor” (Small, Harding, and Lamont, 2010: 10).

Both the first and second logic affirm, from different directions, that cultural heterogeneity amongst the poor is associated with behavioral heterogeneity amongst the poor. Whereas the “old” culture of poverty theory was a theory of class reproduction, the theory of cultural heterogeneity seeks to explain *both* reproduction and mobility (cf Streib 2018). Most often, scholars do not investigate mobility *per se*—i.e., whether individuals experience a significant change in their economic standing—but rather relationships between culture and certain behaviors they associate, however loosely, with social (im)mobility.

Fosse (2010), for example, justifies his examination of the relationship between “inner-city men’s infidelity” and their cultural logics by pointing to the association between the former and poor single women’s sustained singlehood, and poor unmarried parents’ relationship dissolution—outcomes that are obviously negatively associated with marriage, a major goal of US poverty policy (126). Guided by the first logic of the “new” cultural studies of poverty, he identifies behavioral heterogeneity amongst poor heterosexual men—some are monogamous, and others are not—and compares their cultural repertoires. He finds that poor men interpret sexual infidelity using three logics—doubt, duty, and destiny—each of which is structured by their relationship to monogamy. All poor men express generalized *doubt* about women’s fidelity, but monogamous men describe finding a ‘good girl’ who mitigates doubt; all poor men express a sense of *duty* beyond their sexual relationships, but whereas non-monogamous men’s sense of obligation is limited to their male friends, monogamous men feel obliged to family, children, and God; finally, much like England’s sample of self-inefficacious poor women, non-monogamous men describe their destinies in terms of short-term plans, whereas monogamous men describe longer time

horizons. Fosse (2010) is careful not to describe the logic of monogamous men as “middle-class,” but because he provides no data on non-poor heterosexual men’s sexuality and explicitly links infidelity to relationship failure and poverty reproduction, he ends up implying that non-poor heterosexual men do not cheat.¹³ Furthermore, though he contends that his findings demonstrate how “multiple cultural logics operate when guiding a single behavior or set of behaviors (in this case, infidelity)” (139), it is impossible to know whether the men he interviewed deploy the cultural logics he describes *in the act* of cheating or not cheating; does the behavior guide the logic or does the logic guide the behavior?

Harding, like Fosse, is interested in poor people’s sexual relationships and outcomes that stem from them. In a highly cited article, he examines the relationship between neighborhood disadvantage and cultural heterogeneity, which he measures using responses to National Longitudinal Study of Adolescent Health questions that assess respondents’ ideal relationship scripts and pregnancy frames (Harding, 2007). He tests and refutes Wilson’s (1987) social isolation theory, which holds that deindustrialization combined with middle-class black flight from poor neighborhoods left behind an urban underclass whose values deviate significantly from middle-class culture and are uniformly shared. Instead, he finds that more disadvantaged neighborhoods are more culturally heterogeneous. He shows that adolescents who live in culturally heterogeneous neighborhoods are less likely than adolescents who live in culturally homogeneous neighborhoods to behave in ways that cohere with their relationship scripts and pregnancy frames. He concludes that “heterogeneity in cultural lifestyles or orientations can be understood as the failure of more

¹³ To my knowledge, there is not a single study showing class differences in infidelity amongst heterosexual men. Adamopolou (2013) finds that socioeconomic status is not a driver of infidelity.

middle-class or *mainstream* residents of disadvantaged neighborhoods to regulate behavior in their communities” (2007:360, italics mine).¹⁴

While his statistical findings suggest that cultural heterogeneity predicts behavioral heterogeneity, his conclusion is that behavioral heterogeneity, specifically the presence of non-mainstream behavior due to neighborhood regulatory failure, drives cultural heterogeneity. Arguing against social isolation theory, he writes that “rather than being disconnected from *mainstream* society, poor urban residents live in cultural environments that include both *local* elements and elements from the *wider society* and that these disparate elements are often contradictory and competing” (2007: 360, italics mine). Thus, he defines cultural heterogeneity as a mixture of ‘local’ (read: deviant) and ‘middle-class’ elements. In so doing, he actually supports the notion of an “underclass” because, in his reading, middle-class values emanate from the presence of middle-class people, who despite being physically ‘local’ are culturally delocalized or part of ‘wider society’. Similar studies of the effect of cultural heterogeneity on (violent) behavior in poor neighborhoods define the former as the “coexistence of conventional and deviant models” (Berg et al., 2012). ‘Conventional’ and ‘deviant’ may not be types a la Anderson’s (1999) ‘decent’ and ‘street’ ghetto dwellers, but they are still behaviorally-and culturally-defined reductive categories.

¹⁴ Similar ideas undergird the US Department of Housing and Urban Development’s Housing Opportunities for People Everywhere program, commonly known as HOPE VI, and the mixed-income housing it funds. One of the fundamental assumptions of HOPE VI is that income diversity will provide poor and low-income people with “role models.” Studies of mixed-income communities have found little to no evidence to support the notion that interaction with higher-income people leads to behavioral change in lower-income people. Instead, higher-income people used their resources to increase security and policing (Chaskin and Joseph, 2011; Graves, 2011).

In addition to advancing a uniform notion of the middle-class or ‘mainstream’, Harding’s conclusions suggest that the elevation or diffusion of middle-class ‘cultural lifestyles’ or ‘conventional cultural models’ would lead to behaviors that increase the chance of economic mobility. Yet, as Sandra Smith’s (2007, 2010) work shows, the dominance of “mainstream” values within a neighborhood or community can potentially lead to behavior that decreases opportunities for upward mobility. She finds that “inner-city” Black jobholders are unlikely to refer their Black job-seeking friends and family to their own employers partly *because* the former deployed “widely available and deeply held scripts that make sense of pervasive and chronic joblessness in terms of individuals’ moral shortcomings—unwillingness to take personal responsibility and to strive for self-sufficiency” and therefore “often interpreted the jobseeking behaviors of their relations to be insincere expressions of work motivation” (Smith, 2010: 32).

In more recent research on cultural and behavioral heterogeneity amongst the poor—this time in relation to debt management strategies rather than sexual behavior—Tach and Greene (2014) also reveal that low-income people are deeply committed to the American God of self-sufficiency. Unlike Fosse and Harding, Tach and Greene (2014) do not identify variation at the level of the poor as a group—that is, they do not slice up the poor into dichotomous behaviorally-defined (e.g., monogamous/non-monogamous) or culturally-defined (mainstream/local) groups—but rather discover variation in the debt management strategies of families within and across income groups of low-income people. Debt, they note, plays a major role in reproducing inequality and arresting social mobility but, before the publication of their research, little was known about how poor people make sense out of and respond to debt. To fill this hole in the universe of information about poor people’s behavior, Tach and Greene (2014) interview 194 heads of household in lower-income families and find that the latter’s most common debt management

strategies are influenced by three cultural narratives. When poor people see debt repayment as necessary to “make ends meet” they engage in debt juggling; when they feel a debt is unjust, they ignore it; and when they associate debts with economic mobility goals they prioritize and pay them. All three of these narratives—making ends meet, injustice, and economic mobility—are joined by a common thread: “the strong desire for families to maintain social identities as financially independent, responsible citizens” (17).

Because they find that debts are embedded in cultural narratives that shape how people manage them, Tach and Greene (2014) assert that “while economic standing is clearly associated with the ability to pay on debts, our results suggest that this is a necessary but not *sufficient* condition for debt repayment” (17). The sufficient condition for debt repayment is, from the authors’ perspective, that families view the latter as consistent with financially responsible, self-sufficient social identities. So, instead of advocating for debt relief or policies that would change poor families’ economic standing or prohibit predatory lending practices that low-income people (correctly!) interpret as unjust, Tach and Greene (2014: 18) recommend policy ‘nudges’ that tie debt repayment to mobility goals (e.g. homeownership) that, in turn, appeal to poor families’ aspirational identities.

The notion that economic standing is necessary but not sufficient to explain low-income people’s debt repayment strategy is a way of saying that something *other than their income* and garden-variety economic rationality under conditions of uncertainty and scarcity explains debt repayment. Yet, given that the aspiration to self-sufficiency and financial responsibility is widespread and class-invariant in the US, it is unclear why it would account for class differences in debt repayment (not to mention debt acquisition). A much simpler and more coherent explanation of why, for example, poor people do not file for bankruptcy while middle class people

do is that, ironically, filing costs money.¹⁵ Furthermore, the practices of for-profit “lower ed” institutions lay bare the fact that companies can and do capitalize on people’s mobility goals, desire for self-sufficiency, and lack of access to traditional mobility pathways, further indebting and rarely credentialing them (Cottom, 2017); perpetuating the self-sufficiency narrative through ‘nudges’ is an appropriable strategy that can be used toward maleficent ends. Finally, the evidence they offer to support their argument that people ignore debts that threaten their financially self-sufficient identities is unconvincing; their own data show that poor people juggle debts because they *can’t* pay all of them¹⁶ and the reason poor people don’t use a ‘narrative of making ends meet’ to describe usurious credit card or medical debt is because paying the latter is not required to make

¹⁵ The Chapter 7 filing fee is \$335 USD and the Chapter 13 filing fee is \$310USD. With a lawyer, the cost of Chapter 7 and Chapter 13 bankruptcy proceedings range from \$1,500-\$3,000USD and \$3,000-\$4,000 respectively (O’Connor, 2017). There is a fee waiver available for individuals and families whose income is less than 150 percent of the official poverty guidelines, but that waiver does not apply to lawyers’ costs.

¹⁶ Coral Nicholson, a respondent, says “I wish I could just have one whole month where I could pay every bill on time in the entire amount. But with me, I can’t, it’s always something” (12). Gloria Diaz told them, “[I’m] just surviving. I would have to choose...like one month I’ll pay my bill and I would leave one without paying, next month that’s the one I have to pay” (13). They note that families with incomes between \$16,000 and \$26,000 pay fewer of their debts on time than families with incomes between \$26,000 and \$40,000, but argue that ability to pay is not the only factor driving decisions about how to manage debts because there is more variation in debt management strategies within income groups than across them. I suspect, however, that despite being in the same income bracket, people who make \$40,000 per year pay off more of their debts on time than those who make \$30,000. Unfortunately, they do not provide this information and their sample size does not allow for hypothesis testing of this kind anyway. In short, it is likely their claim about variation—a claim that offers justificatory support for their cultural project—is based on an artefact of their categorization.

ends meet.¹⁷ Ultimately, their claim that economic standing is necessary but insufficient to explain debt management practices suggests that even if low-income people had more money, they would not pay off the debts that conflicted with their aspirational identities, but research the authors cite on uses of the Earned Income Tax Credit belies that claim (Sykes et al., 2014). Their “cultural” explanation for patterned debt repayment assumes that the financially responsible, self-sufficient social identity is unequivocally good—something to appeal to rather than challenge.

Cultural sociologists’ attempts to link analyses of poor people’s culture to explanations of mobility are based in problematic and ultimately untenable assumptions of inherent connections between culture and certain behaviors and between those behaviors and economic achievement. Though I dealt with assumptions about the latter connection in the previous section, it bears repeating here that there is no *inherent* connection between infidelity and poverty or single parenthood and poverty or even, as everyone since Marx except Weber has argued, wealth and work effort. Assuming that some scholars are resigned to the US’s current system of rewards and penalties, and that rather than try to understand it want to explain the (deviant) behavior of individual poor people within it, cultural concepts still do not seem to hold much value. Most standard measures of culture (e.g. beliefs, values) are class-invariant; surveys and interviews reveal

¹⁷ While they provide interview excerpts showing a general aversion to welfare amongst their respondents—probably because the data are drawn from a larger study on families who receive the Earned Income Tax Credit—the excerpts they use to show that people don’t pay debts they find unjust in no way suggest that people do not pay because of an attachment to a self-sufficient identity; they don’t pay these debts because compound interest and other structural features of credit card and other forms of debt make them impossible to pay in full. Finally, that the authors refer several times to exorbitant interest rates and hidden fees as “*perceived* injustices” suggests that they a) do not share this “perception” and b) believe “injustices” are a matter of low-income people’s mindset.

that poor and non-poor people value education and marriage at similar rates and share a host of other normative expectations and frames, including self-sufficiency narratives.¹⁸ This finding makes it difficult to link beliefs, values, and narratives to social class in either causal direction. Furthermore, cultural sociologists' reliance on a typically unobserved (white) middle-class as a reference point for classifying the behavior and culture of poor (Black) people not only undermines their purported commitment to heterogeneity, but also feeds misrecognition; it perpetuates the perception that the middle-class is a moral standard bearer and unreflectively produces white privilege as culturally available to anyone willing to "act normal" (Choo and Ferree, 2010).

Most cultural sociology of poverty is not written for or by people who share the experiences of its subjects; this is especially true of 'ghetto' ethnographies (Young, 2008). The audience for this research—the holders of uninformed, "straightforward beliefs about the cultural orientations of the poor or of ethnic minorities" that need to be assessed through empirical work (Small, Harding, Lamont, 2010: 10)—shapes its investigative quest and conditions a paradox that is at the heart of cultural analyses of poverty. On the one hand, researchers want to render understandable poor people's behavior or outcomes by appealing to their audience's common-sense intuitions about motives and incentives. They often do this by revealing the cultural similarities between (groups of) poor people and 'the mainstream.' Even where researchers find that the *content* of poor people's cultural orientations is different from that of the mainstream's, they intend to show that the process of developing those orientations is similar for both (Young, 2008). They believe that

¹⁸ People who have received means-tested benefits are more likely than those who have not to state that the government has the responsibility to care for those who cannot care for themselves, but not by much (62% to 54%) (Morrin, Taylor, and Patten, 2012). One doesn't need cultural concepts to explain this and many other attitudinal differences.

alerting their audience to its similarities with the (Black) poor—that revealing that the latter’s commitments or style of reasoning are similar to the former’s—will inspire empathy and understanding in the former. On the other hand, for culture to be an explanatory resource—for it to be relevant in explanations of divergent outcomes and individual behavior—there need to be cultural differences between poor and non-poor people and those differences need to connect causally to behaviors typically associated with (im)mobility and inequality.

Cultural sociologists have acknowledged this tension. In an article on cultural diversity and anti-poverty policy, Lamont and Small (2010) write, “in our view, a key to the eradication of poverty lies not in encouraging the poor to adopt the beliefs of the mainstream (since the mainstream and poor often do not differ substantially on average and also both hold self-contradictory beliefs) but in better understanding and channeling heterogeneity” (170).¹⁹ Given

¹⁹ They do not define explicitly what “better understanding and channeling heterogeneity” means, but they *do* advocate for a capabilities approach to understanding and addressing poverty (Lamont and Small, 2010: 170). The capabilities approach, originated by Sen (1979; 1999) and developed significantly by Nussbaum (2001, 2013), is a theoretical framework and policy paradigm that asserts that the freedom to achieve well-being is of the utmost moral importance and that it should be understood in terms of people’s capabilities, i.e., their freedom to do and be what they have reason to value. Culture, in this framework, is “part of the set of capabilities people have—the constraints, technologies, and framing devices that condition how decisions are made and coordinated across different actors” (Rao and Walton, 2004: 4). The capabilities approach is a normative, not explanatory, theory, so it is ironic that Small and Lamont would adopt it given their aversion to non-empirical commitments. Yet, the capabilities approach is arguably useful for overcoming the paradox I describe above. Per this approach, poverty constrains people’s capabilities by limiting not only their access to the material means (e.g., commodities) of achieving well-being, but also their cognitive means. Although ‘the poor’ and ‘the mainstream’ may not differ in terms of their reflective normative commitments they *do* differ in their cognitive resources for behaving in accordance with those

that ‘the poor’ and ‘the mainstream’ do not differ in their normative commitments, Lamont and Small (2010) emphasize the need to understand the ‘cognitive’ dimensions of culture and how they are affected by poverty. Though Lamont and Small tout the importance of understanding sense-making and shared frames²⁰, the cultural sociologists who have most vocally answered their call for attention to cognition focus not on sense-making but rather on processes that escape it—the un-sensed (and possibly un-sensible). In fact, a broader cognitive turn taking place in cultural sociology is in many ways a challenge to the dominance of “sense-making” as an empirical object in poverty studies.

commitments. Heterogeneous cognitive capabilities can be “channeled” without attacking poor people’s stated values. Again, they do not clarify the connotation of “channeling.” It is worth mentioning, however, the social psychological concept of “channel factors,” which are situational details that appear minor but have a critical impact on behavior by opening or closing channels. The notion of channel factors is central to behavioral economics and marketing. The primary ethical commitment of “nudgers”—those who argue for minor adjustments to “choice architecture” to promote (versions of) human welfare—is the “as judged by themselves standard,” which is not incompatible with the ethical standards of at least some understandings of the capabilities approach (Sunstein 2016).

²⁰ It’s unclear why they believe the notion of shared frames is less objectionable than the idea of shared values. My assumption is that values relate to morality in a way that frames seemingly do not; how an individual or a group thinks about the world and their lives is not as closely linked to notions of “the good” as what an individual or a group thinks is important and desirable. If a goal of their project is to promote moral concern for the poor, it makes sense that they would want to avoid the ascription of (deviant) values to them.

1.5 Culture and Cognition

Theories in cultural sociology have long relied on assumptions about agents' cognitive processes, but over the past decade a group of young sociologists has invested in making these assumptions explicit and formulating a theoretical and empirical agenda at the intersection of cognition and culture (e.g., Vaisey, 2009; Strand and Lizardo, 2015; Lizardo, 2017). These 'cognitive culturalists' (Pugh, 2013) are responding to developments within economics, psychology, and cognitive science—collectively referred to as judgement and decision-making sciences (JDM) (Bruch and Feinberg, 2017; Vaisey and Valentino, 2018)—which they frame as both a threat and a boon to the scientific and policy relevance of sociology. For cognitive culturalists, JDM concepts and frameworks are a non-politicized (read: scientific) solution to the paradox facing the cultural sociology of poverty and inequality and, more generally, a corrective to “representationalist” models of belief and interpretivist theories of action. Deploying a dual process framework of cognition and enculturation, these scholars account descriptively/theoretically for the class-invariance of normative commitments and the apparent disconnect between the latter and behavior by appealing to typically unobserved cognitive processes. Yet, relying as they do on Bourdieusean class theory, they are unable to articulate convincingly the relationship between class and this unobserved level of cognition (see Riley, 2017). Furthermore, attempts to ‘culturalize’ JDM concepts by scholars less enthusiastic about the promises of cognitive science for sociology (e.g, Lamont, Adler, Park, and Xiang, 2017) are liable to reinforce the most pernicious aspects of those concepts and their implications for poverty policy. Before addressing these limitations and dangers of cultural cognitivists' approach to poverty and inequality, I describe the history of cognitive science's rise to prominence in popular,

academic, and policy discussions of poverty and outline how cultural sociologists have thus far incorporated some of its major concepts and frameworks into their theories of human behavior.

