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LIFE ON HOLD: The effect of recession and neoliberalism on millennials' beliefs about education, economic participation, and adulthood

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LIFE ON HOLD:

The effect of recession and neoliberalism on millennials' beliefs about education,
economic participation, and adulthood

Thesis Presented to

The Faculty of the Department of Educational Policy Studies & Research

College of Education

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Social and Cultural Foundations of Education

by

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Abstract

Americans born between 1982 and 1995 (the “millennial” generation) are coming of age and entering adulthood during a time of historically significant economic recession. This study uses qualitative data derived from online sources to explore the effect of this experience on the values, feelings, and beliefs of these young adults regarding economic participation, education, and adulthood. Results indicate that millennials feel isolated, ashamed, fearful, and angry about their circumstances. Some feel so hopeless that mental health problems result. The neoliberal ideology widely prevalent in American culture is identified as a strong contributing factor to this situation. Educators are encouraged to recognize this reality and address structural reasons for the situation, alleviating the self-blame and shame young people experience.

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*As with everyone in my generation, there's an ever-present voice
in the back of my head yelling at me for not doing better, or
"trying harder" (what the fuck does that even mean?) or
struggling with the guilt of loathing a job but being unable to not
work.*

(27 years old, bachelor's degree)

Chapter 1. Introduction

A young person born in the middle of the millennial generationⁱ, in 1987, turned five years old and entered elementary school in 1992. She completed primary grades around the year 2000, moving on to high school, which she finished in approximately 2004. Today, then, in 2012, this person is 25 years old, beginning her adult years. This fictional person's life has unfolded alongside some dramatic shifts in American ideology, economic circumstances, and educational policy and practice. Born during the Reagan administration, soon after national discourse began its steep shift into neoliberal ideology, she has had lifelong exposure to the notion that consumption and economic success are the measures of one's value.

Neoliberalism advances the argument that a laissez-faire approach to private industry and corporate behavior is the path to greatest economic prosperity in society. Government intervention, both in the form of regulation and that of social welfare policy, in the activities of business is regarded as inherently unproductive and detrimental (Lakes & Carter, 2011, 107). The effects of this framework are not limited to economics, however. We have discovered over the past thirty years that neoliberal ideology has affected our interactions with institutions of all kinds, from the family, to education, to government, and beyond. Some policies resulting from neoliberalism include job outsourcing, international free trade agreements, commodification and privatization of public resources and services, dissolution of social welfare systems, and numerous changes to educational policy, discussed later in this work (Lakes & Carter, 2011, 108).

This young person attended schools being buffeted on all sides by increased high-stakes testing, forms of privatization, and other manifestations of commodification of education. *A Nation at Risk* was published by the Department of Education in 1983, while *No Child Left Behind*, the Bush administration legislation requiring schools be punished or rewarded based on standardized test scores, was passed in 2001, when this young person was 14. Then, upon completing her education, our fictional millennial stepped into an employment market and global economy ravaged by uncertainty, unemployment, and recession. Four years of college would place her graduation day in spring of 2008, when unemployment rates for the 20-24 age group rose above 10% in the United States, on their way to the 17.1% rate we would see in April 2009 (US Bureau of Labor Statistics, 2012a).

What do we really know about the lived experiences of our example young adult, and the millions like her? What does the millennial think about her educational experience when it is contrasted with her economic situation? When jobs are scarce and underpaid, and personal economic success is elusive, what happens to all the socioeconomic framing millennials have spent their lives internalizing? How is it expressed when the insinuated promise of the education they “purchased” turns out to be empty? (Singleton-Jackson, 2011).

Specifically, what does this perfect storm of neoliberal thinking and economic recession mean for how millennials feel about education, about themselves, and about their future? What is it like to try and become an adult in a society where economic success is not within your grasp, and who do you blame for what may be regarded as this “bait and switch”?

I have approached this research topic with both a professional and personal investment. I am a sociologist by training, with a longstanding interest in the interactions between the economic system and other areas of people's lives, but I also have many friends and colleagues who have been negatively affected by recent economic events. I am particularly interested in finding out how similarly affected people in the millennial generation balance their ideologically-impacted goals, hopes, expectations, and beliefs with the current economic reality.

The essential reason I am convinced of the value of this topic of study is because this has given me the opportunity to link the theoretical interests I have with the real world experiences of my peers. I personally worry about how the state of the economy and the economic ideas our country has embraced will affect our national future and the future of individuals. Anecdotally, I encounter varied reactions to economic challenges among my friends, and the reactions are usually despair, anger, and/or shame. Journalists and social scientists often study the long-term economic effects of young adult unemployment (stunting of long-term wealth development, interruption of promotion paths and experience building, etc), but I am more interested in what the experience of economic crisis does to how young adults think about themselves, their education, their community, society, and the future. This project has given me new and intriguing insights into the effects of this experience, particularly on how young adults think about education and themselves.

This topic and this group of young adults in general is neglected by economics-related social science research, and this project proves that the voices and perceptions of this group can provide valuable insight into other phenomena in our social world, such as

the ways that emerging adults handle other challenges. Learning what the experience of the economic crisis that began in 2008 has meant to the ways young adults think is instrumental to understanding the ways that millennials behave, especially related to economic behavior, when they are older.

