

Narrative Identity as Means for Understanding and
Criticizing *The Two-Income Trap*

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Introduction

In this paper I examine Chapters 2 and 5 of Warren et al.'s (2004) *The Two-Income Trap*, in the context of Somers's (1994) "The Narrative Constitution of Identity." I consider key discrepancies between Somers's (1994) framework and Warren et al.'s (2004) methodology, and I argue that Beeman et al.'s (2011) "Whiteness as Property" exhibits better analysis for the application of the narrative identity framework. Finally, I explore the practice of relational identity practice through inquiry in collective identity.

The Two-Income Trap

Warren et al. (2004) target the narrative supposing that Americans are in dire financial straits due to superfluous overconsumption. They start by debunking this claim using consumer spending data from federal archives, and continue debunking consumer-blaming narratives until arriving at the heart of their argument: Americans believe that the majority of public schools in America are doing poorly, and as a result, housing prices in neighborhoods occupied by "good schools" are skyrocketing. This, they say, is driving an overall increase in the cost of housing that defies earlier projections. Further on, they detail how women's introduction into the work force has tragically decreased family stability in the newly competitive job market, rendering the so-called "Two-Income Trap." A number of solutions are proposed, including public, subsidized daycare, and allowing parents to send their children to any local school they wish (Warren et al. 2004).

The Narrative Constitution of Identity

Somers (1994) proposes viewing identity through the scope of narrative, citing faults in "identity politics" as an oft-essentialist manner of understanding oneself:

Studies of identity formation have made major contributions to our understanding of social agency. A recurring problem, however, has been a perhaps inadvertent tendency to conflate identities with what can often slide into fixed “essentialist” (pre-political) singular categories ... One way to avoid the hazards of rigidifying aspects of identity into a misleading categorical entity is to incorporate into the core conception of identity the categorically destabilizing dimensions of *time*, *space*, and *relationality*. It is this effort to historicize our understanding of identity that motivates my attempt to combine studies of identity with a *conceptual narrativity*. (p. 605-6)

Rather than identity being understood as a category, she is arguing, it should be constructed in relation to a spatial history of narrative experiences. The act of replacing normative narratives with destabilized identity narratives is how radical change happens (Somers 1994, p. 606).

Application of Narrative Identity to Warren et al.

Unquestionably, Warren et al. (2004) are seeking to dismantle an existing narrative (the Over-Consumption Myth) and replace it with a different story—that is, the Two-Income Trap. It is worth asking, then, whether this is a simple act of narrative displacement, or rather, a discursive act of narrative identity formation.

The authors certainly frame the entire book from the perspective of a conveniently-average “middle-class family.” A cursory search on Amazon.com will show that this book has sold well, although it is harder to say that it has yet effected much of the change it proposes. Plenty of suggestions could be made as to why that is, but one fairly obvious criticism would be weighed by Somers (1994), which is that Warren et al. (2004) blatantly ignore the role of race in the flight of middle-class families to the suburbs. In describing parents’ motivations to leave city centers in Baltimore and Philadelphia in order to free violence, little mention is made of histories of white flight from metropolitan areas in response to blacks moving in (Meier et al. 1989; Warren et al. 2004, p. 26-8).

By leaving race out of the story, Warren et al. (2004) show they believe they can get away telling a wholly fiscal narrative about rising costs of housing. They want to zero in on the middle class, and no one else. Identity politics are clearly at play, but not in the way Somers (1994) would have it. Criticizing efforts to organize along class lines, she says that such endeavors assume that “actors within the same category (‘the working-class,’ ‘the gentry,’ ‘capitalist employers,’ ‘state bureaucrats’) will have shared attributes – hence shared interests directing them to have similar citizenship practices.” Irrespective of place of residence, familial background, or gender, all actors in the “working class” are expected to behave identically (Somers 1994, p. 624).