Since the demise of sociologically informed, community-based action research in the 1960s, economics has been the dominant social science in the production of poverty knowledge in the United States. Its ascendance was enabled by three complementary trends that took root following World War II: the “Keynesian Revolution”, the revival of neoclassical labor market theory, and the rise of “scientism” (O’Connor, 2001). In the postwar years, U.S. Keynesianism shifted from its New Deal focus on redistribution and federal job guarantees to an emphasis on increased consumer buying-power, full employment, and market-driven growth. The neoclassical revival in labor economics successfully challenged the dominance of the institutionalist tradition, which argued that laws, corporate action, and labor unions were more significant in determining wage rates and workforce behavior than the laws of supply and demand. Against this view, neoclassical theorists—the most influential of whom comprised the Chicago school—contended that wages and productivity were products of naturalistic laws of supply and demand and cast trade unions and government regulation as obstacles to perfect competition and thus market efficiency. Most importantly, they rejected the idea that political and social institutions determine economic outcomes and amplified the role of individual actors making rational decisions to invest in their human capital (i.e., education and training) on the basis of expected future economic returns. Human capital theory implied that growth derived not from institutional arrangements but from market returns to personal investments and that differences in human capital—the result of differences in individual investment decisions—explained differences in economic outcomes; “it made fighting poverty, through human capital investments, compatible with economic growth” (O’Connor, 2001: 142). Theoretical shifts within economics were accompanied by a

methodological one toward econometrics and “scientific” testing of quantitative hypotheses, guiding policy attention and data collection efforts toward objects that can be comprehended and evaluated using those tools, i.e., individual-level attributes (O’Connor, 2001; Berman, 2014).

In the 1960s and 70s, through a concerted effort to sell their way of thinking and establish a network of research institutions, economists were able to impose their definition of poverty and means of validating knowledge claims about it on poverty policy; economists also benefitted from the “objectivity” of their methods, which became increasingly politically attractive in the wake of the heated “culture of poverty” debates discussed above. But, the dominance of rational policy analysis was not achieved without political struggle and has never been total. Indeed, economists and professional policy analysts have consistently incorporated psychological and sociological notions of the “culture of poverty” and social pathology into their models when the latter faced ideological and empirical challenges. In their plan for the War on Poverty in 1964, for example, Johnson administration economists responded to “structuralist” critiques of neoclassical economics (à la Gunnar Myrdal) by including community action programs for those who were psychologically so outside the social mainstream—trapped in a “cycle of poverty”—that they could not be helped by economic growth. In the 1980s and 1990s, facing the inability of their apolitical, human capital models to account for the “paradox” of declining wages and increasing homelessness in the middle of an economic “boom” or to compete with Conservative attacks on the welfare state, liberal policy analysts narrowed their research to focus on welfare dependency, skill deficits, and the underclass (O’Connor, 2001).

The Great Recession of 2008 was the most recent and arguably most significant threat to neoclassical assumptions about the efficiency of unregulated markets and the rationality of individuals and firms. “How did economics get it so wrong?” asked Paul Krugman (2009) in its

wake. The answer: it failed to account for the limitations of human rationality, or, in the words of Larry Summers, “There are idiots. Look around” (quoted in Lizza, 2009). The crisis in the utility of economic knowledge to explain and produce outcomes provided an opening for the ideas of a relatively marginalized social science—cognitive psychology (and cognitive science more broadly)—to shape poverty knowledge and broader poverty discourse. Revealing the dominance of economists and economic discourse in public policy, the policy applications of cognitive psychology have been relabeled “behavioral economics,” much to the chagrin of some pioneering psychologists (Singal, 2013).²¹

²¹ Hirschman and Berman (2014) discuss three ways that economists have policy effects: attaining ‘professional authority’, or prestige and legitimacy in certain policy fields; obtaining ‘institutional positions’ within organizations that shape policy; and shaping the ‘cognitive infrastructure’ of policymaking by imposing their ‘style of reasoning’—ways of thinking about problems and causal assumptions—and ‘policy devices’—sociotechnical tools that “turn the messy, endlessly complex world into a formal, calculative order than can be used productively” (796)—on certain policy fields.

Perhaps more than psychologists themselves, the ideas of cognitive psychology—specifically, the two-system model of the brain and the notion of “cognitive bandwidth”—have achieved professional authority in poverty policy; these ideas are seen as increasingly relevant for explaining, among other things, social program utilization, savings, and food choice amongst the poor as well as the “paradox” of why their behaviors do not align with their stated values. The increasing authority of these ideas is, as I mentioned, due in part to the Great Recession and the apparent untenability of rational actor assumptions (though, as Mirowski, 2013 argues, behavioral economics is hardly a wholesale turn away from human capital theory, nor certainly neoclassical notions of the market). The authority of psychological models of cognition has also increased within the academic field of economics (Geiger, 2017), evinced perhaps most clearly by the several Nobel Prizes awarded for contributions to behavioral economics over the past two decades. As I will argue, the ‘psychology of poverty’ is also attractive for a less obvious reason, i.e., because it enables a focus on individual behavior without the appearance of victim-blaming.

Behavioral economists reject rational choice assumptions that individuals have access to perfect information, a firm set of preferences, and infinite computation skills (Bruch and Feinberg, 2017). Based on decades of empirical investigations of individuals' decision-making processes, they argue instead that individuals have limited cognitive capacity and time to process

Psychologists and the behavioral economists who employ their ideas have achieved institutional positions of power within the poverty research industry. In 2010, the Office of Planning, Research, and Evaluation (OPRE) in the Administration for Children and Families launched the Behavioral Interventions to Advance Self-Sufficiency (BIAS—an acronym that cutely nods at the many cognitive biases that prevent rational action) project, which contracted the Manpower Demonstration Research Center (MDRC) to examine how “tools from behavioral economics can improve the well-being” of poor people (Richburg-Hayes, 2014). Though the Trump administration discontinued BIAS as an OPRE initiative, it lives on as a project of MDRC's Center for Applied Behavioral Science. The Urban Institute's US Partnership of Mobility from Poverty, funded by the Bill and Melinda Gates Foundation, includes a variety of economists and psychologists who specialize in behavioral science. On an international level, the United Nations has partnered with Innovations for Poverty Action to incorporate “behavioral insights” into its 2030 Agenda for Sustainable Development and has as its Behavioral Science Advisors two psychologists who were formerly members of President Obama's Social and Behavioral Sciences Team.

The professional authority and institutional position of cognitive psychologists and behavioral scientists in the poverty policy field has enabled them to shape the latter's cognitive infrastructure. The way behavioral scientists think about poverty; their causal assumptions about the relationship between the structure of cognition and decision-making; and their methods for explaining and demonstrating that relationship circulate not only through formal policymaking bodies, but also in schools of public policy and social work, which train the people who put policy into practice at the street-level and work in and start up nonprofit human service organizations (Lipsky, 1983/1969). It is worth noting that cognitive psychology's dual process theory undergirds Cognitive Behavioral Therapy, a popular therapeutic and case management modality in the human services. Popular liberal publications like *The Atlantic* and *The New York Times* have helped publicize psychological perspectives on poverty with headlines like “Your Brain on Poverty” (Thompson, 2013), shaping the larger discourse on poverty.

information—their rationality is “bounded” (Simon, 1991)—and therefore often rely on heuristics to solve problems, which sometimes results in systematic errors, i.e., cognitive biases. Underlying decision-making are two types of cognition. Type 1 cognition is characterized by slow learning and its operations are fast, automatic, and effortless; it is sometimes referred to as an intuitive process. Type 2 cognition is characterized by fast learning and its operations are slow, serial, effortful, and deliberately controlled (Kahneman, 2013). These processes are structurally dissociable in laboratory and natural settings. Type 1 is “prone to biases and errors,” whereas Type 2 “typically produces more unbiased and accurate results” (Schilbach, Schofield, and Mullainathan, 2016: 435).

Increasingly, behavioral economists are using the dual process framework to understand and explain the relationship between poverty and economic decision-making and the perpetuation of poverty. In their book *Scarcity*, probably the most well-known application of cognitive psychology to poverty, Sendhil Mullainathan, an economist, and Eldar Shafir, a psychologist, developed the concept of “cognitive bandwidth” to refer to the capacity to use Type 2 cognitive processes (2013). Cognitive bandwidth is a resource comprised of cognitive capacity, which underlies our problem-solving and reasoning abilities, and executive control, which underlies our ability to plan and exert impulse control. People who face and are *aware of*²² scarcity expend their

²² For Mullainathan and Shafir (2013), scarcity is not “not just a physical constraint. It is a mindset” (12). The objective fact that one faces conditions of scarcity is not enough to affect one’s bandwidth; one must also *feel* the scarcity for it to affect decision-making. Hence Schilbach, Schofield, and Mullainathan’s (2016) declaration that future research should “work to clarify what it means to ‘feel poor,’ and the mechanisms leading to these perceptions...understanding these perceptions helps to classify and identify those likely to experience decrements in bandwidth. It is also a first step toward finding ways to limit the impact of bandwidth reductions among the poor”

cognitive bandwidth on “tunneling,” i.e., focusing on the management of scarce resources, such that they have little left for long-term planning. Importantly, “tunneling” is *not* irrational; it enables people to address their most pressing problems. But it does deplete mental resources (bandwidth), leading to the deployment of Type 1, intuitive processes that result in mistakes and bad long-term decisions. Type 1 processes conserve cognitive energy and possibly offer hedonistic experiences through instant rewards, but ultimately perpetuate poverty through their effects on economic decision-making (see also Shah, Mullainathan, and Shafir, 2012; Mani, Mullainathan, Shafir, and Zhao, 2013; Adamkovič and Martončík, 2017).

In a much-publicized series of experiments, for example, Mani and colleagues (2013) found that when induced to think about the same financial problem, poorer subjects perform worse than richer subjects on cognitive tests. They also tested one set subjects over time and found that they perform worse on cognitive tests during periods of financial vulnerability. On average, they found that the effect of financial concerns on cognitive capacity corresponds to a (temporary?) loss of 13 IQ points. “The poor, in this view, are less capable not because of inherent traits,” they write, “but because the very context of poverty imposes load and impedes cognitive capacity. The findings, in other words, are not about poor people, but about any people who find themselves poor” (980). Or, as Bertrand and colleagues (2006) write, “the poor may exhibit basic weaknesses and biases that are similar to those of people from other walks of life, except that in poverty, there are narrow margins for error, and the same behaviors often manifest themselves in more pronounced ways and can lead to worse outcomes” (8). Unlike richer people, poor people do not

(439). One would be forgiven if they interpreted this statement to mean that the authors weren’t interested in addressing the conditions that we call poverty so much as people’s feelings about those conditions.

find themselves in “the midst of a system composed of attractive ‘no fee’ options, automatic deposits, and so forth, that is built to shelter them from grave or repeated error” (ibid.). In other words, all people share cognitive biases, but poor people do not have the time and resources to shield them from the consequences of those biases.

Though behavioral economists and neuroscientists share an understanding of human cognition, the latter are more concerned with and certain about the long-term effects of poverty on cognitive development. Over the past two decades, neurocognitive researchers have increasingly turned their attention to charting the relationship between socioeconomic status, brain structure, neural patterns, and cognitive function, using correlational evidence to support brain-based explanations of poverty. Though these researchers rely on theories of neuroplasticity to explain poverty’s effects on the brain, they often describe these effects as permanent (see Pitts-Taylor, 2019 for a critical review of this literature). On this point, neuroscientists are similar to cultural sociologists, who also view the effects of poverty as durable and see poor people as fundamentally different from non-poor people. Both neuroscientists and cultural sociologists engage in a form of determinism that advances (neuro)cognitive explanations for social problems even while attributing (neuro)cognitive conditions to social causes (Pitts-Taylor, 2019: 13).²³ Crucially, both

²³ Pitts-Taylor (2019) refers to neuroscientific claims that reify and fix poverty’s biological effects as instances of “biosocial determinism.” She distinguishes biosocial determinism from “purely biological determinism” on the basis of the former’s allowance for a “two-way influence such that experience also shapes biology” (13). I elect here not to use “biological determinism” because the connections that cognitive psychologists draw between the mind and brain are not always clear and, as I note, they are ambivalent on the relationship between exposure to scarcity and brain development and morphology.

also believe that their findings challenge victim-blaming narratives,²⁴ though neuroscientists seem much more aware than cultural sociologists that their research could be used for nefarious, or at least unintended, purposes (e.g., Hackman and Farah, 2009).

Cultural sociologists have reacted to the increasing use of cognitive processes to explain social phenomena (including, but not limited to, poverty) by urging cognitive scientists to “bring culture in” to their causal models (Lamont, Adler, Park, and Xiang, 2017) and, more frequently, admonishing cultural sociologists to incorporate psychological theories of cognition into their models of culture (Vaisey, 2009; Lizardo, 2017; Cerulo, 2010).²⁵ They are explicit that engagement with cognitive science and behavioral economics is crucial not only to sociology’s scientific development but also its public and political relevance (Ignatow, 2014; Lizardo, 2014; Bruch and Feinberg, 2017; Vaisey and Valentino, 2018; see Pitts-Taylor, 2014 on cultural sociologists’ anxiety regarding their place in the neurocognitive turn). “Sociology stands at a crossroads,” write Lizardo and Strand (2018), “the main issue is how to deal with the emergence of the cognitive neurosciences as a major player in the explanation of human action.”

²⁴ In a presentation at the 2015 International Convention of Psychological Science, for example, neuroscientist Martha Farah explained that while surveys show people think poverty is the result of poor choices, “neurons don’t deserve blame or credit. They don’t expend effort. They don’t have good or bad behaviors. They just behave according to the laws of the natural world” (Sleek, 2015).

²⁵ Some economic sociologists, particularly those in the Weberian tradition who are chiefly interested in the ascription of moral and cultural meanings to money and economic transactions, have sought to distinguish their theories from those of cognitive psychology and behavioral economics (Beunza, 2010; Bandelj, Wherry, and Zelizer, 2017). Yet, these sociologists also claim that the two approaches are complementary.

A group of prolific cultural sociologists has taken the road of reconstructing (Bourdieuian) practice theory using concepts from cognitive psychology, most importantly the dual process framework (DPF). Beginning with Vaisey (2009), these scholars have presented the DPF as a challenge to dominant theories of culture in action, principally Swidler's (1986, 2001) tool kit theory and allied approaches to culture [e.g., DiMaggio's (1997) schemas and Lamont's (1992) repertoire]. Based on the observation that people are bad at consistently and coherently accounting for their behavior, tool kit theory and other 'justificatory' views of culture argue that people's motivations for action must lie outside of their subjectivities in institutions. Culture's role in action is thus "limited either to imposing constraints on action via one's available repertoire [a loosely organized set of skills] or—most important—to 'making sense' of one's behaviors and choices after the fact" (Vaisey, 2009: 1680). Culture, in the tool kit or repertoire approach, is largely an "external scaffold" (Lizardo and Strand, 2010) that constrains the available systems, frames, and other tools that people use to navigate situations and justify their actions (Strand and Lizardo, 2015). In short, it locates motivation for action outside of individuals' subjective states and denies the latter causal efficacy; from the tool kit, framing, and other traditional 'cognitive' perspectives, culture makes action possible and/or meaningful but does not motivate or cause it.

The problem with this approach, per the cultural cognitivists, is that it relies on a "conception of cultural meanings as propositional, articulated, and logically coimplicated" (Vaisey, 2009: 1681), a "folk accounting scheme" that "makes the causal effect of [culture] on action exclusively a matter of deductive logic from ideas" (Strand and Lizardo, 2015: 45). Swidler's and others' conception of culture as explicit mental representations fails to account for both types of cognitive processes; the cognitive structure that Swidler and others would require to accept motivation by culture does not acknowledge that a) most cognitions work unconsciously

and b) people are not likely to be able to articulate them coherently, including in interviews. The neuroscience model of dual process cognition thus provides a way to account for the ‘paradox’ that drove tool kit theory’s elaboration, i.e., the incoherence of culture and its failure to provide retrievable motives. People’s stated values, beliefs, and preferences do not predict their behaviors—poor people who don’t want to get pregnant have sex without using contraception, for example—because the motivational impulse is (usually) not deliberative (Type 2); it is automatic and non-declaratory (Type 1).

Vaisey, Strand, Lizardo, and a growing group of young scholars (e.g., Lizardo et al., 2016; Wood et al., 2018), have looked to Bourdieusean practice theory as a bridge between cognitive science and sociology.²⁶ For Bourdieu, language is not essential to understanding how culture is embodied; the form of culture that motivates action is neither acquired nor stored symbolically. Instead, culture is acquired through recurrent experiences in particular institutional environments, “stored in procedural memory and manifested as a form of ‘skill.’” (Lizardo and Strand, 2009: 212). These ‘skills’ include both perceptual and motor skills as well as implicit dispositions. They are activated, in dual process terms, by type 1 processes, i.e., they operate unconsciously, and

²⁶ Vaisey (2009) and Lizardo and Strand (2009) also reference Giddens’s practice theory and concepts of stratified consciousness, but do not make use of his ideas in more recent elaborations of dual process theory; Bourdieu occupies a much more central role in their efforts at integrating cognitive science and cultural sociology. In their reconceptualization of belief as habit, Strand and Lizardo (2015) also borrow from pragmatist theories of belief, in particular those of Peirce, James, and Joas, but ultimately find them inadequate for explaining the persistence of belief in the face of problematic situations. Instead, they prefer Bourdieu’s notion of “practical beliefs,” which are durable, formed through recurrent experiential patterns, and not subject to decision-making.

embodied in the ‘habitus.’ Whereas ‘cultural capital’ is a resource for action (and thus, similar to the tool kit), habitus motivates action and informs “improvisation.”