I also think that this experience of economic crisis has, to a somewhat lesser degree, affected young adults who have not directly suffered. I myself have watched the struggles of their friends and classmates, and a sense of fear and anxiety is unavoidable, because I cannot identify any meaningful reason why a friend has been unemployed, or uninsured, or generally insolvent, and I have not.

The specific research questions that I used to guide my study are as follows:
How are millennials responding to current economic changes in the context of neoliberal ideology and policy?

- What are the group's beliefs about education?
- What are the group's beliefs about economic participation and financial independence?
- How do these beliefs reflect or challenge neoliberal ideology and policy?
- How can the millennials' beliefs lead us to rethink what education should be about and how education relates to economic trends and realities in young people's lives?

To begin this study, however, an analysis of the historical and socioeconomic context is important.

Chapter 2. Literature Review

Economic Recessions

The history of economic recessions offers some insights into the economic challenges millennials have been facing for the last several years. Examining the experience of previous generations with economic struggle, and examining the ideological and policy responses, allows us to better contextualize the current-day experience of recession. Two ideas emerge from this analysis: first, that economic challenges have substantial effects on social and cultural behaviors, including educational practices, regardless of the time period; second, that prior recessions and the ideological and policy responses to them have been substantially responsible for the rise of neoliberal ideology and policy and the development of the current recession itself.

While a number of economic recessions and small downturns have occurred during the twentieth and twenty-first centuries, scholars generally regard three economic crises as the most significant ones: the Great Depression (1929-1939); the 1970's crisis (1973-1979); and the Great Recession (as it is sometimes known), which began in 2007 (Reuss, 2009; Kotz, 2010; Irvin, 2011). In addition, the Japanese recession, known as the Lost Decade, is the most recent example of a national recession in an industrialized nation on the scale of the recession of 2007-2009 in the United States. There are comparisons and contrasts to be made between the most recent US recession and these historical examples, both in terms of economic events and policy, and in terms of the sociocultural impacts on the population specifically related to work and education in each case. I will begin with the history and nature of the current recession, followed by the

comparisons and contrasts that can be made between the current recession and major recessions of the past century.

US Recession 2007-2009

To articulate the economic context experienced by the millennial generation, it is important to clarify the facts surrounding the current recession. Understanding how the recession began, and what the tangible effects have been, permits us to more clearly assess the related feelings and responses of millennials.

The most recent US recession started, essentially, in the sub-prime mortgage market. Companies were issuing mortgages to individuals and families who could not afford them, and then by “bundling” these mortgages into larger investment products, they sold these bundles to the major financial institutions in the US. The major financial institutions, aided by the ratings agencies, claimed that these mortgages were almost zero-risk investments, and so the collateral they were required to maintain was not close to what was appropriate for the level of risk they held on their balance sheets. Irvin notes that these financial institutions reaped huge profits from this arrangement, and incurred high debt to invest in these mortgage products, under the assumption that home prices would continue to rise (2011).

As the housing bubble in the US burst in 2007, home prices crashed 33%, and interest rates on mortgages rose (Koo, 2008, p. 70). Families with sub-prime mortgages found their homes worth less than the purchase price or the remaining principal on the mortgage, and interest rates readjusted (because the mortgages were not fixed-rate) to unaffordably high levels. The mortgages that had been bundled and sold as investment

products were no longer producing returns, because homeowners were unable to make their monthly payments.

An added factor in the crisis was the fact that consumer spending as a percent of household income was extraordinarily high by 2005. As with the assumptions about home prices, businesses expected consumer spending to continue to rise unabated, an obviously unsustainable situation in hindsight. Businesses invested in production capacity to meet this expected demand, and when the housing bubble burst, consumer spending fell along with consumer confidence, leaving unneeded production capacity and lower profits (Kotz, 2010).

The National Bureau of Economic Research determined that the US recession officially began in December 2007 (The Economist Intelligence Unit, 2009; Kotz, 2010). Recession is characterized by a contraction in the size of the economy, rather than growth, and in this case also showed a loss of consumer confidence and purchasing, increases in unemployment, and the previously mentioned housing crisis. Employment began to drop in May 2008, and fell by 1.2 million jobs in just the last three months of 2008 (The Economist Intelligence Unit, 2009; Congressional Digest, 2010). By September 2009, the unemployment rate was 9.8% and 7.2 million jobs had been lost (Congressional Digest, 2010).

Technically speaking, the recession officially concluded in June 2009, and the American economy once again began to grow. The Federal Reserve and Treasury Department collaborated to enact what is colloquially called the “bank bailout” in late 2008, when \$12.1 trillion was provided to financial institutions and banks to prevent the bankruptcy of the country’s largest financial companies (Kotz, 2010).

However, while the official measures of recession stopped declining, many economic indicators did not recover quickly, and regaining the jobs lost during 2008 and 2009 has been extremely slow (Green & Winters, 2010; Jacobsen & Mather, 2011; Kirby, 2011b). Unemployment is known as a “lagging indicator” which explains why employment did not begin to recover at the same time the recession was technically declared over. American data indicates that workers over the age of 55 are seeing the bulk of employment increases during the recovery (January 2010-August 2011) while workers 24-54 in fact saw a continued drop in the employment rate during that same period, with a loss of over 500,000 jobs (Şahin & Willis, 2011). In October 2011, “among those ages 25 to 34--prime ages to get a job and start a family--the unemployment rate was more than 9 percent” (Jacobsen & Mather, 2011, p. 5).