If Warren et al. (2004) were to use Somers’s (1994) framework seriously in crafting their book, they would need to implement a race-conscious analysis that is completely lacking in the current edition.

Whiteness as Property

The Two-Income Trap does not necessarily appear to be inciting class revolution, but it definitely does carry some hope for major social reform. Another similar piece, which lends itself better to narrative identity application, shows that regardless of income level, blacks are significantly more likely to receive subprime mortgages than whites. In turn, blacks are more likely than whites to lose property to banks, and that property can then be “re-sold with high priced loans to other African Americans, thus creating a cycle of undeserved enrichment and unjust impoverishment, which maintains the value of whiteness as property” (Beeman et al. 2011, p. 40-1).

Such an omission from Warren et al.’s (2004) work may seem insignificant, but there are a couple of important implications. First, though financial stress certainly affects Americans across race lines, we now know that the systems described in *The Two-Income Trap* affect blacks much more. Second, some solutions

proposed by Warren may exacerbate inequality, given their blindness to race. For instance, a public school selection process based on merit may perpetuate the confinement of black students to poorly performing schools, thanks to already-lower performance than their peers (Herman 2009, p. 36).

Application of Narrative Identity to Beeman et al.

Beeman et al. (2011) analyze subprime lending at the intersection of race and income level. In contrast to Warren et al. (2004), who study data merely from the point of view of a standard “middle-class” family, the study of subprime loans situates itself in relation to several identity markers. If we are to apply Somers’s (1994) narrative identity framework to this study, we can say it “[constructs] new public narratives and symbolic representations that do not continue the long tradition of exclusion so characteristic of dominant ones” (Somers 1994, p. 630). Situated against Warren et al. (2004), this study chooses “narratives to express multiple subjectivities,” as a “way of reject the neutrality and appearance of objectivity typically embedded in master narratives” (Somers 1994, p. 630). Only after the new narrative is spun can we clearly see how the old was insufficient.

Limitations

Beeman et al.’s (2011) work is most notable in that it exposes a disturbing trend in subprime mortgaging that was invisible in Warren et al.’s (2004) book. In doing so, it asserts the importance of an intersectional and marginalized identity ignored by mainstream coverage. However, this article offers little in the way of solutions. By contrast, Warren et al. (2004) do offer solutions—many could potentially be fruitful, though, as discussed earlier, some policies could have unintentionally detrimental effects upon certain populations.

Collective Identity

Collective identity is a relational approach to social movements similar to Somers’s (2004) narrative identity framework (Polletta et al. 2001). Collective

identity was at the forefront of the emergence of “new social movements” in the 1970s and 1980s around issues such as “peace, nuclear energy, local autonomy, homosexuality, and feminism,” in place of more traditional class-based movements. New social movements sought less to change the system, and more to assert and normalize new identities (Polletta et al. 2001, p. 286). Analysts of new social movements argue that new, mobile identities come not from fixed categories, but from “common positions in networks” (Polletta 2001, p. 288).

In contrast to older versions of social movements, new social movement actors implement organizational strategy that is literally assertion of their own identities. For instance, the Clamshell Alliance, an antinuclear organization, not only opposed the nuclear industry, but actively tried to be its “opposite” through group consensus practice. For groups like this, organizational practice is very much about framing—that is, contextualizing the movement properly for popular adoption (Polletta 2001, p. 294).

While the collective identity movement strategies described by Polletta (2001) are vastly different than the suggestions for reform given by Warren et al. (2004), I think it is interesting to envision an organization specifically oriented toward using collective identity practice for opposition toward inequality and corrupt banking customs.

Conclusion

While Warren et al.’s (2004) middle-class-focused writing can be thought of in terms of narrative displacement, Beeman et al. (2011) display a much better example of work that challenges mainstream narratives of oppression and exemplifies relational identity assertion as suggested in Somers (1994). Collective identity movement practice could potentially be explored as a venue for action.

Resources

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