Though much of their work up to this point has been theoretical, the cognitive culturalists have also used DPF-informed practice theory to investigate the cultural causes of behavioral differences between the poor and the non-poor (Vaisey, 2010) and to reinterpret past research on inequality (2016) and the beliefs and behavior of the poor (Strand and Lizardo, 2015).²⁷ Though they provide consistent interpretations of the relationship between cognition and action—making their hypotheses accurate by a pragmatist standard of truth—the connections they draw between poverty/class and culture are ultimately less convincing.

Vaisey (2010) uses data from the National Study of Youth and Religion to model the relationships between poverty status (income-based), educational ideals and expectations, and school continuation. He shows that a smaller percent of poor students report that they would like (ideals) and will (expectations) graduate from college than non-poor students. A significantly larger percent of poor youth than non-poor youth expect less than their ideal. He does not investigate whether there is a *causal* relationship between poverty status and ideals/expectations, only whether the latter predict (motivate) school continuation. Using a diagonal reference model to distinguish the effects of ideals and expectations and the discrepancy between them (i.e., a sense of educational constraint), he finds that expectations are a better predictor of future behavior than ideals, which, along with sense of constraint, are insignificant. But, when he interacts the parameter

²⁷ Sociologists have used the DPF and the notion of automatic cognition to study or make inferences about a variety of other phenomena, but I chose these three articles because of their substantive alignment with the focus of this essay (see Miles, Charron-Chenier, and Schleifer, 2019 for a review of sociological literature that uses DPF).

weighting the relative importance of ideals and expectations with poverty status, he finds that expectations matter much more for predicting school continuation of non-poor youth and ideals matter much more for poor youth.

To account for this finding, Vaisey (2010) suggests that because poor youth grow up in contexts where schooling is stigmatized their ideals “might matter *more* for predicting their choices because they need to be motivated enough to overcome the surrounding social inertia” (2010: 94). Through “socially patterned experiences”, the poor internalize cultural models and motives—forming a habitus—that “inhibit socioeconomic success” (96). In short, the poor continue to be poor partly because they are enculturated to prefer things that are bad for them; “if you want to know if a poor teenager will be in school five to six years later, ask her what she ‘ideally would like’” (Vaisey, 2010: 92).²⁸ Though this article is included in the *Annals* issue on the “new” cultural sociology of poverty, its conclusions are indistinguishable from the “old” culture of poverty and its emphasis on preferences aligns it with mainstream economics. Vaisey (2010) does not test alternative explanations for school continuation—he does not even compare the effects of culture and incentives, the other major explanation of poverty-perpetuating behaviors (Brady, 2019)—

²⁸ In Bourdieusean social theory, preferences are read as indications of capacity to appropriate; there is a connection between preferences and practical anticipations. Saying “I like” is actually saying “I can.” This is more than a semantic difference; it has practical implications, which should be of concern to scholars with ambitions to influence policy. Interventions designed to change people’s desires will be quite different from interventions designed to change their assessments of their capacity for action in a given field. Both of these will differ from interventions that assume their assessments are correct—or, objectively adjusted to their conditions of formation—and therefore attempt to change the conditions that enabled those assessments. Reading preferences as expressions of competences also complicates the capabilities approach, which depends on a distinction between values and capabilities.

because, he writes, his “primary goal here is to assess the role of ideals and expectations in the context of poverty rather than to ‘explain’ educational continuation per se” (90). Yet, his commitment to establishing a causal role for culture and interpretation of his findings belie this claim.

Strand and Lizardo (2015) reconceptualize belief as a “species” of “durable habit” formed through “repetitive exposure to structured regularities” (53). Belief, following Bourdieusean practice theory, is the non-idealized link between actors and their commitments to actions or ideas. Actors are durably conditioned by their patterned experiences such that their beliefs are, in a baseline condition (Bourdieu’s *illusio*), adjusted to objective realities found in situations; in this condition, reflexive deliberation (Type 2) does not motivate action. Strand and Lizardo (2015) use their reconstituted concept of belief to account for early childbearing among “poor inner-city young women” who, per Edin and Kefalas (2005), are “no different than their middle-class counterparts” with respect to their stated aspirations and beliefs (63). Why, if poor women believe that an “intact household was the best place to raise a child,” do they have children out of wedlock? Strand and Lizardo (2015) argue that the answer to this question is a mystery only if one has a “representationalist” conception of belief. Against the notion of actors as rational utility maximizers, they argue that “it is not belief as a reflective assessment of the link between childbearing (as an action) and the ‘utility’ associated with the probability of two counterfactual worlds (one with children; the other without) that *drives* the ‘decision’ to have children” (63). Instead, based on a rereading of Edin and Kefalas’ (2005) empirical work, they argue that the act of childbearing never emerges as an explicit goal that poor young women decide upon and that it “cannot be decoupled from a nonreflexive, habitualized belief, acquired early in life, in the capacity to be a good (capable) mother” (ibid.). In short, it is not their reflective belief in

mainstream norms that drives their behavior, but rather their nonreflective belief in their proficiencies for action in relation to the field to which they are habitually adjusted. Because poor women's beliefs correspond to the objective conditions of their neighborhood, they are realistic and not irrational.

In probably the clearest and most sophisticated effort at integrating cognitive neuroscience with cultural sociology, Lizardo (2017) uses the dual process framework to ground a flexible theory of enculturation and reinterpret the role of culture in ethnoracial and economic inequality in educational outcomes. Here, Lizardo is chiefly concerned with the relationship between what he calls, following Patterson (2014), nondeclarative and declarative personal culture, which map onto Type 1 and Type 2 cognition; their independent relationships to public culture; and the failure of declarative personal culture to (always) predict performance. The finding of little ethnoracial or class variance in declarative commitments proportionate to differences in educational outcomes has led several researchers to conclude that culture does not matter for educational achievement. Lizardo argues that this conclusion is based on a biased expectation of strong coupling between declarative and nondeclarative personal culture and between both of these and public cultural norms (which exist at meso and macro levels). People may know *that* success in school is important but not know *how* to be successful at school; they may have the requisite declarative competences—their discursive commitments may be strongly coupled to public norms—but not the requisite nondeclarative cultural competences.

In Lizardo's framework, nondeclarative cultural competences include both skills and tastes, which do not necessarily covary in relation to public culture; students can develop an oppositional declarative culture when, for example, "the institutionalized culture of school is hostile to [their] lifestyle-based nondeclarative competences (e.g., those related to speech, dress,

cultural tastes, and interactive styles)” and still perform well in school because of their nondeclarative academic skills (104). Likewise, middle-class parents can hold declarative commitments to their children’s autonomy and self-direction while at the same time implicitly encouraging their children’s comfort with authoritative institutional environments by enrolling them in structured, supervised activities (see Weininger and Lareau, 2009). In short, nondeclarative and declarative culture are structurally dissociable, as are both of these from public culture, and inequality is (partly) a product of this dissociability.

Emphasizing preferences and automatic cognition as causes of poverty and inequality is comforting; doing so allows researchers to maintain a focus on behavioral explanation without implicating agency as we typically understand it. Lizardo (2017) inconspicuously redefines race and class as “lifestyle-based nondeclarative competences” and conceptualizes inequality as largely the result of clashing nondeclarative competences and beliefs; from this perspective, institutions would be equally welcoming/hostile to anyone exhibiting lifestyles that correspond/clash with their nondeclarative norms. This framework psychologizes the institution—its culture, like individual cognition, takes declarative and nondeclarative forms that can be hostile—such that, as Ahmed (2012) writes, it can “*take the place of individuals*” (45) and become “the sick person who can be helped by receiving the appropriate treatment” (47). Yet, it is hard to see what the treatment would even be since, given that the institution mirrors the individual, its (unwelcoming) culture must be largely opaque to it.

Though the cognitive culturalists frame their approach as a break with commonsense or “folk psychology”, it’s hard to see how its application to poverty and inequality differs much from theories and empirical research linking various outcomes to so-called non-cognitive, soft, or character skills (Heckman and Kautz, 2013); their implications for poverty policy are arguably the

same: intervene early, when children form habits and acquire skills. Like Bourdieusean sociologists, many workers in the human services believe that insight—for workers, volunteers, and clients—comes with a break with routine practices, achieved through training and constant reflection on the self (i.e., reflexivity) to create a new disposition or set of habits (Riley, 2017).²⁹ This perspective drives behavioral modification programs in both philanthropic and penal welfare institutions (e.g., Haney, 2010).

The cognitive culturalists' approach also bears some disconcerting similarities to the argument that cultural adaptations to poverty constitute a self-perpetuating pathology, such that changes to people's economic circumstances or incentive structures would not change their outcomes at least not if it is "too late." The Bourdieusean notion of hysteresis—a mismatch between nondeclarative competence, or habitus, and objective circumstances, or field—suggests that poor people would not take advantage of beneficial changes in their objective environments or circumstances because of durable pre-adjusted habits. This idea is embedded, albeit in less flowery terms, in arguments that supplying poor people with more money for food would not change their consumption patterns because they have bad taste or a taste for bad things; more generally, it is what drives the notion that something other than insufficient material resources defines poverty. While some social workers' and service providers' focus on habit transformation is overdetermined by the structure and funding of their jobs and lack of resources, it is harder to

²⁹ The purpose of Bourdieu's scholarship, according to Rogers Brubaker, "is not simply to interpret the world; it is to change the world, by changing the way in which we—in the first instance, other social scientists—see it" (Brubaker, 1993: 217; quoted in Riley, 2017: 120).

understand why these sociologists focus on transforming (scientific) consciousness rather than transforming social relations.

1.6 Conclusions

Over the past ten years the “new” cultural sociologists of poverty have performatively cited the narrative that politicized objections to the “culture of poverty” drove cultural sociologists away from studying poverty for decades; deriving a kind of “speaker’s benefit” from this narrative, they appear not only courageously transgressive but committed to finding the truth at whatever political cost. Drawing a symbolic boundary between their “empirical” questions and the “political” concerns of their (typically uncited) critics allows the “new” cultural sociologists of poverty to obfuscate both empirical work that contradicts their arguments and agenda as well as their own ideological dedication to liberalism, most evident in their commitment to studying behavior.

The “new” cultural sociologists of poverty claim that their attention to meaning-making and cultural heterogeneity amongst the poor distances them from “culture of poverty” arguments and other unsophisticated positions on the relationship between culture and disadvantage. Yet, cultural sociologists are only interested in meaning-making to the extent that they can use it to explain behavior and “outcomes” (that are typically behaviors or behaviorally induced) they associate with mobility. Their appeals to cultural heterogeneity end up replacing a theory of the “culture of poverty” with a theory of the “culture of mobility,” one which relies on the notion of a (white) middle-class standard bearer. Despite finding class differences in “outcomes” cultural sociologists often find few or no class differences in various measures of culture (e.g., beliefs and values).

Recently, however, a group of young, prolific cultural sociologists has turned to a typically unobserved level of cognition to explain the relationship between outcomes and culture, in some ways undermining research that takes “sense-making” as its empirical object. These ‘cognitive culturalists’ apply concepts from cognitive science, most prominently the dual process framework, to social phenomenon, reinterpreting past studies to account descriptively and theoretically for the class-invariance of normative commitments and the disconnect between the latter and behavior. In their efforts to integrate concepts from cognitive neuroscience into cultural sociological investigations of poverty and inequality, they emphasize the role that automatic cognition plays in motivating behavior and producing unequal outcomes. The idea that automatic cognition or implicit bias is a principal driver of inequality coheres with a liberal worldview in which the (unintentional) behavior of individuals and psychologized institutions produces inequality.

Though the ‘cognitive culturalists’ present their perspective as a break with commonsense “folk psychology,” there is not much to distinguish it from economic research on the effects of ‘character’ nor certain social service approaches to ‘fixing’ poverty and poor people; all three highlight the importance of habits and dispositions in determining economic outcomes. Given the concern cultural (and other) sociologists display for their political relevance, they should consider the policy implications of the empirical objects they select and the approach they take to investigating them. As O’Conner (2001) makes abundantly clear in her masterwork on the history of US poverty policy, sociologists, particularly of the cultural variety, have been complicit in, if not at the forefront of, policymaking that pathologizes poor people and undermines movements for welfare rights.

2.0 Poverty Simulations and Feelings as a Vector for Social Change

2.1 Introduction

In February 2017, I sat in a high school gymnasium where 65 teachers and staff members from East Milltown School District gathered for an in-service training program to learn about the life circumstances of people living in poverty. The school district had recently seen a dramatic increase in the percentage of its students receiving free and reduced lunch. The District's administration organized this in-service event to encourage its veteran teaching staff to be more empathetic in their interactions with poor students and their families. Many of them, the Assistant Principal later informed me, hadn't fully 'adapted' to the new students who arrived in East Suburb after having been displaced by gentrification in adjacent Milltown City.

An employee of Milltown Friends for Change, the human service organization facilitating the event, had divided the teachers and staff members into small groups and provided them with a kit of materials describing the configuration and economic situation of a family living in poverty. Rather than simply read these narratives, each of the school personnel was assigned the role of a family member and instructed to enact it. The staff were participating in a "poverty simulation," an interactive immersion experience designed to increase awareness, promote social empathy, and inspire local change ("The poverty," n.d.).

Across the United States (US), the poverty simulation has become an increasingly popular event and educational tool for universities, school districts, social service and civil society organizations, and businesses. Though their specific reasons for arranging simulations are different, all these contexts share an assumption that "walking in the shoes" of imagined poor

people produces a form of social feeling that is a vector for individual and social/community change. Similar assumptions underlie related events that have cropped up in the past two decades, including “Forced from Home”, a simulation of a refugee camp created by the nongovernmental organization Doctors Without Borders, and the “Caminata Noctura,” a border-crossing simulation designed by entrepreneurs in the Mexican town of El Alberto.

Recent improvements in virtual reality (VR) technologies have also expanded opportunities to develop immersive virtual environments that aim to induce empathy, change behavior, and, ultimately, stimulate social change. The United Nations has a VR series designed to “bring the world’s most pressing challenges home to decision makers and global citizens around the world, pushing the bounds of empathy” and Stanford University’s Virtual-Human Interaction lab has a project that enables participants to “viscerally embody an avatar” who encounters different forms of racism and sexism; the National Football League (NFL) is using it as a diversity training tool.³⁰

³⁰ The applications of VR as a tool for tackling social problems (via empathy-based individual behavioral/psychological change) will likely continue to grow as VR headsets become cheaper and more widespread. In addition to discrimination based on racism and sexism, technologists have developed environments that enable people to simulate the experience of being date raped, homeless, and forcibly displaced. In an interview with *Wired* magazine, Palmer Luckey, the founder of Oculus Rift, the most well-known VR company, has suggested that making VR pervasive is a “moral imperative” because “everyone wants to have a happy life, but it’s going to be impossible to give everyone everything they want...Virtual reality can make it so anyone, anywhere can have these experiences” (Au 2016). In Luckey’s vision for the future, we will use VR not only to reduce the biases of the relatively privileged but to artificially improve the lived experiences of the relatively disadvantaged.

Together, these events and technologies form an instructive social phenomenon for thinking about how organizations and communities conceptualize, explain, and address poverty and other ‘social problems’. In the US and elsewhere, behaviorist explanations for poverty, driven by social scientific analyses of individual-level variables and ‘ghetto culture’, legitimize the state’s enforcement of work and the sexual contract through social welfare policy (Kelley, 1997; O’Connor 2001; Cooper 2017). Researchers have demonstrated the ways that the state and its surrogates attempt to modify the behavior and desires of poor people using a variety of disciplinary, penal, and therapeutic technologies (e.g., Soss et al, 2011; Piven and Cloward, 1993; Haney 2010; Polsky 1993). But what about the events and technologies organizations use to modify the habitus of employees the state gives contracts and expects to work on and engage ‘the poor’? How do these events and technologies theorize the connections among *their* emotions, attitudes, knowledge, behavior, and social change?

In this article, rather than evaluate the effectiveness of the poverty simulation in generating social feeling and increasing participants’ structural attributions for poverty, I take the simulation and organizers’ and facilitators’ evaluations and expectations of it as my empirical objects. By researching the professionals and organizations that promote poverty simulations and related activities to public and private entities, I explore how this increasingly common simulation idiom works as an approach to social problem engagement. I ask why organizers and facilitators see certain emotions as a route to social change and why the simulation is so marketable *now* as a tool for development and transformation. In focusing on the cultural frames of professionals whose job is to respond and/or train people to respond to poor people, I attempt to help broaden the sociology of poverty’s field of vision beyond what Rodríguez-Muñiz (2015: 104) refers to as its “myopic fixture on the poor” and their lifeworlds.

I begin by explaining the history, design, and uses of the poverty simulation. After describing my data and methods, I situate the poverty simulation in relation to Hoffman's (2006; 2007; 2016) theorizing of simulations as social processes within organizations and compare it to other events and technologies with substantive or tactical similarities. Based on participant-observation at poverty simulations and meetings where they were planned, content analysis of materials used to facilitate poverty simulations, and interviews with facilitators, I make three specific claims.

First, simulation facilitators frame poverty (and, implicitly, other social problems) as something you have to *feel* to understand and cast traditional methods of teaching and learning about poverty (usually via “numbers” and “statistics”) as inadequate, unconvincing, and susceptible to cynicism. I suggest that facilitators are guided by a trust in feelings that departs from a trust in numbers usually associated with expert knowledge. Second, facilitators trust specifically in feelings with a negative valence and high arousal value, which they see as accurate and therefore believable replicas of the feelings experienced by people living in poverty. I argue that facilitators share an elemental conviction that suffering produces a form of understanding that is corrective. Third, for facilitators and organizers the simulation (and the feelings it inspires) is an alternative route to social change that does not involve the contention and confrontation typically associated with the ‘political’. I conclude that as VR technology becomes better and cheaper these “simulations for social change” are likely to become more and more common in educational, work, and civic organizations and everyday life. I briefly outline some questions and approaches that sociologists who study poverty, social problems, and civic engagement can take to researching and theorizing them.

2.2 What Is A Poverty Simulation?

The original poverty simulation was a “welfare simulation” designed by the Reform Organization of Welfare (ROWEL) in the late 1970s. ROWEL, a group of Missourian religious leaders and lay persons that formed in 1972 in the wake of cuts to entitlement programs, created the simulation to train church members as “lay lobbyists” for increases in means-tested income transfers, most notably Aid to Families with Dependent Children (AFDC), in the Missouri State Capitol. In 2002, ROWEL sold the copyright for its simulation kit to the Missouri Association for Community Action, now known as the Missouri Community Action Network (MCAN). MCAN renamed the kit “The Community Action Poverty Simulation” and revised its contents to “reflect the families that have been served by community action” (thepovertysimulation.net), many of which, as the simulation facilitators’ guide indicates, “do not, technically speaking, fall below the poverty line. Rather, they typify the average or vast majority of low-income homes.”