Data available shows an unemployment rate of 7.8% for September 2012 according to the US Bureau of Labor Statistics, but among those ages 20 to 24, the rate was 12.4%, and among those 25 to 34, the rate was 8.1%. Unemployment rates for the 20-24 age group have not been below 10% in the United States since 2008 (US Bureau of Labor Statistics, 2012a). In real numbers, this indicates that 1.913 million Americans between the ages of 20 and 24 were unemployed as of September 2012. In late 2009, this figure was as high as 2.59 million Americans (US Bureau of Labor Statistics, 2012b).

The change to the structure of American society resulting from the recession cannot be ignored. A large backlog of unemployed workers hampers the country's potential for economic growth and productivity (Kirby, 2011a). Long-term unemployment, defined as unemployment for 25 weeks or more, triples a worker's likelihood of mental health problems (Kirby, 2011a). As Kirby (2011a) observes, "when

you get re-employed after a bout of long-term unemployment, your mental health doesn't go back to the level it was before. It becomes a permanent scar" (p. 19). As a result, just remedying the unemployment rate and getting people back to work can't be considered a panacea. Median household income is a metric closely tied to formal economic definitions of recession that has obvious sociocultural impacts. In the US, median household income dropped from over \$52,000 in 2007 to just above \$49,000 in 2010 (US Census Bureau, 2012). In addition, those who suffer unemployment during this recession are taking a pay cut of 17.5% on average after they finally find new jobs (Kirby, 2011a, p. 18).

Studies indicate that, as theorists would expect, people have developed pessimistic views about the economic prospects of younger Americans. Adults surveyed believe that their children will have fewer opportunities than they have had, a belief which presumably affects the way they raise their children and the steps they take to help their children grow up to be economically competitive (Spence, 2011). For millennials themselves, as the Japanese example below suggests, going through a major life course transition like the move from school to work during a recession affects much more than just one's short-term career prospects. Both for the individual and the larger society, the effects are wide-ranging and long-lasting (Cowen, 2009). "People assign meanings and interpretations to downturn that cannot simply be read in terms of economic or even human development indicators" (Hossain & McGregor, 2011). Fear, anxiety, and general problems with mental health are documented results of economic downturns or depressions. Financial attitudes and behaviors are likely to be irrevocably altered for the millennial generation for the rest of their lives. Cowen (2009) notes that "a generation

that grows up in a period of low stock returns is likely to take an unusually cautious approach to investing, even decades later” (p. 4).

The following three examples of other recessions give us opportunities to compare and contrast with the current situation, allowing us to see how the details of a given recession impact cultural and social matters.

The Great Depression

The Great Depression is a natural reference point in discussions of the current recession. It was preceded by a boom economy in the 1920's, which brought with it dramatic increases in income inequality. Worker productivity between 1920 and 1929 rose 43%, while wages rose only 8% (McElvaine, 1984, p. 39). Few to no labor protections existed, which led to Americans working far more hours than their counterparts in other industrialized nations, while also having almost no protection against unemployment (McElvaine, 1984). This skewing of the income scale is one area where the current recession and the Great Depression can be appropriately compared.

Another point of potential comparison is the political rhetoric. In the 1920's and 30's, part of the political thinking of the time was also that taxing the rich to provide social programs was anathema. Influential figures such as Andrew Mellon, industrial magnate and member of Coolidge's cabinet, worked intensely to reduce the tax burden on the rich, who were regarded as the “productive class” (McElvaine, 1984, p. 23). The disconnect in thinking between the elite and the majority of the population that we have seen with the current recession has taken on similar nuances.

The Great Depression was characterized by a downward spiral of lowered business profits, worker layoffs, and reduced consumer spending, all of which fed each

other. The Hoover administration failed to provide emergency support to financial institutions, and, of course, no FDIC existed (Lim & Sng, 2011). Until the federal government intervened dramatically under the Roosevelt administration with the New Deal, employing Americans in vast numbers for public works projects, among other interventions, the private sector's functioning ground to almost a complete halt (Kotz, 2010). The US economy was not fully recovered from the Great Depression until after World War II. It is difficult to measure, however, because unemployment statistics are unavailable for the Great Depression because such records were not kept during this time on a consistent national scale (McElvaine, 1984).

Prior to World War I, the social Darwinism-style individualism of the 1920's, was not at all the type of philosophy Americans widely held. Selfishness and greed were clearly regarded as vices. At the same time, McElvaine (1984) argues that pure collectivism was not the order of the day either. He describes the middle ground as an individualism colored by independence and self-reliance, but also deep respect for the rights of others and belief in justice and cooperation (p. 199). In the 1920's, however, prosperity combined with a strong tilt towards the right politically, led Americans to become more like "acquisitive, amoral individualists" with full faith in the market economy (p. 202). The Depression shattered that faith and drove American culture in the other direction, towards stronger collectivism and the political left.