MCAN is an association of Missouri-based Community Action Agencies (CAAs), which are nonprofit organizations and public agencies established under the Economic Opportunity Act of 1964 to fight America’s War on Poverty by enlisting the “maximum feasible participation” of poor people in determining what would help them become self-sufficient. CAAs were formative sites for local activists and provided jobs to low-income residents and spaces for them to organize and launch campaigns demanding services and resources from the state (Naples 2014). The success of CAAs in eliciting poor people’s activism and participation prompted white backlash and

opposition from big city political machines, which in 1967 lobbied successfully for legislation limiting poor people's control over CAAs (Cazenave, 2007; see also O'Connor, 2001).³¹

When Nixon became president in 1970, he appointed Donald Rumsfeld as Director of the Office of Economic Opportunity, then the funding body for CAAs. Rumsfeld issued an instruction stating that the "primary catalytic mission" of the CAA was "to make the entire community more responsive to the needs and interests of the poor" and that, more important than the services it provides, its success is measured "by the improvements and changes it achieves in the *community's attitudes and practices toward the poor* and in the allocation and focusing of public and private resources" (quoted in Bunch and Wang, 2016: 156; emphasis mine). No longer driven by the will of poor activists, CAAs were directed to focus on changing beliefs and actions and developing more efficient uses of dwindling public monies, rather than challenging existing power arrangements and patronage systems. The poverty simulation is a tool that CAAs and affiliated organizations use to fulfill this mission, which remains central to their work. For some organizations, like MCAN and Friends for Change, the poverty simulation is also a way to recruit volunteers and generate revenue in increasingly competitive markets for public and private monies.³²

³¹ Congress passed a pair of amendments in 1967 that gave local elected officials the authority to select the official CAA for their district (Green Amendment) and stipulated that 1/3 of the seats of every CAA's board had to be given to elected officials and 1/3 to private sector representatives, leaving 1/3 of seats to represent the "maximum feasible participation" of poor people (Quie Amendment).

³² Like wages, funding for CAAs remained flat or below inflation throughout the 1970s, and in 1981, under the Reagan Administration, Congress authorized the Community Service Block Grant, which consolidated, devolved, and reduced funding for anti-poverty programs, including CAAs. Since MCAN acquired the poverty simulation in

Except for some tables, chairs, and a large room, the materials required for the poverty simulation come in a sophisticated kit that fills a 50-gallon rolling plastic storage trunk. In addition to the role descriptions discussed below, the kit includes a director's manual, a media guide, sample press releases, a fact sheet about poverty in the US, and a list of suggestions for "what you can do" to end poverty.

As participants enter the simulation space, which represents the "community," the facilitator randomly assigns them to one of 26 families and directs them to the middle of the "community" where they find and take a seat at the group of chairs designated by a sign indicating their family name. Each family receives a packet of information including a description of family members; a brief backstory that intimates why the family became poor; a list of the family's sources of income, possessions, and bills; identification documents; play money; and transportation passes. Each family profile falls into one of nine categories: recently unemployed; applying for social services and employment; single, living in homeless shelter; single, living with partner and child; employed, receiving food stamps; employed; receiving retirement, living in a homeless shelter; receiving retirement, living alone; and grandparents raising children. The

2002, the poverty simulation has proved a major success and become an important source of income for MCAN; in 2016, sales of poverty simulation kits (\$2,000 each) and two-day facilitator trainings (\$410 per person) generated \$236,525 in revenue, or 14 percent of total revenue and over 25 percent of the amount given to the organization through government grants. MCAN maintains a separate website for the poverty simulation and employs a full-time poverty simulation manager to oversee the materials and trainings. Facilitators, like Friends for Change, also make money from the poverty simulation; East Suburb School District paid \$1,200 for its staff to immerse themselves in the narratives of MCAN's clients.

backstories correspond to these categories, such that, for example, all “grandparents raising children” are doing so because their “daughter was incarcerated for drug use.”

Surrounding the families, which together compose the “neighborhood,” are “community services,” long tables that represent the resources available to poor families, including a bank, pawn shop, employer, school, utility company, landlord, police station, and community action agency, among others. Volunteers staff the community resource tables and perform the tasks associated with their role; the employer, for example, clocks workers in and out of work, writes paychecks, and hires and fires people. Using these resources, participants must “try to walk a mile in the shoes of those who are poor” (Facilitator’s Guide) for four fifteen-minute “weeks,” the beginning and end of which are marked by the facilitator’s whistle.

Ideally, and per the instructions MCAN includes with the simulation, all or at least most volunteers staffing the resource tables should be people who are currently poor or have experienced “poverty situations.” MCAN describes their participation as “an essential ingredient” and directs the facilitators and organizers to “emphasize that the simulation is an opportunity for low-income people to educate the simulation participants; and to assure them that the intent is not putting them on display.” Involving “low-income people” in the simulation is a kind of minimum-feasible participation. Yet, poor people did not make-up the majority of volunteer staffers at any of the poverty simulations I attended during my fieldwork. And, per my interviews with facilitators, the volunteers at most poverty simulations are not clients but rather service providers and/or people who regularly volunteer with the community organizations sponsoring the event.

The simulation, which lasts about 70 minutes, is followed by small group discussions that are dominated by a kind of collective emotion work that is less about managing feelings to maintain relationships or influence impressions and more about publicizing feelings to affirm their

generative potential for change and insight. This form of emotion work does not arise spontaneously but is deliberately evoked by the list of discussion questions supplied by MCAN. These questions are one explicit manifestation of the ‘feeling rules’ of the simulation, i.e., the expectations that guide participants’ processes of emotion management (Hochschild 1983/2012). The first question focuses on what ‘families’ accomplished (e.g., pay the rent; keep utilities on; buy food), what they did in the process (e.g., neglect their children; cheat, steal, or do something else illegal; help each other), and what happened to them (e.g., eviction). The discussion guide then asks participants to compare the outcomes of their families; to describe the feelings they experienced, the way they felt about themselves, and why; to share how they felt about the way other people responded to their needs; to explain whether and how their attitudes changed; and to state the conclusions and/or insights they were able to draw about the ‘life experiences of low-income families.’ Steered by the questions, discussions begin with reports of what objectively happened, move to emotional reflections, and end with considerations of attitudinal change and statements about the lives of poor people. Conclusions about poverty follow from feelings about rather than reports of what happened. The fact that one was evicted, for example, matters less for drawing conclusions about poverty than how one feels about having been evicted.

A wide variety of public, private, and third sector organizations host and participate in poverty simulations to ‘raise awareness’ about poverty. Setting aside, for the moment, the question of what it means to ‘raise awareness’ about something that most people in the US will experience at some point in their lives (Rank, 2011; Rank and Hirschl, 2015), the purpose of this immersive approach to awareness-raising varies by organization. School districts, professional schools, social service agencies, non-profit groups, customer service companies, and programs like Teach for America and AmeriCorps use the simulation as professional development, i.e., as something that

will improve workers' and/or volunteers' skills. Corporations use it for teambuilding and customer service training.

2.3 Data and Methods

The arguments I elaborate here are based on data I gathered through semi-structured interviews with poverty simulation facilitators; content analysis of poverty simulation materials and academic and popular articles about them; and participant observation at poverty simulations and meetings where they were planned. I participated in six poverty simulations in and around a Rust Belt city I pseudonymously refer to as Milltown City. Three of the simulations took place at institutes of higher education (one community college; one private university; and one state university); and the other three took place in a suburban school district; church; and community center. At all the simulations, I took the role of either employer or pawn shop owner, which are two of the busiest community resources in the simulation. I also facilitated small group discussions after the simulations, which provided insight into participants' reflections on the simulation. Finally, I conducted informal interviews with participants before and after the simulations.

During my fieldwork, I was employed as a volunteer coordinator at Milltown Friends for Change, a chapter of a national anti-poverty human services organization that hosts poverty simulations to recruit volunteers for its programming. My employment there afforded me access to meetings where facilitators and host organizations planned and discussed poverty simulations and to the poverty simulation materials, which as I note above are quite costly.

I conducted semi-structured interviews with 15 poverty simulation facilitators, 12 of whom were part of the Friends for Change network. The three other facilitators worked for other human

service organizations and were recommended to me by Friends for Change facilitators. Three of the facilitators are Black women; six are white women; and six are white men. I did not find any significant differences between the responses of facilitators who worked for Friends for Change and those who worked for other organizations. Interviews lasted between one and two hours and were transcribed verbatim.

I conducted the interviews after having participated in several poverty simulations and my questions were grounded in descriptive and then focused coding of my fieldnotes, which highlighted the centrality of feelings and community to the poverty simulation as an event. I then coded the interview data according to hypotheses I developed as a participant-observer, focusing on facilitators' descriptions of the simulation's purpose and their explanations of how it works.

2.4 The Poverty Simulation as Social Process

Hoffman (2007) theorizes simulations as social processes within organizations that vary across three dimensions: (i) whether they have a predominantly virtual or physical interface (experiential modality); (ii) how realistic participants perceive them to be (perceived realism); (iii) whether they pre-enact a future situation as a means of training or, in contrast, reenact a scenario or generate a self-referential process (referential frame). Organizations use simulations to manage risks and uncertainty, create experiences that are otherwise practically or ethically out of bounds, and/or provide substitute information where empirical data are missing or prohibited, usually for the ultimate purpose of preparation or knowledge production.

Many organizations use the poverty simulation to provide an otherwise practically unavailable experience to participants who are preparing or training for roles, events, and situations

where they will regularly interact with people living in poverty. As with traditional preparative or task-focused simulations (e.g., CPR trainings or military field exercises), the poverty simulation has a physical interface and its effectiveness depends on participants' sharing an interpretive agreement that the activities they perform approximate some indexed reality of poverty. Unlike traditional task preparation simulations, in which participants repeatedly simulate activities and roles they will perform in some future higher-risk scenario, participants in the poverty simulation—those who take on the roles of poor families—are not likely to participate more than once³³ and do not perform a role they anticipate holding in the future.³⁴

Though participants are often preparing for scenarios approximated by the poverty simulation, such as interactions with poor clients or students, they play a role for which they are not training and experiment with skills—namely, those necessary for survival in simulated poverty conditions—they do not *personally* need in the present³⁵ or imagined future. Instead of learning by doing, participants in the poverty simulation learn by feeling. Put differently, while the learning in most preparative simulations—from flight simulators to sparring sessions to concert

³³ This characteristic also distinguishes poverty simulations from fantasy role-playing games (Fine 1983).

³⁴ It may, however, be a role they hold at the time of the poverty simulation. The poverty simulation is especially popular in colleges and universities. While dominant beliefs hold that university students are uniformly privileged, recent research by Sara Goldrick-Rab (2016) shows that students from poor families do not cease to be affected by poverty upon entering colleges and universities; instead, many of these students face homelessness and hunger and the overwhelming majority of them are unable to graduate within 5 years, if at all, due to a lack of material resources.

³⁵ Again, this assumes that participants are not living in poverty. It is probably fair to say, though, that poor and working-class participants likely already possess the skills with which middle-class participants are experimenting.

rehearsals—is practical (Wacquant 2006), the learning in the poverty simulation is experiential and emotional. Yet, facilitators and organizers hope and expect that the experience will affect practices, those routine embodied activities that enable people to do certain things and think of themselves in certain ways.

Standardized patient programs within medical education and certification share with the poverty simulation an interactive format and a purpose of engendering empathy, and for this reason serve as a good point of comparison. In standardized patient programs, trained actors simulate patients with common symptoms and medical students interview them, trying to diagnose their underlying condition, typically in front of the latter’s peers and instructors. Following the interaction, the actors evaluate the students’ performance, including whether they voiced empathy and expressed compassion. Setting aside questions about the connections between concerns about doctors’ affect and the commodification of health care, standardized patient programs are premised on the notion that less judgmental, more empathic doctors are better able to elicit information that aids diagnosis and treatment. Medical students *practice* empathy and non-judgment by interacting with simulated patients, not by simulating the patients themselves.

The author Leslie Jamison writes in an essay on her experiences as a medical actor that the motions of standardized patient programs are an implicit “acknowledgement of effort” that “chafes against the notion that empathy should always rise unbidden, that *genuine* means the same thing as *unwilled*, that intentionality is the enemy of love” (2014). The poverty simulation also admits that social feeling for poor people is not an impulse; in fact, it begins from the position that most people’s impulse is to judge and condescend to poor people. But, the corrective for this impulsive deficit or dysfunction is neither discipline—it is not *solely* a matter of practice—nor education—no amount of reading or studying suffices—but momentous experience. As I argue below, for the

poverty simulation experience to be momentous, for it to be ‘eye-opening’ as facilitators, participants, and journalists often describe it, participants must a) feel emotions with a negative valence and high arousal value and b) believe that those feelings are *actually* how people in poverty feel in everyday life.

2.5 You Have to Feel It to Believe It

In interviews and academic evaluations, simulation facilitators and organizers routinely claim that for people to ‘really’ or ‘truly’ understand poverty, they need to experience and feel what it is like to be poor. From their perspective, traditional means of presenting and learning information about poverty (i.e., via facts and statistics) are insufficient for generating the deeper awareness necessary to combat stereotypes and, when participants are preparing to work on/with poor people, provide services effectively. Facilitators view numbers as less compelling than feelings and dismiss or downplay the traditional appeal of quantification as a technology that “minimizes the need for intimate knowledge and personal trust” (Porter, 1996: ix) and “provides a basis for agreement among people who otherwise have little in common” (Davies, 2018). Whereas most of the academic and applied training that professionals (and oftentimes volunteers) receive encourages them to detach their feelings from their observations of and behavior towards clients, patients, or students—the strategic maintenance of emotional and physical boundaries is central to the ethics of most interpersonal service work—the poverty simulation encourages them to reattach (certain) feelings to observations. In place of a discourse of numbers, which professionals use to avoid the appearance of judgement and partiality, simulation facilitators

substitute a discourse of feeling, which, interestingly, they *also* associate with the exclusion of judgment and the formation of common ground.

Simulation facilitators view ‘facts’ and discussion as inadequate to the task of changing people’s minds about poverty. In a 2011 *Teaching Sociology* article, for example, Steck and colleagues conclude, based on their students’ reflections on the poverty simulation, that while showing students poverty statistics and trends gives them “a solid knowledge base on the number and proportion of Americans living below the poverty line...an exclusive reliance on ‘the facts’ fails to challenge students’ underlying assumptions and stereotypes about why people are poor” (270). This sentiment is echoed by facilitators and organizers in press coverage of poverty simulations. At Wright State University, where all first-year medical students are required to participate in the poverty simulation, the professor who organized it explained to a reporter that “having students play the role of a family member in poverty is a more effective way to illustrate the pervasive impact of significant financial stress than simply talking about it” (Mihalek, 2018).

The notion that the poverty simulation is a more compelling and effective than traditional strategies for teaching people about poverty was expressed by my interview respondents. John, a white man in his late 30s who is the assistant principal of a local high school in a school district that organized a poverty simulation for its teachers and staff, explained to me what the poverty simulation does that “reading a book or just learning about [poverty]” does not. He said that he felt “a sense of anxiousness” that “gave me that feeling like, if I was living in this situation, I would be anxious too.” The anxiety, furthermore, drove him and his ‘family’ to behave unscrupulously within the simulation. “And almost toward the end of the simulation we became desperate,” he said, “like we tried to do some things to make ends meet that probably were unethical but that’s

just how we felt in that simulation...you know, I felt anxious, and I felt desperate, and I don't really remember a book doing that for me.”

Echoing John, Jennifer, a black woman in her early 40s who directs community education for a large network of foodbanks and has facilitated hundreds of poverty simulations for a broad range of organizations, clarified to me the difference between reading about and ‘experiencing’ poverty:

I mean, reading increases your knowledge; it gives you some facts...If you're an open-minded person, it may make you want to do more research about a particular area that you did your reading about. A poverty simulation actually [makes] you experience stress...reading it's just me internalizing a document or a book. Where a poverty simulation you experience with other people, like having that time to really be able to experience your body going through the emotions of somebody who is stressed.

Jennifer suggests that whereas factual knowledge can be convincing to people who are ‘open-minded,’ the simulation idiom is more broadly applicable because it engages people's feelings in a group setting. The pervasive sense of anxiety and stress generated by the shared experience of the poverty simulation—feelings that in the next section I will show are purposefully conjured by its facilitators—provides a way for facilitators to engage people who are not initially (i.e., before the simulation) ‘open-minded’ in discussions of poverty.

While the emotional experience Jennifer describes is intense and disturbing, the simulation that elicits it is, according to Jennifer, a “non-threatening” way to engage people in difficult conversations. Jennifer explained that if she began a conversation by saying that poor people are

not lazy, “people will have a lot of debate or unwillingness” to talk to her. The poverty simulation, in contrast, gives people an experience that they can talk about; “if you’ve experienced something,” she said, “you’re more likely to want to discuss it.” Jennifer was the first facilitator I interviewed, and in subsequent interviews I asked facilitators whether they agreed with Jennifer’s assessment of the simulation of the assessment as “non-threatening”; all but one did. The facilitator who disagreed only did so partially, stating that the “shared experience reduces some of the threat to a point, but it is such a stressful, frustrating, fearful experience.”

My ethnographic observations largely support the facilitators’ understanding of the simulation, and the common emotional experience it produces, as “non-threatening” or conflict-avoidant; it is a method of *civil* engagement. I did not witness a single argument at any of the simulations in which I participated. Even in the small group discussions that I helped facilitate following simulations, there was no debate, only mutual affirmation of emotional response. This is not to say that participants did not have conflicting reactions to the simulation, only that their reactions never manifested in open contention. At one simulation that was mandatory for undergraduate social work students, for example, I saw a young black woman whisper “that’s so stupid” to herself in response to a young white woman’s comment that the simulation demonstrates why “we need to encourage community gardening” to bring people together and teach them how to feed themselves. As I describe in the following sections, facilitators value the simulation not only because it helps them raise awareness and recruit volunteers but also because its focus on *certain* feelings allows them to avoid conflict, or at least keep it *sotto voce*, and, in so doing, avoid politics.

The simulation instantiates a common sense that poverty needs to be felt to be understood; reading is not sufficient, nor is listening to a lecture. Yet, for most facilitators, only certain

emotional states have value for inspiring social action, specifically those that are unpleasant with a high arousal value. Despite their association with poverty, emotions like boredom and loneliness, unpleasant states with low arousal value, are intentionally not drawn out by the poverty simulation.

At a network meeting of Milltown City Friends for Change, Sherryl, a Site Coordinator, talked about wanting to incorporate people who work in social services into the debriefing component of the poverty simulation. She wanted these people, presumably experts, to more formally explain to simulation participants what it is like to use social services. George, the paid program evaluator and a former Site Coordinator, countered with one ‘finding’ of his evaluation: middle-class volunteers really like the poverty simulation for its experiential and distressing qualities, which leave a lasting impression on them. He suggested that Sherryl shouldn’t tamper with the simulation because subjecting potential future volunteers to lectures from social workers and other social service personnel could detract from their disintermediated experience. He noted that for middle-class volunteers, the simulation is a reprieve from their typically rational and logical approach to social issues. Sherryl, a black woman in her forties who grew-up in a poor household and survived periods of homelessness, replied that George’s response is ‘really funny’ because ‘poor people are lectured all the time.’

For facilitators like Jennifer and George, immersive experience is more compelling and effective than traditional strategies for teaching people about poverty because people often view the latter as biased or boring. As Steck and colleagues contend, “assertions by an instructor regarding the structural inequalities and unique difficulties faced by those in poverty may fall flat or be perceived as naïve or biased by the students” (2011: 270). The poverty simulation transforms incredulous participants into believers by making them feelers first, advancing an empiricist understanding of truth. Yet, Sherryl’s reply to George’s rejection of her adjustment to the

simulation—that it’s really funny because poor people are lectured all the time—is a frank commentary on the limits of immersive representation. Being lectured is, as Sherryl points out, something poor people experience all the time. Yet, this component of their everyday lives—in addition to experiences of joy, pleasure, or ennui—is not part of the simulation experience. In the following section, I suggest that facilitators’ emphasis on pain is based on an implicit model of social action wherein pain begets corrective understanding begets vaguely-defined involvement.

2.6 Feeling Bad to Better Feel

Lauren Berlant (1999) argues that belief in ‘national sentimentality’— “a rhetoric of promise that a nation can be built across fields of social difference through channels of affective identification and empathy” (53)— suffuses (identity) politics in the US. She contends that minoritized groups often use sentimentality and trauma to try to achieve social change by encouraging “classically privileged national subjects” (e.g., middle-class Whites) to “feel the pain of flawed or denied citizenship as their pain” (ibid). This affective tactic of the dispossessed should, theoretically, lead those with power to do whatever they can to eradicate the pain with which they now identify, eventuating structural transformation and reauthorizing the national collectivity premised on the notion that we are all alike because we can all experience pain, “a universal true feeling” (ibid.; see also Berlant, 2008). Berlant contends that this ‘politics of true feeling’ advances the untenable claim that trauma only produces clarity—that feeling *bad* is reliable evidence of injustice—and creates a “sense that changes in feeling, even on a mass scale, amount to substantial social change” (1999: 54). “What does it mean,” she asks, “for the theory

and practice of social transformation when feeling *good* becomes evidence of justice's triumph?" (1999: 58, emphasis in original).

The poverty simulation and its facilitators traffic in a sentimental politics similar to the one Berlant theorizes and critiques. Facilitators emphasize the importance of participants experiencing psychological pain in the form of anxiety, stress, and frustration as a means of understanding the reality of poverty. They seek to heighten the possibility that middle-class participants will identify with the pain of poor people by adjusting the simulation to make it more difficult and therefore, from their perspective, more accurate or truthful. They assume hopefully that this process of identification and subsequent heightened awareness will lead participants to act in some way to alleviate poor people's pain.

There are a couple of slight differences between the discourse of sentimentality Berlant describes and the poverty simulation. Although poverty simulation facilitators believe in the power of the experience of pain to provide participants with clarity and higher understanding, they do not *necessarily* believe that experiencing poverty *in real life* is enlightening. Instead, they think that real life poverty is traumatic, preventing people from thinking clearly about the long-term consequences of their actions and leading them to, as one facilitator expressed, "live in the tyranny of the moment"—in the language of development economics, that poverty shortens people's 'time horizons' and produces a 'present-bias'. By having an embodied experience of anxiety and turmoil, simulation participants achieve clarity on *why* poor people make the (bad/impatient) decisions that they do. Furthermore, whereas in the feeling culture created by national sentimentality feeling better is evidence that things *are* better, in the feeling culture of the poverty simulation feeling bad

is evidence that one can and will *better* feel.³⁶ That is, facilitators hope and believe that the acute, distressing feelings participants experience in the simulation will lead them to adjust their emotion work, to be better *at feeling*.

The poverty simulation thus addresses both the more cognitive and affective aspects of what Weber (YEAR) called ‘the problem of meaning’, i.e., the absence of inherent significance to the order of the world and, especially, human suffering in it (see Geertz 1973). The poverty simulation is pedagogical for participants, giving them an analytic vocabulary in which to understand the experience of poverty and relate it to poor people’s behavior and an emotional one in which to express their feelings in a manner that complements the tenor of poor people’s experiences; it teaches participants not how to avoid feeling pain, nor really how to help others to avoid feeling pain, but rather how to feel *about* others’ pain (ibid.).

The feeling rules of the simulation—the expectations that guide participants’ processes of emotion management (Hochschild 1983/2003)—are conveyed implicitly through the structure of the simulation and explicitly by the facilitator. The simulation is designed to elicit gradually negative valence and high arousal affective states, like distress or frustration. Participants appear calm as they meet and chat with their new ‘families,’ sometimes laughing at family members impersonating assigned roles that are incongruous with their age and/or gender identity, like one man in his early twenties I saw unconvincingly act the part of a twelve-year-old girl, tugging on his Mom’s sleeve asking when they were going shopping. Reading from the guide supplied by MCAN, the facilitator reminds the participants, “This is a simulation, not a game. You may be

³⁶ Feeling bad can also be evidence that one is good, e.g., white people’s declarations of their white privilege involve a pride in feeling shame (see Ahmed, 2005).

tempted to treat this as a game...the situations we use are real, based on real-life experiences of families with low-income.” The entreaty not to treat the simulation as a game is a plea to take it seriously—to not enjoy it too much or at least not in a frivolous or mirthful manner. Middle-class participants should not completely enjoy the simulation experience because the lives of poor people are not enjoyable; they are, in the simulation, devoid of pleasure and full of responsibility. For the poverty simulation to be, as advertised, a “profoundly moving experience” that “moves people to think about the *harsh realities* of poverty and...most importantly...to make a difference,” participants must feel frustrated, stressed, and thwarted.³⁷

³⁷ Representations of poverty as a struggle run counter to the reactionary rhetoric that social welfare programs enable poor people to lead lives of indulgence and leisure, perversely reinforcing dependence and the social pathologies of poverty (on rhetorics of reaction see Hirschman 1991; Somers and Block 2005). The Heritage Foundation’s 2011 report, “Air Conditioning, Cable TV, and an Xbox: What is Poverty in the United States Today?” is an archetype of this kind of reactionary rhetoric. Its three “key takeaways” are that the typical poor family 1) has a car, air conditioning, two color televisions, cable or satellite television, a DVD player, and a VCR; 2) is not hungry and is able to obtain medical care; 3) has more living space than the average non-poor European.

The image of the excessive and indulgent welfare recipient is both racialized and gendered, narratively embodied by the “welfare queen,” a dog-whistle caricature fabricated by the 1976 Reagan campaign to delegitimize progressive redistribution, justify increased surveillance, and bolster (patriarchal) family values (Soss et al. 2011; Cooper 2017). The myth of the welfare queen—with her lobster, pearls, and pink Cadillac—is hidden-in-plain-sight in the discourse of the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (Schram 2000) as well as more recent state laws like Kansas’ HOPE Act, which makes it illegal to spend public assistance on jewelry, lingerie, and spa treatments among other (feminine) goods and activities.

When the whistle blows marking the start of the first week, most participants meander, sauntering to work, or school, or social services, or the pawn shop. They arrive to their destinations often having forgotten that they need ‘bus tickets’ to get there, forcing them to either return to their ‘home’ where they keep their bus tickets or find the family member who has them. Leaving one’s belongings at home—money, food stamps, pawnable items—runs the risk of having them stolen by the ‘illegal activities person,’ who is largely absent during the first ‘week’ of the simulation but as time goes on ups the ante, sometimes recruiting ‘teenagers’ into his (I never saw a woman assigned this role) ‘drug ring.’ This may sound ridiculous, but because participants are told from the get-go that the simulation is not a game, and because they know—or know that they are supposed to know—that poverty is a serious issue, most of them simulate soberly from the start and almost all of them do by the start of the second week.

Participants’ solemn approach to the simulation increases the likelihood that they will become more and more distressed and harried as the simulation moves forward, which recursively enhances participants’ seriousness. When the whistle blows at the start of the second ‘week’, participants no longer amble to their destinations; they barely smile and walk briskly with bus tickets in hand, aiming to be the first in line to pay their utility bills or rent, apply for or receive food stamps, or interview for a job at the only company that is hiring. By the start of the third week, participants are even more fleet-footed, many of them jogging impatiently to accomplish their tasks, occasionally trying to muscle others out of line or growing visibly frustrated when things move slowly, or they are not able to get what they want. At this point of the simulation at East Milltown School District, a participant frenziedly approached the table where I, the town landlord, sat with Joanne, the utility bill collector. Joanne had delivered a shut-off notice to the participant, who in real life was a white teacher in her fifties, and she had come to pay her electric

bill. Following the instructions that come with the kit, which, like real life, punishes you for being poor, Joanne assessed her a fifty-dollar fee to have the utilities turned back-on. The participant did not have the additional fifty dollars, so she grabbed her bus ticket out of Joanne's hand and ran away, at which point Joanne went to the police to have her arrested for theft. Tense interactions and 'illegal activities' are even more common in the fourth and final week of the simulation, when jogging becomes running, or sprinting for the spry, and participants scramble to end the month in or closer to the black.

Although the basic design of the poverty simulation—the condensed amount of time, penalties for defaulting on bills and rent, the cost of transportation—makes it difficult to accomplish tasks necessary for individual and familial survival, facilitators often adjust it to make it more distressing and, thus, from their perspective, closer to reality. At Friends for Change's national conference, Mary, the executive director of a human services organization in the Southeastern US, gave a workshop on how to facilitate a successful poverty simulation. An energetic white woman in her early fifties, Mary explained to the audience of about 20 program directors, all but one of whom were women, that the most important thing to do to make a poverty simulation effective is to "adapt it to your community...to put those little things in it to make it a little more accurate."

Facilitators make a range of difficulty-enhancing adjustments and adaptations to the simulation, from shortening the duration of the 'weeks' to closing the community resources unexpectedly to coaching volunteers to be mean and deceitful in their interactions with participants. At a poverty simulation Mary facilitated for an "extremely white" homeschooling program, for example, when a "homeschooling kid" tried to pawn his family's television, the shop owner told him she had enough televisions but offered him a deal: "Tell you what. Do you want

to come back here and do something *strange* for some *change*?” “And she’s like *this* tall and *this* wide,” Mary explained to us, gesticulating the shop owner’s large dimensions with her hands, “a black woman and he’s like this little guy and he turned like sheet white and I thought he was going to throw up... And a lot of them don't quite catch on at first and I had one woman...I mean she was about my age and she was bursting into tears. And she went, ‘Oh my gosh, that's how it happens.’ It was like the first time in her life that she thought, ‘people don't get up and sell themselves for fun.’”

Mary, an expert in poverty simulation facilitation responsible for training a group of twenty other facilitators, made a clear connection between the fear and pain that the woman experienced and her ‘enlightenment’, expressed in her realization that poor people would not choose to become sex workers if they had other options available to them.³⁸ In the discussions that follow the simulation, facilitators educe from participants connections between the suffering they experienced and the bad and/or negligent decisions they made, hoping that this connection will

³⁸ There is an ongoing debate among feminist scholars and activists about whether people (typically women) *can* consent to or actively choose sex work. I will not venture too deeply into this debate here, but, briefly, those who argue in the negative, sometimes referred to as ‘Radical Feminists’ or ‘Abolitionist Feminists,’ argue that all sex work is oppressive and objectifying and should be outlawed. At their most extreme, they contend that women cannot meaningfully consent to commodified or even non-commodified heterosexual sex under conditions of patriarchy. On the other side of the debate are feminists who take the liberal position that the right to bodily autonomy includes the right to provide sexual services in exchange for money and draw a hard line between sex work and sex trafficking. Mary’s variation on the simulation used sexualized shame to place some participants in a distressing situation that prompted a reaction of definitive understanding that poor women do not elect freely to engage in sex work and therefore their suffering is unwarranted. This of course begs the question of whether their suffering would be warranted had they chosen to be sex workers under fewer economic constraints.

inspire a corrected understanding of poor people’s imputed behavior. At the beginning of the discussion sessions, I saw facilitators ask participants whether they bought food, read to their children, or committed any crimes or unethical acts. At a simulation Mary facilitated for 45 students in a Master of Teaching program, “not one person asked their kid about homework or how school went, not one.” Mary suggested to a room full of people nodding their heads in agreement that throwing “a lot of those typical middle-class questions back” at participants was an effective method for opening their eyes to how and why the trauma of poverty prevents poor people from being conscientious parents and citizens—from *being* middle-class in a cultural sense. Facilitators thus (unintentionally) use stereotypes³⁹ that poor people do not value education, are inattentive parents, and have a penchant for criminality to foster in participants the belief that if they were poor, they would also be caught in the tyranny of the moment and exhibit these stereotypical behaviors and attitudes. Advocating a method of calling out middle-class people for failing to live out their values not only suggests that shame is effective affective pedagogy, but leaves supposed middle-class values and practices “unmarked” (see Choo and Ferree, 2010).

2.7 Emotions and Politics

For the past three decades, scholars from across the social sciences have recorded and studied US Americans’ increasing skepticism of politics and mistrust in government (Putnam,

³⁹ In the US, these stereotypes are always racialized and racist. Black families are overrepresented in depictions and coverage of poverty and crime in cable news outlets, mainstream newspapers, and online news sites (Dixon, 2015; Intravia and Pickett, 2019).

2001; Eliasoph 1998). In the 1990s, this research led to a moral panic about the decline of social capital and active participation in public life (Putnam; neo-cons). More recent survey research has demonstrated that prevailing skepticism coexists with widespread civic participation (ANES). In their ethnographic study of how cynicism affects the culture of civic engagement, Bennett and colleagues (2013) develop the concept of ‘political disavowal’ to elucidate how citizens balance their desire for a vibrant democracy with their deep disenchantment with democratic politics. They find that actors who are very active in civil society erect symbolic boundaries between the disagreeable or ‘contaminated’ parts of public life, which they define as ‘political’ and from which they distance themselves, and its more attractive or aspirational aspects typically thought of as ‘community’ or ‘civic’ matters. “When Americans claim they are not political,” the authors write, “they are not simply defining themselves by what they are not. They are disavowing the political—rejecting knowledge of, connection to, or responsibility for the processes and consequences of the political—and simultaneously self-identifying with what they view as a more positive ideal of public engagement and social change” (2013: 530). One of the primary reasons people disavow the political is that they associate it with conflict but at the same time want to solve pressing social problems.

The poverty simulation offers participants a means of participating in public life while avoiding conflict and engaging with a major social problem. Although poverty is the outcome of political-economic processes and any real attempt to reduce the poverty rate would require the wholesale reconfiguration and expansion of the welfare state and redistribution of wealth—transformations that would necessarily involve conflict—facilitators believe it is possible, indeed advisable, to address poverty without contention. When I asked her whether she thought the simulation was political, Linda, a white woman in her late 60s who runs a non-profit devoted solely

to poverty and other simulations, replied, “I think it can be *if you don’t handle it well*” (emphasis mine). A poorly managed simulation is political, which she and other respondents treated as a synonym for contentious and unproductive.

Good facilitators reduce the likelihood of conflict by focusing on poor people’s struggles and participants’ experiences of and feelings about those struggles and not so much on the broader political economic arrangements that structure them. As I mentioned briefly above, discussion sessions typically begin in small groups where participants are asked questions that center on their feelings. Like the feminist consciousness raising movement, simulation facilitators assume that people can learn something from their feelings, but unlike the movement they do *not* assume that something is political (see Sarachild 1968: 78). Instead, what facilitators assume people can learn from their experiences is *the reality* of poor people’s lives. This reality, in turn, is not political because it is the truth.

Linda, who in May of 2018 had facilitated over 200 poverty simulations and could only remember one where there was any open conflict, explained further: “I really don’t see so much [political] about it because what we’re doing is the reality of people’s lives no matter what’s going on in state capitals or what’s going on in Washington. The reality is that people are struggling, you know, to keep their families safe and housed and that’s what the simulation focuses on.” Michael, a white man in his late 50s who directs projects for a major human services agency in the southeast, also said he thought the simulation was not political and, when I asked him why, replied “because it’s just giving the things they’re being asked to do. It’s things that people in poverty do every day, that [they] have to face every day, hiccups of life. There is nothing political; this is just what it is.”

The simulation idiom of social problem engagement works to achieve consensus, or at least avoid conflict, not through rational debate or the aggregation of preferences and beliefs but rather a shared experience of suffering through a convincing representation of an other's reality.

2.8 Conclusion

Scholars of poverty and the welfare state have long examined how the state and its surrogates discipline, regulate, and penalize the poor, but have paid less attention to the technologies that organizations use to modify the behavior and feelings of people the state expects to work on and engage the poor. In this article, I have examined an increasingly common organizational approach to shaping the attitudes, emotions, and behavior of doctors, social workers, teachers, nurses, and other professionals who serve and advise poor people: the poverty simulation. Rather than assess its effectiveness in shifting attitudes toward poor people, I investigated why simulation facilitators view the emotional transformation it supposedly inspires as a route to social change.