Recession of 1973-1979

The recession of 1973-1979 has distinct differences from the current recession, which may also be useful for this analysis. In addition, the political rhetoric of this time period is illuminating for the exploration of neoliberalism to follow. Causes of the

recession are complex and disputed, but much of it clearly had to do with global commodity prices, specifically oil. In 1973, OPEC dramatically increased global oil prices tenfold, which put a tremendous strain on the US economy. The stock market dropped explosively, and the US economy was unprepared to react (Collins, 2007). At the same time, subtly rising inflation that had crept up during the 1960's created alarm among policymakers, including President Nixon, who intervened to halt this inflation with price and wage controls. However, these interventions did not help inflation, which reached over 10% in 1974, but they did cause a leap in unemployment, which rose to over 8% in 1975 and reached 10% in 1982. This economic state was known as "stagflation" in the popular media of the day (Reuss, 2009; Kotz, 2010). In this period, the US saw consecutive quarters of GDP shrinkage during 1974-75, 1980, and 1982 (World Bank, 2012a). The practical effect was both job losses and reduced purchasing power for citizens.

American policymakers addressed the 1970's economic crisis far differently than they had the Great Depression. The business community, including the US Chamber of Commerce, pushed for weakening of labor unions and opposed regulatory laws intended to protect consumers and the environment. Business began to participate in the political process in unprecedented ways, supporting both policy think tanks and actual candidates. In this way, the rise of free-market policies and policymakers such as Ronald Reagan can be tied back to the 1970's recession (Reuss, 2009).

Alejandro Reuss (2009) argues that the public policy reactions to the Great Depression and the crisis of the 1970's are illuminating.

Both the Depression and the crisis of the 1970s, however, resulted in major changes in the framework institutions of U.S. capitalism. The Depression ushered in an era in which the framework included a relatively large government role and powerful unions in the most important industries. This is sometimes known as the period of 'regulated capitalism.' The crisis of the 1970s ended this era and ushered in another, characterized by a new framework in which the government role diminished and unions were gravely weakened. This is sometimes known as the era of 'neoliberal capitalism.' (pp. 18-19)

This shift to a deregulationary economic policy set up the opportunity for financial industry excesses and improprieties that produced the 2007 recession (Kotz, 2010).

Like the current recession, the 1970's were characterized by pessimism about the economy and about America's future. Polls showed that Americans did not expect future improvement in their personal fortunes, and mistrust of national institutions and government were rampant (Collins, 2007). In addition, like other recessions, the effects of the 1970's recession in the United States were not limited to just the years in which the GDP was actively shrinking. Unemployment, as a lagging indicator, kept rising through 1982, when the US rate reached nearly 10% (Shary, 2011, p. 563). In 1971, scholars writing about the state of the US economy remarked on how youth suffered from unemployment disproportionately as compared to older workers (Problems of Economics, 1971). Reagan's policies of privatization and deregulation, along with deep deficit spending, benefited the wealthy to a striking degree, and created a psychological struggle in the wider American culture (Shary, 2011).

Educational policy and practice following the 1973-1979 recession was predicated on a sense of panic best embodied by *A Nation at Risk*, the Reagan administration's 1983 report on what they described as the dire state of American education (Bracey, 2008). The report particularly drew attention to American students' evidently dismal test scores compared to international competitors. Part of the rhetoric argued that American students' educational achievement could be directly tied to the economic struggles the country faced, and that improvements in education could somehow bring the US economy back to life (Bracey, 2008). These premises set a very clear narrative to support neoliberal reforms to education that Reagan and subsequent presidents would encourage in the future.

Japan's Lost Decade

The recessions mentioned up to this point have been quite some time in the past, so it is worthwhile to look into a more contemporary example of a recession. This allows us to see the effects of recession in a modern, globalized economy on young adults. The country of Japan had an economic boom from the 1960's through the 1980's, driven by technological innovation and industrial production. It had double-digit rates of growth in various major indicators, and the Nikkei stock index rose 60% from 1985 to 1990 (Kakuchi, 1996; Stratfor Analysis, 2009). However, in the early 1990's, it became apparent that Japan was suffering from a real estate and asset bubble, and a stock market crash hit.

The recession that followed lasted from approximately 1993 to 2003, and subsequent analysts have titled this the "Lost Decade" (Glassman, 2006; Stratfor Analysis, 2009). Japan's recession officially occurred between 1997 and 1999, with GDP

growth finally returning to positive rates in the third quarter of 1999 (World Bank, 2012a). However, the lead-up to this crisis and the subsequent effects spanned many more years. It is surprising, given the dire circumstances, that Japan's unemployment rate never exceeded 6%, even at the depths of the Lost Decade. This is attributed primarily to government spending that eventually put money back into the economy, keeping GDP from dropping and preventing a downward spiral of consumption and production like what was seen during the Great Depression (Koo, 2008).

A great deal of information is available on the impact of Japan's Lost Decade on the workplace and cultural beliefs surrounding work. Employers responded to the economic crisis by reducing hiring, especially at the entry level. Increased unemployment resulted in older, more experienced workers who had been laid off competing with brand-new graduates for scarce jobs. The length and severity of the Japanese recession created an environment in which young professionals and workers left school with limited economic opportunities and were forced to adjust their plans and expectations.

There were a few reactions documented from young workers themselves. Some expressed feelings of having been stranded or abandoned. As one worker said, "It was a terrible blow to all of us to be suddenly left on the road with nothing to rely on. But now I say, to hell with the past and all I believed in. We must go on" (Kakuchi, 1996, p. 18). Others responded to this feeling of abandonment and loss of job security by rejecting traditional Japanese loyalty to one's employer (Kakuchi, 1996). These people left school at a time when economic opportunities were scarce at best, and found their careers and earning potential stymied for years to follow as a result. Studies indicate this generation

of Japanese suffered and continues to suffer increased mental illness and difficulty in finding partners and starting families (Rowley & Hall, 2007).