From facilitators' perspective, poverty is something you must feel to understand and believe. Facilitators cast traditional methods of teaching and learning about poverty as potentially biased or boring; rather than a trust in numbers typically associated with expert knowledge, facilitators display a trust in feelings to convince participants that being poor is difficult and thereby cultivate empathy. Though quantification has historically provided a common foundation for people with conflicting positions, facilitators view emotional experience as providing a basis for agreement on an otherwise 'threatening' subject. Facilitators trust specifically in emotions with a negative valence and high arousal value, including frustration, shame, distress, and anxiety, to

convince participants of the simulation's validity. Interestingly, facilitators' trust in feelings as catalysts of individual change dovetails with the emphasis that some social service providers, especially in small non-profit organizations, place on the importance of the "stories behind the numbers" in their grant applications.

Facilitators' emphasis on making participants suffer reproduces not only a flawed and potentially damaging notion that suffering begets enlightenment, but also several stereotypes about poor people that, ironically, they intend to combat. At the same time that facilitators foster high valence, negative affect they also seek to avoid conflict. From their perspective, focusing on the emotionality of the poverty simulation prevents discussions from veering into "the political," a domain that facilitators view as unproductive even while dealing with a subject—poverty—that is a political product. Implicitly, then, facilitators expect participants, who are mainly middle-class white people, to withstand and learn from the unpleasantness of individualized suffering but view them as unable to tolerate the stress and distress of political conflict. The simulation, and the discourse of emotional trauma that pervades discussions that follow it and the culture of human service organizations that facilitate it, turns poverty into an event and thereby blinds participants to the fact that poverty is a normal, expected feature of liberal capitalism; it fosters the misrecognition of poverty as extraordinary when it is, in fact, deeply ordinary. It also produces an affect-oriented, individualistic account of poverty *per se*, which can slip easily into an individualistic, affective model of both the *cause* and the *consequences* as well as the remedies for poverty.

Interestingly, the poverty simulation is growing in popularity as new disciplinary technologies are making it increasingly difficult for human service providers to develop and act on the social feelings that the simulation is meant to engender. Performance management systems

that monitor and assess workers' compliance with documentation requirements and numerical benchmarks deter workers from forming relationships with clients and patients in ways that are consistent with the former's notions of professionalism (Plummer, 2018). In welfare offices, performance pressures also drive most caseworkers to sanction or otherwise threaten or penalize clients who do not comply with program demands, regardless of caseworkers' understanding or empathy for the latter's circumstances (Soss, Fording, and Schram, 2011).

More recently, intake screeners and service providers in cities and counties across the United States have started using automated 'decision assistance tools' to choose how to allocate rights/resources and when to initiate child welfare investigations. These tools score and occasionally rank poor people's vulnerability or risk based on their answers to standardized questionnaires, use of means-tested resources, and/or history of punishment (Eubanks, 2018; Bosk, 2018). The explicit purpose of these technologies is to limit workers' discretion, i.e., their power to choose according to their judgment, and make their social feeling immaterial to client outcomes. At the same time, however, decision assistance tools cannot appropriately assess and prioritize people without accurate data about them, and people are probably more likely to voluntarily divulge such information to service providers who exhibit understanding and put them at ease. What's curious about the poverty simulation, then, is that it generates negative affect that should somehow transmute into feelings that make other people comfortable. Future research should investigate if and how new disciplinary work regimes are related to the growth in the popularity of simulations and calls for empathy in social service provision.

As an approach to social problem engagement, the simulation idiom is poised to grow more popular as advances in virtual reality technology expand opportunities to develop immersive environments that aim to foster social feeling and promote social change. Unlike the poverty

simulation, virtual simulations provide potential users the possibility of regular, individualized participation such that the learning in virtual “simulations for social change” could become practical, rather than just experiential. The practical possibilities of virtual environments heighten the chance that they will affect people’s behavior rather than just their (temporary) attitudes. Researchers should pay attention to the design intentions, content, and potential or real consequences of immersive simulations.

3.0 The Temporal Framing of Philanthropic Financial Advice-Giving

3.1 Introduction

Over the past several decades, the United States economy has undergone a process of financialization: a state-facilitated shift in the pattern of accumulation away from trade and commodity production and toward financial activities (Krippner, 2005, 2011). Financialization has had a profound effect on peoples' everyday lives; their economic fates are increasingly linked to the performance of financial markets and their access to basic resources (e.g., housing, education, healthcare, retirement) is mediated by the financial system. As a result, individuals and households have accumulated a huge amount of financial assets and liabilities to meet their daily needs. This "financialization of workers' revenue" is facilitated by the stagnancy of their wages, the privatization of formerly public services, and the shift in risk from government and business to workers (Lapavitsas, 2011; Hacker, 2006). The incursion of finance into people's daily lives has not only made them more dependent on and vulnerable⁴⁰ to financial services, but also changed their styles of self-governance and even their moral codes (Martin, 2002).

⁴⁰ The "financialization of workers' revenue" allows banks and other financial institutions to make a profit directly from individuals' wages, salaries, and assets, rather than surplus value. Lapavitsas (2009, 2011) refers to this mode of profit extraction as "financial expropriation." The increasing dependence of individuals and households on money as a means of payment makes them vulnerable to financial institutions, whose advantages in "information, power, and motivation have allowed them to tilt transactions to their own benefit" (Lapavitsas, 2009: 132).

As people’s reliance on financial markets has grown, so too have financial literacy/education⁴¹ initiatives and the personal finance industry more generally (Olen, 2013). Between 2011 and 2019, the number of states where financial education is a high school graduation requirement increased from 13 to 19 (Cohen, 2019). In the first six months of 2019, Congress introduced at least six pieces of legislation aimed at encouraging financial education. Two would award competitive grants to state educational agencies to integrate financial literacy into public secondary schools (S.155) and nonprofit organizations or government agencies that provide financial literacy support to survivors of domestic violence (S.627), i.e., to both the general population and a particularly vulnerable population that is morally ‘good’. Congressional emphasis on the importance of financial literacy—and the role of public and private agencies in promoting it—has only intensified since the Great Recession, which legislators blamed (partly) on the poor decisions of a financially illiterate citizenry. Three years after the start of the financial crisis, Congress passed Dodd-Frank, which among other things created an Office of Financial Education within the Consumer Financial Protection Bureau, and the Senate held a hearing titled “Empowering Consumers: Can Financial Literacy Education Prevent Another Financial Crisis?” during which legislators and witnesses lamented American consumers’ dearth of financial understanding.⁴²

⁴¹ Financial literacy is sometimes presented as the goal of financial education, but these terms are also used interchangeably.

⁴² It is worth pointing out that in Congressional hearings on predatory lending practices, both before and after the crash, some witnesses and legislators frame targeted financial literacy initiatives as the way to prevent underserved groups, especially Black people, from losing access to credit. In a 2007 hearing, after noting the confusing complexity of financial services, Congressman David Scott (D-GA) argued that legislative “overreach” (i.e., stringent regulations

National and community-based nonprofit organizations have responded to the call to promote financial literacy, incorporating financial education and empowerment into their service repertoires. United Way, one of the largest private funders of social service programs in the world, lists financial empowerment as one of its three principal foci, and YWCA USA, one of the largest and oldest women’s organizations in the country, claims to reach over 100,000 women annually with financial literacy courses. Since 2003, the Center for Financial Social Work has offered an accredited Financial Social Work Certification program, which teaches social service professionals how to help their clients adjust their relationships with money.

Financial education initiatives targeting poor, low-income, and “dependent” people (and those who work on them) are overlooked by scholars of the financialization of everyday life, who until recently have primarily focused on analyzing policy (e.g., Payne, 2011), popular culture (e.g., Haiven, 2014), and quantitative data on consumer investment and consumption (e.g., Montgomerie, 2009). To explain how the extension of financial markets affects subjectivities, scholars have drawn on theories of governmentality and performativity. Governmentality scholars contend that neoliberal discourses of individual responsibility and technologies like credit-scoring compel people to adjust themselves to financial logics and become self-governing entrepreneurial subjects and ‘investor citizens’ (see also Martin, 2002; Langley, 2008). The functionalist angle of

on lending practices) would “dry up the credit” for Black people and other vulnerable populations typically targeted by predatory lenders. To avoid legislative overreach and consequent loss of access to credit, Congress should engage in a “major offensive on financial literacy and financial education.” He goes on to state that without a “serious financial literacy piece that is targeted at African Americans...we may very well have to revert to an overreaching legislative piece” (38). [If you ever want a tragic laugh, the transcript of this hearing includes assurances that the market is correcting itself].

this argument suggests that the more people conform to market logics, the easier it is for the market to govern them. Performativity scholars similarly contend that economics does not merely explain how the economy functions, but produces the economic facts, behaviors, and subjectivities it claims to describe (Callon, 1998; MacKenzie, 2006). The original formulations of the relationship between financial discourse and everyday life were based largely on assumptions about the former's strong influence on the latter. Recently, to understand the empirical link between discourse and practices, scholars have started observing and interviewing consumers and investors, arguing that shifts in individuals' subjectivities are not necessarily total transformations (Pellandini-Simányi, Hammer, and Vargha, 2015), are contingent on existing relationships and rationalities (Gonzalez, 2015), and can be something individuals consciously seek to achieve by themselves and in small groups (Fridman, 2014, 2016). Yet, little of this research considers how financial advice is transmitted to consumers nor how financial advice-giving may be organized by ideas about different populations of consumers and their problems; it tends to focus on putatively homogenous (i.e., not stratified by race or gender) members of a uniformly-defined groups (e.g., middle-class homeowners) navigating the financial landscape on their own.

I contribute to research on the financialization of everyday life by examining how it unfolds in a heretofore unstudied context: social service organizations. I compare how experts in two organizations that target different populations/problems⁴³—women in (economic) transition⁴⁴ and chronically/intergenerationally poor people—give financial advice to their clients. I draw a parallel

⁴³ In the social services (and oftentimes the social sciences), the production of “populations” is also the production of problems that can be managed through programs and policies.

⁴⁴ “Women in transition” is, in this case, emphatically *not* a reference to sex/gender transition.

between what Foucault refers to as the “repressive hypothesis,” i.e., the idea that Victorian era norms repressed free expression of and talk about sex and sexuality, and claims by personal finance experts, both popular and professional, that we are silent about money. I argue that this “money repressive hypothesis” provides experts what I call an “advisor’s benefit,” i.e., the appearance of being freed from silence about money and thus able to free others from silence and ignorance and guide them toward financial wellness. I then examine how experts’ enactment of the advisor’s benefit is conditioned by the organizations’ target populations/problems. I argue that “women in transition” and “intergenerationally poor people” are temporal frames, i.e., meaningful ways of intersubjectively organizing experience in reference to time, that invite different levels and forms of attention to the past, present, and future (Boden, 1997). The word “transition” suggests impermanence and a process or movement between two different states; it signifies transience and futurity, drawing attention to what’s next.⁴⁵ “Intergenerational” and “chronic”, by contrast, suggest permanency and replication; they signify concern about the past, drawing attention to what habitually recurs.⁴⁶ These temporal frames affect how personal finance experts give clients advice and attempt to shape their conduct. The futurity of “women in transition” encourages personal finance experts to work on and through clients’ aspirations and highlight the transitory aspect of their situations. The durability of “intergenerational/chronic poverty” leads personal finance experts to work on and through clients’ (traumatic) pasts and habits. I conclude with the suggestion that while it can be less depoliticizing than focusing on the future, emphasizing the habituality of

⁴⁵ Merriam-Webster defines “transition” as “passage from one state, stage, subject, or place to another: change” and “a movement, development, or evolution from one form, stage, or style to another.”

⁴⁶ Merriam-Webster defines “chronic” as “continuing again and again for a long time”; “always present or encountered”; and “being such habitually.”

(financial) thoughts and behaviors often implies deemphasizing the importance of money and material resources, not to mention structural and institutional factors, in explanations of poverty. The notion that poverty is about “more than money” is congruous with both neoconservative and neoliberal perspectives on welfare⁴⁷ and arguably incongruous with the respect that many social service providers exhibit for poor people. Before turning to these substantive arguments, I describe my cases and methods.

3.2 Cases and Methods

The arguments I present here are based on an ethnography of financial advice-giving in social service organizations. Ethnographers place themselves as close as possible to the processes, practices, people, and places they research, observing and oftentimes participating in particular social worlds to understand the thoughts, feelings, and actions of the people (and objects) who inhabit them. I conducted sixteen months of fieldwork at two social service organizations located in a Rust Belt city I pseudonymously call Milltown. I selected these organizations because they had the same goal but different target populations, allowing me to compare how the latter organized their advice-giving practices.

Working Women and Milltown Friends for Change (hereafter Milltown Friends) both aim to help their clients achieve economic self-sufficiency. The former serves “women in transition,” which it defines as “a woman who is experiencing a significant change in her life [including] becoming a widow after the death of her spouse; divorce or separation; leaving an unhealthy

⁴⁷ On the connections between neoconservative and neoliberal movements, see Cooper, 2017.

relationship; returning to work after caring for a family; or moving to a new city.” Among other services, Working Women offers free financial workshops and one-on-one financial coaching provided by certified financial planners or other personal finance experts. It is sex-category specific for clients and volunteers, class-specific for volunteers, and not means-tested for clients. I participated in thirty workshops and events focused on financial literacy and personal development and six one-on-one financial coaching sessions. I also interviewed three full-time staff members and five financial coaches.

Milltown Friends is a chapter of Friends for Change USA, a network of franchises in around 60 cities in the United States and Canada. Friends for Change takes a “community-driven approach to breaking the cycle of intergenerational poverty,” matching a “motivated” low-income individual or family with a group of two to five middle- or upper-class volunteers to “build intentional friendships across class lines.” Prior to being matched, the low-income individuals are required to attend a 12-week training facilitated by a financial coach. Volunteers are required to attend a 5-week training that includes a poverty simulation and discussions about poverty, stereotypes, class, and boundaries. At the time I conducted my fieldwork, the Milltown Friends chapter had five sites, one of which required its volunteers to go through a 12-week training that included relatively sophisticated conversations about race and racism. I embedded myself at Milltown Friends as an AmeriCorps member at one of its sites, which gave me access to the quotidian operations of the organization. I participated in trainings for low-income individuals at one site (Milltown Friends-South) and the 12-week volunteer training at another site (Milltown Friends-East). I also participated in monthly network meetings of all Milltown Friends’ sites and Friends for Change’s annual conference. I interviewed 15 financial coaches, including all the coaches at the Milltown sites and at other sites across the United States.

In addition to ethnographic and interview data, I collected materials published by the two organizations that advertise and explain their programs to their target populations and volunteers as well as intake forms and training manuals. Finally, I collected materials recommended by clients, volunteers, and workers, including popular finance books and magazines.

The arguments I elaborate are based on sentence-by-sentence open coding of qualitative data to create categories that I gradually refined to develop theoretical arguments. The analysis below is structured around vignettes that are distinctive in their details but representative of the temporal framing of personal finance experts in the context of philanthropic advice-giving under investigation.

3.3 The Money Repressive Hypothesis and the Advisor's Benefit

Foucault (1978/1990) begins *The History of Sexuality* by repudiating what he calls the “repressive hypothesis”: the idea that the Victorian bourgeoisie repressed and muted sexuality and that we continue to be governed by their cultural prohibitions. The repressive hypothesis, as advanced by the Freudian left,⁴⁸ links the rise of sexual repression to the development of capitalism, which requires that labor capacity expend itself in pleasurable activities only insofar as the latter enable its reproduction. Those who propose this hypothesis, which comes out of

⁴⁸ Foucault is somewhat opaque on exactly who is advancing the repressive hypothesis, but one can reasonably deduce that he is talking about the New Left, the Frankfurt School, and Freudian psychoanalysis.

psychoanalytic perspectives⁴⁹, characterize repression's operations as "a sentence to disappear, but also an injunction to silence, an affirmation of nonexistence, and, by implication, an admission that there was nothing to say about such things, nothing to see, and nothing to know" (Foucault, 1978: 4). Foucault claims that the discourse on modern sexual repression is in fact part of an economy of discourses concerning sex that has proliferated since the eighteenth century. Far from a condemnation to silence, he writes, there has been "an institutional incitement to speak about [sex], and to do so more and more; a determination on the part of the agencies of power to hear it spoken about, and to cause *it* to speak through explicit articulation and endlessly accumulated detail" (18; emphasis in original); the repressive hypothesis, by convincing us we have not talked or thought about sex sufficiently or correctly, itself incites sexual discourse. Efforts to liberate 'natural' sexuality from repressive power are therefore misguided because our conceptions of sexuality can never exist independently from the power relations that produce them.

Personal finance experts, both famous and professional, propose their own kind of "repressive hypothesis" with respect to discourse on money: They contend that people are largely silent on the topic of money and deny its importance in their lives to their (severe) financial detriment. In every personal finance book that I have read and event or workshop I attended in the course of my fieldwork, people's aversion to discussing money is mentioned at least once and

⁴⁹ Psychoanalysis and the repressive hypothesis are not equivalent in Foucault's estimation. Whereas the repressive hypothesis "takes repression to be diametrically opposed to desire," psychoanalysis "takes law [the fundamental principles of a culture] to be constitutive of desire" (Kelly, 2013: 56). But, for Foucault, both "appeal to the same essentially negative conception of the operation of power," which is ultimately the conception of power against which he is arguing (*ibid.*).

often several times. Some experts, like Robert Kiyosaki (2017), author of *Rich Dad Poor Dad*,⁵⁰ contend that rich people like talking about money while poor people do not, suggesting there is a causal relationship between one's willingness to talk about money and one's success in acquiring it.⁵¹ Other experts claim that no one likes talking about money. 'Wealth psychology expert' Kathleen Kingsbury⁵² even trademarked the term "money silence" in her 2017 book, *Breaking*

⁵⁰ See Fridman (2016) for an excellent sociological examination of how Americans and Argentines use Kiyosaki's ideas and play his board game, *Cashflow*, in an attempt to achieve "freedom from work."

⁵¹ I could not find definitive evidence of a relationship between socioeconomic status and comfort with or frequency of discussions about money. A 2015 survey of individuals with higher than average net worths conducted by Spectrem, a market research firm, showed that just 17 percent of parents said they would discuss their income or net worth with their children before they turn 18 (Lieber, 2015). Based on my fieldwork and previous sociological research, I think a representative survey *would* show class differences in who people talk to about money and what they talk about. Wealthier people have more structured opportunities to talk about investments with financial advisors and are more likely to help their children open bank accounts and open lines of credit in their name. Poor people are compelled to disclose their earnings and assets to the state to receive benefits and subsidies; to negotiate with courts about their ability to pay fines and fees; and to obtain child support payments (whether they want them or not). It's possible that poor people are more likely than more affluent people to discuss the "value of a dollar" with their children.