Universities in Japan also underwent shifts in their approaches to education during and following the Lost Decade. With government support, attention was focused on marketable fields, such as computer science, which had not previously been prioritized (Hatakenaka, 2010). Japan's government felt it important to employ universities as a part of their overall strategy to rejuvenate the national economy during the Lost Decade, and made concrete investments in this goal. National universities gained new independence in 2004 through the "incorporation" scheme, and additional funding was offered on a competitive basis to enhance research and development capacities (Hatakenaka, 2010). Unfortunately, this incorporation process led to increased tuition at Japanese universities. The Ministry of Finance pushed universities to raise tuition, both on current and future students, and this was enforced by the national government reducing their financial support to universities in correspondence with the tuition hike they wished the universities to implement (Iwasaki & Moore, 2009).

All of these reforms bear a resemblance to neoliberal reforms imposed on American higher education as well, with an increasing focus on corporatization, competition, and commodification, and a de-emphasis on critical pedagogy and public support for educational institutions (Iwasaki & Moore, 2009). However, before continuing with this project, we should examine in depth what is meant by "neoliberalism" and what the practical as well as theoretical implications of this ideology and policy approach really are.

Neoliberalism

Conceptual Background

Neoliberalism is, at its simplest, a form of economic ideology. It challenges Keynesian theory that government must serve as a counterbalance to the power of business and the private sector, and instead argues that government should support business and do its best not to interfere with the functioning of the market (Garrett, 2010). This has been the subject of much debate and critique since its rise to prominence in the mid-twentieth century (Lakes & Carter, 2011).

These relatively simple economic principles have been extrapolated to some degree to essentially all areas of American life and all social structures and institutions, resulting in changes to everything from healthcare and education to things like urban planning. A neoliberal approach assumes the market is the most effective and efficient way to solve a problem, and disdains collectivist or government-driven solutions to any challenge. A profit motivation is considered the best possible way to drive human and organizational action. Individual effort is the best driver of change and improvement, as opposed to any communal work. In addition, competition is regarded as the best process for achieving results in any sector of life (Garrett, 2010).

Theodor Adorno noted further implications of this ideology on human interaction. In his opinion, the neoliberal capitalist system reduces our interpersonal relationships to shallow exchange processes. As a consequence, people and relationships become abstractions and symbols. This has serious implications for the functioning of society and the lives of members. “The reduction of people to agents and media of commodity exchange conceals the domination of people by people,” preventing members of society from viewing the system in a critical, democratic way, and removing all possibility of

interactions of a civic, democratic, or non-commercial/consumerist type (Adorno, 2000, p. 33).

People are exposed to a dominant neoliberal ideology from a very early age in the United States, and government provides no alternative narrative for the nature of society. This leads to individuals internalizing the commodifying culture, and willingly viewing themselves through that lens. As Adorno (2000) puts it,

By virtue of existing for others and being defined essentially as workers, human beings cease to be something existing in itself, a mere fact, but define themselves by what they do and by the relationship existing between them, namely that of exchange. (p. 33)

Henry Giroux concurs, explaining in his work on the biopolitics of neoliberalism that one's role and position in the economic power structure is the primary and even singular identifier of one's value as a person. He notes, "the commodity form penetrates all aspects of daily life, shaping the very nature of how young people think, act, and desire, and marking them as the epicenter of consumer culture" (2009, p. 35).

How, then, does this absorbed ideology actually affect people's lived experience? First, people develop beliefs that freedom and consumer choice are interchangeable. Citizens are led to believe, as Giroux said, that there is an equivalency to be found between freedom and consumer choice (2009). The dominant paradigm asserts that consumer choice is an acceptable substitute for civic and democratic freedoms. People place their own self-realization in the framework of consumption, and their freedom to consume becomes integral to their self-perception. Fear of failure to consume or failure to

consume in sufficient quantities directly imposes anxiety upon the individual (Zukin & Maguire, 2004).

Gilbert agrees, explaining, “The widespread pressure to subject every possible social relation to the norms of the consumer/provider transaction is both widely documented by social, politicians and cultural commentators and easily recognized by lay observers” (2008, p. 553). Neoliberalism creates a framework of economic transaction that is applied to our relations with both others and ourselves. This psychology, in turn, leads to action. Consumerism as a driving force, so deeply connected to people’s self-image and sense of self-worth, has spawned a three-fold rise in American credit card debt to nearly \$1 trillion between 1990 and 2006 (Irvin, 2011, p. 173).

Neoliberalism in Historical Context

Neoliberalism came to academic prominence in the 1970’s, championed by Milton Friedman, but it shortly became the favored ideology for conservative politicians, both in the United States and elsewhere. In the US, the move to neoliberal economic and monetary policy was directly in response to the recession of 1973-1979. Ronald Reagan and Margaret Thatcher adopted its ideas as rationale behind policies of deregulation of business, especially financial markets, and disempowering of labor organizations and unions. This resulted in an increase in income inequality across both the US and the UK, but neoliberalism simply does not find socioeconomic stratification to be a particularly important issue (Irvin, 2011). As Kotz (2010) explained,

In the period 1979-2007, average real hourly earnings of nonsupervisory workers actually declined slightly, by 1.1%, while output per hour grew by 69.8%, indicating that all the productivity gain over the period went to capital. By the

mid-2000s, the degree of inequality among households had reached a level not seen since 1929. (p. 368)

The changes to business and markets that came out of Reagan and Thatcher's administrations helped change the makeup of both countries' economies. Industrial and manufacturing work, which were strongly unionized prior to the 1980's, declined as the financial, high-tech, and service sectors grew in prominence. "The much-hyped 'new economy' helped to fragment labour markets, change the structure of remuneration, weaken job security and the relative bargaining power of capital and labour and spread neoliberal ideology" (Irvin, 2011, p. 159).