⁵² Kingsbury has published six books, including a weight loss book, *Weight Wisdom: Affirmations to Free You from Food and Body Concerns* (2003). It is not uncommon for women in the personal finance game to also offer (fatphobic) advice on weight loss. This genre overlap is not altogether surprising given the emphasis they both tend to place on (feminized) personal restraint. Personal finance experts also frequently use terms like "financial health," "financial fitness," and "financial wellness" to talk about individuals' and families' debts and assets; Google Ngram shows that the first two of these terms took off in popularity in the mid-1970s, whereas the latter goes unmentioned until the early 1980s. Wells Fargo's Financial Health study, an online survey of about 1,000 adults in the US, asks

Money Silence®: How to Shatter Money Taboos, Talk More Openly about Finances, and Live a Richer Life, each chapter of which ends with a “Money Talk Challenge.” In her 2007 bestseller, *Women & Money: Owning the Power to Control Your Destiny*, famous television personality and author, Suze Orman, refers to a specifically gendered “conspiracy of silence” that keeps “women in the dark about financial matters” and “leads to inaction” (14).

Given that the majority of personal finance experts are not leftists⁵³, they do not link the repression of “money talk” to the emergence of capitalism, but many do link it to Puritanism, a religious reform movement that in the popular imagination matches the Victorians in prudishness and moralism.⁵⁴ Speculating on the reason people do not believe in their ability to successfully

respondents to compare their concerns about their financial and physical health. Kentucky’s failed attempt to institute Medicaid work requirements offered people who were removed from Medicaid for failing to meet said requirements the opportunity to reactivate their medical coverage by passing a health or financial literacy course. In sum, individual health and financial standing are increasingly imagined as two sides of the same coin; that coin is (in)security.

⁵³ Leftists, too, are concerned about silence with respect to money but for different reasons. Whereas personal finance experts are concerned about how silence impedes individual profit-making and success (e.g., Kingsbury, 2017), leftists are concerned about how pay secrecy impedes collective action (e.g., Givan, 2017). One place where their concerns about silence overlap is its connection to the gender wage gap. The former advocate for training women to “lean-in,” “know their worth,” and practice negotiating—negotiating is itself a remedy for silence, a display of individual triumph over the societal injunction against money talk—while the latter focus on changing labor regulations. Liberals seek to improve flows of information to promote better market mechanisms; leftists seek to overcome management-imposed obstacles to solidarity.

⁵⁴ At the same time, some personal finance experts encourage frugality and thrift, “secular virtues” associated with both Puritanism and the prosperity gospel. The prosperity gospel celebrates thrift as a component of character, which explains who triumphs over “an unruly free-market economy” (Bowler, 2018: 227). Character, in the prosperity movement, is a composite of religious (faith, hope) and practical (thrift, industry) values that resonate with Americans’

save and invest, Wasik (1995) writes, “Maybe you can blame the Puritans. Talking about money in groups was never seen as socially acceptable in the eyes of the priggish Pilgrims. Phrases like ‘Money is the root of all evil’ and other biblical bromides have permeated the public consciousness, to our detriment. It’s been one of those perverse love-hate relationships. We’d all love to have more money, but we hate to discuss it honestly” (xx), as though having honest discussion is the cause of having money. Cross (2017), an English professor and professional development expert, also points to Puritanism as the reason for Americans’ unique aversion to talking about money. “In other countries such as India,” she writes, “where people freely share their salary information, this taboo [against talking about money] seems not to apply. Income and family wealth are disclosed in other Western countries (for example, Switzerland), but Americans still seem to have that lingering Puritan idea that discussing money isn’t polite or proper” (65).

Like the discourse on modern sexual repression, the discourse on money repression also has psychoanalytic antecedents. Freud (1908, 1917; in Carrington, 2014) identifies money with feces, arguing that money plays the role in adult emotional life that feces played in infantile life (see also Yuran, 2014). Using cultural references and insights gleaned from his clinical experience, Freud (1908; in Carrington, 2014) observes that adults with character traits of orderliness, parsimony, and obstinacy had a childhood predisposition to control their urge to defecate as a source of pleasure. Freud (1908; in Carrington, 2014) proposes that this inclination is linked to heightened anal erotism, which, as one ages and their interest in feces is repressed, is either retained

national self-perception (Bowler, 2018). It can be cultivated through the practical use of techniques to “activate the mind’s hidden powers” (ibid. 229). There are some obvious if unacknowledged parallels among cultural sociologists’ (re)conceptualization of habitus, Weber’s focus on the Protestant ethic in cultivating the Spirit of Capitalism, and prosperity leaders’ understanding of character and the roles it plays in economic success.

as sexuality or transformed into character-traits through sublimation or reaction-formation (175). In both psychoanalytic thought and popular culture “anal character” implies stinginess and an extreme emotional relationship to money. For Freud (1908; in Carrington, 2014), the unconscious identification of money and feces, which we see in folklore, is rooted in the contrast between their values as “the most precious substance known to men and the most worthless” (174). The transformative connection between the disgusting and the desirable is, as Yuran (2014) points out, commonplace in psychoanalytic thought: “what we consider disgusting actually is something that originally attracted us but because it went through social prohibition, it became disgusting and was replaced by another, desirable object” (115-116). Later, Freud (2017; in Carrington, 2014) argues that feces is the “first gift” an infant presents to its parents and therefore not just an object of personal interest and desire. The infant responds to its parents’ entreaties to use the toilet, a painful decision because the infant relates to its feces as “a part of his body which he will give up only on persuasion by someone he loves, to whom indeed, he will make a spontaneous gift of it as a token of affection” (32). This “sacrifice” is the cost of participation in a society that forbids the child’s interest in the “first gift,” prompting its transference to “the most valuable gift in life,” i.e., money. The sublimated equation of money with feces turns the former into something one should not talk about. From the psychoanalytic perspective, then, money is something we desire because of repression, and our desire for it is also repressed.

Foucault (1978/1990) suggests that one of the reasons it may be “so gratifying for us to define the relationship between sex and power in terms of repression” is what he calls the “speaker’s benefit” (6). Because people view sex as repressed, prohibited and silenced, the person who dares to speak about it has the appearance of being transgressive. “A person who holds forth in such language places himself to a certain extent outside the reach of power; he upsets established

law; he somehow anticipates the coming freedom” (1978/1990: 6). Our keenness to speak about sex in terms of repression is sustained by feelings of liberation and enlightenment that come from the opportunity to speak truth to power. The repressive hypothesis affords people the possibility of subversion, which, Foucault proposes, “is perhaps what also explains the market value attributed not only to what is said about sexual repression, but also to the mere fact of lending an ear to those who would eliminate the effects of repression,” i.e., psychoanalysis (1978/1990: 7). Yet, Foucault contends, the repressive hypothesis’ popularity is probably best explained not by its market value but by a prevalent sermonic discourse that links together sex, revelation of truth, liberation from repression, and promises of future happiness (8). Institutionalized in medicine, therapy, and social science, the discourse of modern sexuality incites people to disclose and examine their sexual desires to understand the scientific truth about themselves and their pleasure. Scientific expertise offers knowledge and control of its objects simultaneously, regulating sexual desires and behavior by classifying them as “normal” or “abnormal.” Accepting expert knowledge, individuals become vigilant about the normalcy of their desires and complicitous in their own control, developing regimens to moderate their own desires and behaviors.

Personal finance experts also have the performative privileges of a speaker’s benefit. By declaring the fact of the money taboo and then articulating their knowledge of money (especially of their *relationship* to money), they “appear to be freed, through the act of speech, from the space of repression” (Puar, 2014). Because they appear to have liberated themselves from “money silence” (Kingsbury, 2017), experts also appear to be equipped to guide clients toward freedom and future happiness. In a word, they appear not only to have the speaker’s benefit but also to be able to extend it to those who take their advice; I call this the “advisor’s benefit.”

In the remainder of this article, I examine how personal finance experts enact the advisor's benefit in the context of social services. Public, private, and hybrid social service organizations targeting poor and low-income people have long been grounded in a tradition of philanthropic advice-giving. Whereas charity is gift-giving motivated largely by the emotions of sympathy and pity, philanthropy is advice-giving motivated by a desire to influence⁵⁵ and enabled by formal equality (Donzelot, 1977/1997).⁵⁶ Though philanthropic organizations have historically offered material aid "insofar as it would make for the penetration of...pieces of advice" (Donzelot, 1977/1997: 68), today many programs offer only advice or a combination of advice and the possibility of a distant reward.⁵⁷ Lacking carrots or sticks, these organizations and the experts who

⁵⁵ The philanthropic perspective sees no difference between helping and influencing.

⁵⁶ "In general," Donzelot writes, "philanthropy differed from charity in the choice of its objects, based on...concern for pragmatism: advice instead of gifts, because it cost nothing; assistance to children rather than old people, and to women rather than men, because such a policy would pay off, in the long run at least, by averting a future expense. Charity was alien to this kind of investment; it could only be kindled by fires of extreme misery, by the site of spectacular suffering, and then only for the feeling of inflated importance accruing to the giver through the immediate solace his charity brought to the sufferer. The exemplariness of the gift was in opposition to the gratuitousness of counseling, in that it was an exchange that presupposed two symbolically contrary and not abstractly equivalent poles" (1977/1997: 66-67).

⁵⁷ Though not my focus here, other advice-giving programs are accessories to the penal welfare state. For example, Child Protective Services almost always mandates that parents whose children it has taken attend parenting classes to regain custody of their children (Reich, 2005). Job search and job readiness assistance activities, which often come with advice, count toward the work requirement of Temporary Assistance for Needy Families, though only for six to twelve weeks in a year, thus precluding actual education as a route to increased earnings and escape from poverty and dependence on the state for direct subsidy for below-subsistence wages (Collins and Mayer, 2010).

staff them enact the advisor's benefit to motivate client participation, disclosure, and self-examination. I argue that how they do so is conditioned by how the organization defines its target population and the problem it is trying to address.

3.4 The Future of Women in Transition

Located on one of the busiest streets in one of the wealthiest neighborhoods in Milltown, the brick mansion that houses Working Women has a half moon driveway and stately white pillars adorning its entryway. It's a Wednesday afternoon and I'm here for a "Digging Out of Debt" workshop. As I approach the door, Rachel, a program coordinator, buzzes me in. I step inside to the well-appointed foyer where Rachel, dressed in a mauve sheath dress and pointed flats, is sitting behind the front desk, looking slightly irritated. She tells me one of the clients is really "special" in the kind of way no one wants to be called special. Smirking, she hands me my nametag. I walk down the center hall, passing offices decorated with feminine but not girly accents, into a small room in the back where I am greeted by the workshop instructor, Veronica. A Black woman in her early forties with long, curly hair and wearing a pencil skirt and satiny blouse, Veronica shakes my hand firmly and invites me to take a seat. In front of me, and in front of every chair, is a calendar of Working Women's upcoming events, printed with their signature purple lettering, and a green folder that says Citizens Bank and holds Veronica's business cards and worksheets for making a budget and action plan.

Aside from Veronica and me, there are nine other women in the room, eight of whom are white and middle-aged and one of whom is Black and in her twenties; all of us are casually dressed, especially in comparison to Veronica. Veronica tells us that she works as a Community Financial

Wellness Coordinator for Citizens Bank’s “Citizens Helping Citizens Manage Money” program, which aims to give “communities the resources, tools, and tips to make informed financial decisions and gain financial confidence” (Citizens, 2019).⁵⁸

Though the workshop is focused on debt—the kind you need to dig out of—Veronica begins by asking us: “if money were no object, what would you do?” Women begin raising their hands. The first says she would go back to school, to which Veronica replies that the woman should remember that money is *no object*, suggesting that a dream of going back to school is not big enough. Veronica wants her to shoot for the moon. The next client says she would complete her bucket list, travel, and fix her teeth.⁵⁹ Another woman recites a long list: “buy my mom a house and car, learn to play violin and piano, get a financial planning certificate, dance ballet for exercise, give money to my favorite organizations...and buy an island!”

Discourses about debt do not typically invite us to think about the future; they tend to center on the past or evoke the past to interpret the present. A full credit report, for example, displays past actions that led to the acquisition of different kinds of debt that (arbitrarily) structure one’s credit score. Yet, debt also harnesses the future to the past. Maurizio Lazarrato (2012) argues that debt is made understandable and functional through the promise of repayment, which requires memory: “making a person capable of promising means constructing a memory for him...a conscience, which provides a bulwark against forgetting” (45). One can only fulfill a promise if one has the memory of having made the promise. A memory of a promise to repay is therefore not created “for

⁵⁸ In August 2015, the CFPB ordered Citizens Bank to pay \$18.5 million in refunds and penalties for failing to credit consumers the full amounts of their deposits when there were deposit discrepancies between receipts and actual money transferred to the bank.

⁵⁹ Teeth are the most visible and most discussed class marker among clients.

conserving the past” but is “a memory of the future” (Lazzarato, 2012: 45). “Memory is the means by which the creditor externalizes responsibility for indebtedness to the debtor in such a way as to seize control of the debtor’s future. For, in the act of promising, the debtor’s field of possibilities is constrained by the memory of debt, which makes them responsible by committing them to undertake forms of conduct that make them more likely to meet their responsibilities to the creditor” (Bowsher, 2019, summarizing Lazzarato). As Veronica told me after the workshop, she used this icebreaker to “get everyone thinking about the world of possibilities after you transition out of debt.” The debtor’s future may be in the creditor’s control, but, in Veronica’s eyes, only *temporarily*; the debtor can transition to a future where money is no object if she takes control of her present.

Following the introductory exercise, Veronica provides some statistics about the national debt and average household credit card debt in the United States. She then proposes the repressive hypothesis, noting that most people are silent about money. “We are not alone,” she says. “The majority of us are in the dark about how we spend money. The majority of us lack control. How do we gain control?” The answer: a three-step budgeting process. The first step is tracking everything we spend—“ev-ree-thing,” says Veronica. The second step is to use the budgeting worksheet provided by Citizens, which “should become pretty detailed. Are you going to Six Flags? Are you getting your hair done? Nails?” Finally, “step three is to revisit the budget as you get insights into your spending behavior...My vice is Dunkin Donuts Iced Coffee. I realized I was spending \$80 a month on iced coffee. So I went and got some Folgers and I make it at night, and I put it in the fridge. My coworkers laugh at me because I kept my Dunkin Donuts cup and I keep using it.”

"I love s'mores," a participant chimes in. "Starbucks has all of this s'mores stuff right now. So I went to the store and got all of the ingredients to make my own."

"That's great!" Veronica replies, "You can really come into control of all of those things in your house, like utilities, to build a budget."

She then explains a "snowball method" for paying off debt, suggesting that we focus on the credit card with the smallest balance first, which "gives you fuel to keep going, like seeing weight lost when you get on a scale when you are dieting. Once you've paid off a credit card, leave it at home and walk away."

A nervous-looking woman in the corner then raises her hand to express some of the difficulties she has budgeting. "My husband will not drink coffee at home even though I offer to make it for him and it is just the same. So I watch him and I get angry and so to spite him I also drink coffee out. I find the idea of leaving the credit card at home difficult."

"Well," Veronica replies, "this is a matter of discipline. Some people do envelope budgeting. Do you know what that is? You can do what you can if your husband won't get on board...All of this takes discipline. Sometimes this is what we lack. But this is what it takes. And you have to monitor and revisit everything. People think of this as restrictive, but it's really not. Because it gives you financial freedom and eventually you can buy that island!...As women, we don't need to carry any unnecessary burdens around. It affects you and everyone around you. Think before you buy." A woman raises her hand to share a tool that she uses to monitor her spending: "Before I make any purchase, I think about whether I'd be willing to sacrifice an hour of work for it."

Veronica's emphasizes the power of discipline and control in the present to secure the futures women desire. She enacts the advisor's benefit, claiming that we are silent about money

and personalizing the budgeting tool by sharing her own self-control strategies and linking the benefits of discipline to the alleviation of women's burdens. In the process, she encourages participation and reframes the exploitative behaviors of others, e.g., the husband who will not make or accept coffee at home, as matters that women can deal with by using discipline and creativity. She also reframes the policing of pleasure—the monitoring and revisiting of desires that led to spending—as necessary for the achievement of freedom, acknowledging that budgeting may seem “restrictive” but is really liberating.

Later in the workshop, another woman explains that “my debt keeps me from addressing my needs. I lost two teeth and can't afford to fix them. Another need I have is glasses. Insurance covers my vision check-up, but I can't pick up my glasses because I can't afford them... Starbucks and all this stuff, I can't cut stuff like that because there is nothing to cut.” After acknowledging that “that's real life” and “to dig out of debt you have to have resources,” Veronica states that “you can always rebuild” and “you have to get creative.” While she momentarily recognizes the ‘paradox’ that digging out of debt requires resources—she later comments that she never understood why debt consolidation companies charge a fee—Veronica nonetheless touts the promise of creativity, eliciting suggestions from other clients who propose everything from selling her clothes in consignment stores to selling her car.

Working Women and its staff and volunteers view clients' financial problems as hurdles—temporary objects—they can overcome provided the right advice from women who have successfully dealt with similar obstacles. Unlike experts on sexuality who rely on the authority of their knowledge, procedures, and categories to induce disclosure, Working Women's personal finance experts draw on their own experience as successful women to garner information from and

advise their clients. In their dress and manner, they perform an approachable feminine professionalism that conveys composure and self-possession.

Linda, a white woman in her 50s who is a certified financial planner and provides free one-on-one financial coaching to Working Women's clients, explains to me how she typically begins her sessions.

It's interesting because after working with several people you can tell if they have some resistance really opening up to you. And if they do, I just say let me just tell you a little bit about me. You know, I've been married twice, divorced twice, I have three children, I'm college educated, I have a professional career. But yet, this is where I was. You know, I had 25,000 dollars worth of credit card debt, but I had a house. I had my retirement. I was trying to compensate for my ex-husband who wasn't involved. I say, so here I am someone who does financial planning and I was 25,000 dollars in credit card debt so you can't tell me anything that is bad or is [going to receive] judgment or anything...I usually base *how* much I tell them about where I was and what I've done based on their openness...there is always an emotional root to what caused them to be there. And if I get some resistance, I tell them about what I've done.