This economic shift led to what's been called a "two-tiered" economic system, with highly paid financial and high-tech sectors requiring extremely educated workers, and the poorly compensated service sector requiring little to no education on the part of their workers (Irvin, 2011). At the same time that this policy and structural shift was occurring, neoliberal ideology was becoming dominant culturally. Consumption, exchange, and economic participation were increasingly of huge importance to individuals across the economic spectrum, in ways that Adorno predicted.

The move to neoliberalism, then, had two effects that are important to this project. First, it enabled the deregulation of financial markets that directly led to the recession that began in 2007. Ironically, a policy implemented in response to recession (that of 1973-1979), set the framework for another entire recession, one of much greater severity, to occur. Second, the move to neoliberal policy and ideology created a shift in the cultural values and norms of the United States. The argument that collectivism and the ideology of the New Deal had failed, as evidenced by the 1973-1979 recession, was generally

accepted, especially by policymakers, and the shift to neoliberalism in policy and rhetoric filtered down to the everyday lives of Americans.

Based on these policy timelines and ideological shifts, millennials are the first generation to have grown up entirely in a world where neoliberalism was a dominant ideology, and the first to have to personally contend with the contradictions of neoliberalism between ideology and practice. The combination of neoliberal ideology with recession that was spawned by neoliberal policy has created the specific psychological and social locus where millennials find themselves, and the contextual factors have been insufficiently explored in research on millennials to date.

Education and Neoliberalism

Neoliberalism has had a substantial impact on all the structures of society, and education is not an exception. The policies that are created in support of neoliberal ideology are visible down to the classroom level, in the form of curricular changes, increased standardized testing and the way testing is presented to children, and the way the future is discussed with children by educators (Aguirre & Johnson, 2005). As a result, whether consciously or unconsciously, children in schools absorb the lessons about priorities and values that are displayed. This project will explore whether and how this form of absorption of neoliberal thought has changed the long-term perspective of millennials into their adulthoods.

It is also important to recognize the function of education as a tool for propagation of power structures when examining the relationship between economic thought and education. As Giroux (2005) describes, there is a lengthy history of analysis of education's social function in replicating the social order of society. Accordingly, as

education has been influenced by neoliberalism, it has increasingly become a force supporting the wider spread of this ideology. Gorlewski (2010) also notes how neoliberal policymakers create the environment for public schools to struggle and fail, and simultaneously blame schools for their predicament. “Another way in which neo-liberal governments are able to retain their legitimacy is by blaming schools for the essential injustices and contradictions of capitalism, while they preserve inequalities through other policies such as taxation and reductions in social spending” (60).

Neoliberalism has many aspects, as described above. One useful example of a component of neoliberalism that we can see implemented in education is extreme individualism. As our schools view their activities through a lens of individual responsibility, power, and blame, students apply this lens to their wider lives. “In the neoliberal risk society, young people have to ‘chase credentials’ to gain security in future education or workplaces. Failure to achieve is deemed one’s own fault, and ‘human beings are made accountable for their predicaments’” (Lakes & Carter, 2011). In fact, this changes how education and life are viewed by all participants, including students, educators, administrators, families, and policymakers. This ideology has become embedded in all levels of education, from primary grades through universities.

The Commodification of Education

When we speak of the ‘commodification’ of education, we mean the process described by Ball and Youdell (2009), “whereby [education] becomes regarded solely in terms of its exchange-value rather than its intrinsic worth or social purposes [or use-value]” (p. 80). Education’s purpose, function, and worth become entirely intertwined with economic and financial gain, and education itself becomes a product to be bought or

sold to enhance one's economic success. Instead of having a citizenship role, for example, education is uniformly viewed as a commodity with monetary exchange value (Giroux, 2005).

The results of this process are that education is viewed and used in very different ways than in past generations. Any lesson or course of study is judged by its usefulness in a student's future employability or competitiveness in a global economic market. When economic success is increasingly difficult to achieve, education is viewed as a tool students may use to improve their chances of financial stability. With high demand for education, whether primary, secondary, or post-secondary, because of the economic value seen in it, costs of education become seemingly limitless (Levenson, 2010).

One example of the challenges created by this commodification of education can be seen in a study of millennial young adults (Johnson, 2012). At the post-secondary level, the cost of education increasingly must be met through loans for the majority of college students, and these loans can create significant financial burdens. In the study, interviewees who did not have college degrees articulated how the prospect of loans for college seemed highly risky, relating anecdotes about friends and family who had fallen on tough economic times and seen unemployment and/or foreclosure. They also frankly discussed the possibility of being unable to complete a degree, leading to the worst outcome of debt and no diploma to show for it. For these millennials, the prospect of being heavily indebted in the future kept them out of higher education altogether, because they felt the economic benefits did not outweigh the economic risks.

This attitude clearly reflects the influence of neoliberalism. When education is viewed by our culture as essentially an item for purchase, then students who are

economically disadvantaged and are accustomed to going without luxury items take the perspective that education is an expensive luxury item that they just can't afford. The long term benefits of higher education, both economic and sociocultural, which scholars know are substantial, require taking on too much financial risk. In addition, this study's authors noted that, throughout their interviews, the young adults voiced a sense of being responsible for themselves, financially and educationally. They had no sense of being owed anything by society, but instead took a very individualistic perspective that is also reminiscent of neoliberal thought (Johnson, 2012).

This is just one of many examples of the problems created by the commodification of education. To explain more, I divide the following content into sections on School Privatization and Charter Schools, Shifts in Curricular Emphasis, and Assessment, Evaluation, and Standardized Testing.

School Privatization and Charter Schools

Naturally, neoliberal principles that assert that the private market is the optimal agent for all our needs encourage the privatization of schools (Brown, 2002; Lakes & Carter, 2011). This takes various forms, including charter schools, voucher schemes, growth in private for-profit higher education, and others. The fullest extent of this is described by Brighthouse (2004) as "complete withdrawal of the state from any role in funding, regulating or providing education" (p. 617). But regardless of the degree of privatization involved, all these approaches come with the assertion that "choice" is the primary goal, leading to many benefits. Families and students are instructed that exercising choice in schools, just as exercising choice between brands of soda, is the pinnacle of democratic action. It's a natural extension of neoliberal ideology into the

educational arena. But the criteria articulated for making the choice are necessarily as meaningless as the criteria for choosing soda brands as well (Giroux, 2005).

The problems with turning education over to private markets are myriad. At the elementary and secondary level, parents are often “uninformed, misinformed, and fearful—fueled by media speculation about failing schools, incompetent teachers, and school violence” (Lakes & Carter, 2011, p. 108). The assumption from the neoliberal perspective is that parents can be impartial, knowledgeable ‘purchasers’ of education for their children. However, this ignores much of the social and cultural, to say nothing of the economic, reality of how American families live (Carr & Porfilio, 2011). In addition, the knowledge and information that would be required for parents to make the best possible decisions are unavailable, as we’ll see below.

At any rate, when pitting private schools or charters against public schools, the market created is not by any means free or equal. Public schools must educate the disabled and disadvantaged, by law, unlike private schools, and they must meet an assortment of regulations and restrictions imposed by policymakers (Aguirre & Johnson, 2005, Carr & Porfilio, 2011). As a result, the rhetoric of competition, which sometimes asserts that public schools will be made better by the privatization of some schools, is hollow. If the neoliberal project is taken to its natural conclusion, public schools would cease to exist altogether, leaving disabled, poor, and troubled children at the mercy of the market for education.

In addition to the imperative for schools to compete with each other, in the past 20 years there has been an increased push for global competition on economic grounds for students and schools.

According to Smith and Scoll (1995), the push for charter schools during the 1990s was dominated by neoliberal rhetoric in which children were depicted as "human capital," and schools were portrayed as "training centers" for workers needed in an expanding global economy. (Aguirre & Johnson, 2005, p. 150)

This striking commodification of not only education but children themselves reflects the wider neoliberal thinking.

Higher education is also seeing trends towards market-based education, both in changes to the structure of traditional institutions and the development and growth of for-profit colleges. Of the nation's nearly 4,350 accredited degree-granting colleges and universities, more than 1,600 are private nonprofit institutions and more than 1,000 are operated for profit (Zumeta & LaSota, 2010, p. 92). Even institutions with a primary objective of education, not profit, are emulating the look and feel of consumer institutions like malls (Giroux, 2009).

At traditional institutions, the teaching workforce is increasingly populated with part time or full time adjuncts outside of the tenure system, which creates a vastly different employee-employer relationship between the faculty member and the institution, resembling the at-will employment found in many other sectors of the economy (Cheyfitz, 2009). Even faculty with the security of tenure cannot afford to ignore the fiscal effect of their work, as the culture of higher education increasingly begins to resemble corporate life (Giroux, 2009).

This fiscal issue affects all higher education institutions. At public universities, state funding has been decreasing in the face of strained state budgets and policymakers' explicit disdain for higher education. This leads to higher tuition and the cultivation of

private donors to support institutions, or de facto privatization (Dennison, 2003). This means that the widening American wealth gap is equivalent to a gap in access to higher education, which millennials are feeling keenly (Giroux, 2009).

Curricular Shifts

A key component of neoliberal reform of schools involves partnering with corporate entities to handle substantial parts of the education system. This may range from wholesale privatization of schools, as mentioned above, which takes schools entirely out of the realm of public institutions, to insertion of lessons or curricula designed by corporations into public schools (Sloan, 2008). Corporations and advocates of neoliberalism are interested in employing corporate-designed or influenced curricula in primary and secondary schools because this allows students to be inculcated with neoliberal ideology and positive sentiments towards corporations (Carr & Porfilio, 2011). Simply put, children are desirable consumers and creating relationships between children and the economic marketplace develops their identities as consumers (Sloan, 2008). At the primary and secondary levels, curricula increasingly have corporate backers and designers. These curricula and books are provided to cash-strapped schools who are receiving insufficient government support at low cost, and in exchange the corporate message is placed in front of a captive audience of impressionable children (Mahiri, 2005).