Linda calibrates her appeals to her experience with divorce and debt to her perceptions of clients' (dis)comfort with disclosure. Highlighting the apparent contradiction between her profession and financial past, Linda tries to create a non-judgmental atmosphere to persuade the women she coaches to "be willing to say 'I am in dire straits right now.'" Importantly, the

“emotional root” of these women’s financial instability is not planted in persistent struggle—the women Linda coaches “had 401ks and houses. They had master’s degrees”—or their childhoods, about which Linda says she does not “know much,” but rather in an event, typically a divorce or job loss, that “shook them to the core” and threatened their self-worth. Linda’s goal is “always to get them to realize they’re not alone. Other women have done this. They get through it. It’s a stage of life. Not a great one. But it’s doable.”

The temporal framing of “women in transition” conditions how Working Women’s personal finance experts enact the advisor’s benefit. They downplay the effects of the past on women’s financial status and behavior, instead highlighting the temporary impacts of emotional events on their self-esteem.⁶⁰ Marian, a financial coach with whom I met individually several times, connects women’s financial vulnerability to their reliance on men, “whether their husbands, fathers, brothers, or friends,” and advises me that I should always know about my household finances even if I am not the one in charge of managing them.⁶¹ A divorce or job loss can bring women’s dependence to the fore, revealing to them that they do not know basic information about their investments and retirement plans and striking a blow to their confidence. Yet, at Working Women, personal finance experts do not encourage women to ask themselves *why* they do not know—let alone if and how financial knowledge would make a material difference—or why relying on a man is “an automatic default,” as Judy, another financial coach put it. Instead, experts orient clients to the future, which they can learn to control through discipline in the present.

⁶⁰ Working Women also hosts personal development classes focused on cultivating positive self-images.

⁶¹ While Working Women does not deny its services to anyone on the basis of sexuality—Rachel told me they have turned away more than one potential volunteer who exhibited homophobia explicitly or implicitly—it *does* assume the heterosexuality of its clients; one of its regular workshops is called “A Man is Not a Financial Plan.”

3.5 Chronicity and Poor People's Trauma

Milltown Friends-South holds its weekly evening meetings in the cafeteria of a Salvation Army located in one of the most economically depressed suburbs of Milltown. Tonight, twelve program participants are present for a class on budgeting led by Denise, a social worker and financial coach certified by Friends for Change. I arrive early to help set up for dinner, which Milltown Friends provides every week. Almost all the program participants—eight Black women, three Black men, and one white woman—know one another from the neighborhood or from previous meetings of Milltown Friends. After finishing our meal, Denise, a white woman in her early 40s dressed casually in jeans and a sweater, reminds us of the previous week's class, which focused on the difference between “thriving” and “surviving.” According to the Friends for Change workbook, someone who is thriving has a good job that allows them to set aside money for emergencies and their future, while someone who is surviving lives day to day and has a scary and uncertain future.

Denise asks us, “where do you think you are in the range of thriving to surviving?” Cecil, a Black man in his 50s who used to operate a forklift at a steel mill and now operates one at Walmart, replies that he is thriving and “off all the benefits.” Janette, an older Black woman wearing a t-shirt of the daycare center where she works, replies that she “falls in the category of surviving because I settle for less than my full potential and am always thinking about right now.” Monica, a Black woman in her late forties who is trying to get a jewelry business off the ground, replies that she goes back and forth between stability and uncertainty, which exasperates her. Denise reminds us that a “microwave mindset”—an impatient desire for instant gratification—often emanates from childhood and the trauma of growing up in poverty, suggesting the deep rootedness of participants' financial issues.

After a few more people explain whether they are surviving, thriving, or doing something in between, Denise asks us what feelings we have about budgeting. One woman replies that it's something she needs to do. Lindsay, the lone white woman in the group, says, "I have a payee⁶² because I'm not responsible enough when I get money. I just blow it. Used to be on alcohol and cigarettes." LaToya, a younger Black woman, replies that she would never want someone else in control of her finances.

Drawing our attention to our past and present struggles rather than our aspirations for the future, Denise asks, "has anyone experienced months where you don't have enough money?" Yvette, an older Black woman, replies "I don't have money to do my laundry. The clothes are piling up everywhere." Another woman interjects, "credit cards will get you in trouble. I have four or five that I don't want because the companies be targeting you." Denise responds that when she was laid off a few years ago she applied for credit cards that she just recently paid off, enacting the advisor's benefit by revealing a shared struggle.

"But sometimes credit cards are not bad," Denise continues, "so when or how are they good for you?" Sherri, a young Black woman who just moved back to Milltown-South, responds, "to build your credit. But they keep trying to give me prepaid [cards]⁶³, but then I have to buy my

⁶² Lindsay is referring to a representative payee, which is a person appointed by the Social Security Administration to manage benefit payments and financial affairs for someone who is unable to do so on their own. Lindsay receives Supplemental Security Income, a disability benefit for people with limited income.

⁶³ Banks actively market prepaid bank cards to the set of people commonly referred to as "unbanked," typically poor and low-income people without access to traditional checking accounts. You can use them to deposit money, make purchases, access cash at an ATM, and receive direct deposits for paychecks and/or government benefits (e.g., unemployment). Prepaid cards do not help people build credit and also carry high fees for withdrawing money

own credit. I don't agree with that." Debra, a Black woman in her 60s, says, "I keep credit cards in the closet in a box. I have a Victoria's Secret card that my granddaughter took and spent \$250. My daughter asked for three cards and I said no." Denise replies, "that's good to say no. These days credit is your livelihood. You have to learn to value it." Sherri exclaims, "I just got back to Milltown-South from [out of state] and it's all the hood to me and it's the projects and they're running credit checks for the hood. I just don't understand." Denise, shaking her head in sympathy, tells the group that it's important to beware of prepaid cards and predatory lending, affirming group members' experience of being targeted by credit card companies and neglected by banks. She refers them to Twin Accounts, a tool designed by the Local Initiatives Service Corporation and offered at a local social service agency that helps low-income people build credit and save money.

Turning to the next page of the Friends for Change workbook, Denise asks, "How do you complete the sentence: when it come to money, I _____?" "don't usually think about saving because it's replaceable," says one person. "Money is miserable," says another. "Money gives me a rush," replies Yvette. "Similar to an addiction?" asks Denise. "Yeah," says Yvette, "It used to be ladies used to have a nice dress, and now it is about the purse." "Your appearance," Sherri concurs, "for women it's the bag. It's the name brand. Kids wanna know if something is Gucci or Louis Vuitton."

"When you say these things, where did you get those thoughts from? Where does it come from?" asks Denise. "Seeing my Mom struggle and knowing we were poor at such a young age. I

from an ATM, adding money to the card, etc. "Secured" credit card issuers *do* report to the major credit bureaus. Secured credit cards offer people with no credit history the opportunity to put down a minimum deposit (e.g., \$49) to receive a small line of credit (e.g., \$200). It is unclear whether Sherri is referring to prepaid or secured credit cards; the former require you to pay money to use your money whereas the latter require you to pay, via a deposit, for credit.

wish I could take care of my Mom,” replies Janette. “Just never having enough,” says Sherri, “Always wanting more.” After a few more participants respond, pointing to their experiences of scarcity, Denise responds: “you learn about money based on experiences and what has been taught to you from a young age. At Milltown Friends, we want to transform this knowledge.” From participants’ perspective, their lifetime experiences of deprivation have conditioned their desires, but not necessarily their financial knowledge. Denise, however, emphasizes that Milltown Friends’ primary objective is to transform participants’ knowledge, rather than their experiences of deprivation, let alone the structural conditions that produce deprivation. For Denise, gaining knowledge about the origins of their desires helps participants understand them and thus both feel less shameful about them— “there’s nothing wrong with wanting to reward yourself,” she says— and develop habits to control them. Like Working Women’s financial coaches, Denise draws on her personal experience of dealing with debt to enact the advisor’s benefit. However, rather than framing financial challenges as a stage or disruption, she presents them as emanating from deeply rooted recurrent experiences.

The temporal framing of “intergenerational poverty” orients Friends for Change’s financial coaches toward participants’ pasts, which they view as traumatic. From the coaches’ perspective, the trauma of chronic poverty impairs people’s ability to think. To counteract the effects of poverty on participants’ thinking and knowledge development, coaches work on and through their psychological habits. While Friends for Change’s coaches certainly emphasize the importance of long-term thinking and goal-planning, they view working through trauma as a prerequisite for achieving aspirations. When I ask Shelly, a White woman in her 50s who directs a Friends for Change chapter in a southern US state, why her participants are able to change their financial situations, she immediately points to her chapter’s focus on the trauma of chronic poverty:

I think our recognition, and a lot of the studies are showing, that growing up in poverty—and it most refers to generational poverty—growing up in poverty is itself trauma and that while you’re growing up when you don’t know when you’re going to eat, you don’t know where you’re going to sleep next week or even tonight. When you’ve got all these things going on, that literally, your brain has been so much in the stressor hormones that you really don’t develop the ability to think. Again, because you are in survival mode all your life and we see this over and over again. The concepts of goal setting, the concept of long-term thinking is just not there. And it’s not because they’re not smart, it’s not because they don’t want to, or they don’t get it... We tell them you can retrain your brain and we’re going to help you do that.

Friends for Change’s financial coaches highlight the cognitive impacts of trauma to enact the advisor’s benefit. For a coach like Shelly, who has never been poor, conceptualizing poverty in terms of trauma offers a nonjudgmental (though not completely non-pathologizing) way to approach the uncomfortable practice of working on individuals’ thoughts and behavior. For a coach like Jess, a white woman in her mid-30s who grew up poor and is a coach and program coordinator at Milltown Friends-South, talking about trauma affords a way to discuss both her current financial stability and the persistent effects of experiencing poverty as a child. Though she is married, owns two homes, and has a master’s degree and stable job, Jess tells participants and me that she still “overstocks [her] home with food”, “can’t drink anything without carbonation”, and “doesn’t like to think or talk about money”; she has made it out of poverty but its effects have

not made it out of her. Highlighting her both success and ongoing struggle, Jess invites participants to reflect on the traumatic roots of their (financial) thoughts and behavior and acknowledge that changing one's habits—"retraining the brain," as Shelly says"—takes continuous work.

Discussions of trauma are often embedded in what I call "more than money" discourse, i.e., the idea that poverty implies more than not having enough money. More than money discourse draws needed attention to the manifold effects of poverty on emotional well-being, social integration, political participation, and physical and mental health, but it also suggests that money is not sufficient, and perhaps not even necessary, to solve poverty or poor people's problems. More than money discourse centers trauma because its (scientifically proven; see above) lasting effects on decision-making cannot be addressed by money, but rather by advising that draws out the connections among people's thoughts, behavior, and chronic experience of poverty.

Rochelle, a Black woman in her early 50s who is a real estate consultant and financial coach at Milltown Friends-East, explains how her definition of poverty has changed over time:

At one point in my life I would have defined poverty as not having enough money...that is still a piece of it, but for me, what I'm learning and have learned as I have gotten older and have more experiences is that poverty is created by thinking and how we think. How we think about ourselves and how we think about our ability to do more. How we perceive other people's opinions of us...I think poverty is a thief. It's a thief of many things. It's a thief of mental health, of hope...When we are addressing poverty and how we reduce the barriers to folks reaching self-sufficiency, we have to think of it that way. We can't automatically go to, "well, you know,

they don't have enough money so if we figured out a way to give them more money---" because money is honestly, I think the last thing that we need to be focused on. What I want to be doing at Milltown Friends-East is preparing and healing, and giving people space to understand their current situation, to truly understand it. Not just, "I can't pay my rent and I got to figure out—" to take a breath, to stop and to really analyze how did we get here, "How did you get here? What needs to be adjusted in the way that we think to get us out?" Just throwing money is not resolving anything, it's not resolving trauma that is a natural occurrence of long-term exposure to poverty.

Rochelle goes on to mention a conversation she had with someone at the county Department of Human Services (DHS) who told her about a case competition for local graduate students to develop programs to directly distribute funds to vulnerable residents. The DHS employee asked her whether she thought that would be helpful. She tells me that for her "the answer is no because is having an additional amount of money monthly in their household going to be beneficial? Absolutely, but it's only going to be beneficial if you are addressing your trauma and you have a plan because if you don't have any of those things, you're just going to continue in the decision-making processes impacted by the trauma." Rochelle recognizes the absolute benefit of having more money every month and later in the interview expresses her deep frustration with the perverse and contradictory incentives and penalties of benefits cliffs. Yet, the temporal framing of "intergenerational poverty," and her professional and personal experience dealing with the effects of trauma, condition her assertion that money is not a solution to poverty.

The idea that poverty is about more than money can sometimes conflict with financial coaches' commitment to being nonjudgmental and respectful about program participants' knowledge and skills. Though Milltown Friends' financial coaches never blame poor people for their economic situations—they, in fact, talk frequently about things like institutional racism, political disempowerment, and deindustrialization—their focus on the lasting psychological effects of past trauma ultimately implies that poor people are defective in some respect. Sara, a white woman in her late 20s who is a program coordinator for Milltown Friends-East, implicitly confronts this tension when she explains what she means when she says that poverty is about more than money.

We talk a lot about what was your first experience with money and for a lot of people the answer would be their families avoiding it, ignoring bill collectors, not answering the phone when credit card companies call. Those experiences are foundational to people's financial habits. They inform kind of everything in terms of how people think about money and if you don't have the ability and the resources to kind of cope with the trauma and cope with the history, you can throw as much money at someone if you want but if...their ability to do those other things isn't there and their ability to come and dig deeper and resolve some of that trauma, if that opportunity hasn't existed nothing will change. You know, the money will be spent the month they get it, and it's not just about teaching financial habits...I mean, there's so many programs where all you are doing is like 'this is how you budget, this is how you save, and this is this

stuff.’ It’s not about people not knowing how to do those things, people are brilliant and that’s not assuming they’re not. It’s just about so much more.

Sara wants to distinguish Milltown Friends from programs that focus solely on budgeting and saving, which in her eyes condescendingly assume that poor people are not brilliant and don’t know how to do things. At the same time, however, she suggests that if you gave poor people money, they would spend it immediately, not just because of poor financial habits—and certainly not because of lack of brilliance—but because of unresolved trauma.

The temporal framing of “intergenerational poverty” organizes how Milltown Friends’ financial coaches enact the advisor’s benefit. While they emphasize the importance of goal planning and future thinking, they view working through past trauma as an ongoing process that conditions future possibilities. The idea of trauma affords coaches who have never been poor with nonjudgmental language to talk about individual maladjustments and coaches who have been but are no longer poor with language to discuss and account for both their triumphs and ongoing challenges. Milltown Friends’ financial coaches connect poor people’s financial instability and “survival mentality” to long-lasting economic deprivation but contend that the psychological consequences of the deprivation-induced trauma turn poverty into a phenomenon that cannot be solved by money alone. Highlighting the psychological effects of poverty helps financial coaches avoid blaming participants for their financial situations and in some ways sustains demand for their expertise but arguably conflicts with their commitment to respect poor people’s knowledge and abilities.

3.6 Conclusions

The financialization of the US economy has deeply affected people's everyday lives, making them more reliant on and vulnerable to financial services. As people's dependence on financial markets has increased, so too have the number of financial education initiatives in primary and secondary schools, colleges and universities, and social service organizations. Social scientific research on the financialization of everyday life has largely neglected the incursion of financial literacy initiatives into these spaces, focusing instead on the effects of financialization on popular culture, policy, and consumer behavior. Recently, researchers have started to examine the relationship between financial discourse and the everyday practices and interpretations of consumers, who are typically portrayed as homogenous members of uniformly defined groups. While these researchers have offered important insights into how financial discourse shapes consumers' subjectivities, they often overlook the role of an important figure in everyday financial lives: the financial advisor.

In this article, I have contributed to research on the financialization of everyday life by examining the practice of philanthropic financial advice-giving in two social service organizations that cater to different populations/problems, i.e., women in (economic) transition and chronically/intergenerationally poor people. Popular and professional personal finance experts advance the "repressive hypothesis" that we are silent about money and that this silence prevents us from achieving the self-control necessary for financial stability. This money repressive hypothesis provides personal finance experts an "advisor's benefit"—the appearance of being freed from silence about money and thus able to liberate others from silence and steer them toward financial wellness.

How personal finance experts enact the advisor's benefit is conditioned by the temporal frames of the population/problem they address. In counseling "women in transition," personal finance experts work on and through clients' aspirations, drawing on their own experiences of transition to highlight the temporary effects of emotional events on women's (financial) self-esteem. In advising "intergenerationally poor people," financial coaches work on and through clients' past experiences and habits, emphasizing the long-lasting effects of trauma on poor people's cognitive and emotional development.

Both Working Women and Friends for Change provide valuable advice to the people they serve, and they do so without blaming or criticizing them for their financial situations. In both settings, financial experts describe their approach as "nonjudgmental." They treat clients and program participants respectfully and sympathetically, effectively eliciting disclosure of their financial situations and aspirations and helping them work toward their goals and/or through their trauma. Yet, the futurity of Working Women's emphasis on "transition" discourages a deeper reckoning with the past, which could provoke women to examine the patriarchal relations that financial experts identify as the underlying reason for women's lack of financial knowledge. By contrast, Friends for Change's orientation toward participants' traumatic pasts invites them to consider how systemic economic deprivation affected their lives, creating the opportunity for them to develop a critical perspective on relations of inequality. Yet, financial coaches' emphasis on the long-lasting effects of trauma and the habituality of (financial) thoughts and behaviors can also imply that more than money or material redistribution is necessary to address poverty, an idea that coheres with neoliberal and neoconservative perspectives on the welfare state. Furthermore, focusing on poor people's psychological development can discursively undermine or conflict with coaches' commitment to respecting and valuing poor people's intelligence and skills.

Future research should examine how financialization unfolds in social service organizations with different target populations/problems as well as organizations without eligibility criteria, paying attention to how different temporal frames open up distinct possibilities and constraints. Ethnographers who gain access to one-on-one personal finance advising sessions could offer important insights into how the enactment of the “advisor’s benefit” works in those settings and whether it varies by clients’ and advisors’ racial and gender identities. The social phenomenon of giving and receiving (financial) advice is central not only to the practices of philanthropic organizations, but to everyday life in general, and merits greater social scientific attention.

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