In addition, curricular changes under neoliberalism include shifts towards the core neoliberal values of competition and individualism. These ideologies shape the way teachers approach the learning process, and the way they design lessons and pedagogical techniques. Lipman (2004) notes an example of teachers forbidding collaborative work in

one classroom because on standardized tests the students were preparing for “that would be cheating” (p. 79). This seems to carry over from primary and secondary schools into higher education as well, where using competition as a motivational technique is increasingly encouraged.

Besides the way teaching is carried out, and the embedded values, the content matter that is considered of value and worth in teaching has changed under neoliberalism. Fields of study with obvious economic application, such as science, mathematics, and technology, are increasingly high-prestige while humanities, arts, and social sciences face marginalization and exclusion from curricula, especially below the tertiary level (Stromquist & Monkman, 2000). The reasoning behind this is couched in terms of competitiveness and marketability, drawn from a neoliberal ideological bent. Education for the individual in a neoliberal framework is a means to a singular end - profitable employment (Giroux, 2009). Components of education, from primary grades to college, that do not clearly support this goal are regarded as luxuries or distractions. Lipman (2004) relates conversations with teachers who would like to incorporate critical or creative pedagogy and content into their classrooms but who simply cannot create time alongside all the standardized, rote lessons that they are required to teach.

Assessment, Evaluation, and Standardized Testing

Neoliberal ideology is at the core of the drive to increase standardized testing and quantitative evaluation of schools, as well. The narrative premise for this shift is that competition and choice require standardized metrics for comparing options, and that this competition and choice will increase the quality of education (Aguirre & Johnson, 2005). While the problems with viewing education as simply another consumer choice have

already been described, there are other negative outcomes to this turn to standardized testing en masse.

Schools can and do engage in a variety of practices to improve their scores, including attempting to restrict their student populations or those of their students who take the tests (Ball & Youdell, 2009). The curriculum itself can be shifted to “teaching to the test” techniques instead of engaged and rich learning (Lipman, 2004; Ball & Youdell, 2009). In addition, the role and agency of teachers is shifted dramatically by the turn to standardized testing. According to Ball and Youdell (2005), “targets, accountability, competition and choice, leadership, entrepreneurship, performance-related pay and privatisation articulate new ways of thinking about what teachers do, what they value and what their purposes are” (p. 78). The position of teacher becomes commodified in a way that is new and not targeted toward the objective of student learning and development.

In addition, establishment of standardized high-stakes testing schemes have not had the effect of reducing disparities in educational achievement or learning. Instead, aggregate improvement on certain performance metrics has masked inequality and widening gaps in academic opportunity and achievement between privileged and disadvantaged groups (Ball & Youdell, 2009).

A core reason that assessment and high-stakes testing have so successfully taken hold in schools is because of federal education policy. State budgets, which fund a substantial portion of schools at all levels, have seen declines in tax revenues since the recession’s beginning. One report stated in 2010 that 33 states planned to reduce K-12 education spending and/or adult literacy program funding (Maxcy, 2011, p. 253). The mortgage crisis especially damaged local property tax bases, which also contribute

heavily to public school funding. As a result, school districts are strapped for resources, and federal policies like No Child Left Behind and Race to the Top have promised additional funding in exchange for a shift to more testing, assessment, and other neoliberal policies and practices (Maxcy, 2011).

The precursor of such changes, Performance Accountability policy, actually began in US K-12 schools in the 1990's, when millennials were in school themselves. Varying approaches across the states centered their focus around rewarding or punishing schools based on the test score performance of their students. Such assessments were linked to specific components of the curricula, which were more and more mandated by state governments (Maxcy, 2011). Performance Accountability is an essentially neoliberal policy approach, encouraging mistrust of the public sector and assumption that monitoring and penalties must be implemented in order for anything to be accomplished in the schools (Maxcy, 2011).

All of these specific details about neoliberal educational approaches have been implemented and established during the childhoods of today's millennials, and so all these different elements of classroom experience have influenced the generation's perspectives. In the next section, we will explore the concrete experiences of millennials and their current positionality in American society.

Millennials

The millennial generation, then, has grown up and entered adulthood amidst all the forces described above. Born between approximately 1982 and 1995 (Brownstein, Barone, & Clark., 2010), they have never known a world without the pervasive influence of neoliberal ideology. Their educational experiences have been heavily laced with

neoliberal influences, in addition to their experiences in popular culture and media more broadly.

Economic Beliefs and Behaviors

Research shows that millennials' financial health, as a group, is poor (Bass, 2012). As noted above, their unemployment rate is higher than the national average. They are in the grips of debt, both for the college education many paid for at least partly with loans, and for credit cards they used for living expenses and to maintain their social relevance through consumption (Schor, 1998; Gaus, 2006, Robb & Pinto, 2010; Levenson, 2010; Bass, 2012). Their long-term careers are likely to be stunted for decades due to lost economic opportunity, and domino effects onto family life are already being seen (Peck, 2011; Alsop, 2011).

A secondary effect of the recession on this group is that their parents are likely to have diminished economic resources and net worth as well. This may create a situation for some where millennials must rely on their own earnings alone, without financial support from parents that prior generations had (Danziger & Ratner, 2010).

The economic experience of millennials reaching the age of adulthood during a recession should be of interest to scholars for many reasons, but particularly because their stability and prosperity affects the stability and prosperity of our larger society. Job and financial instability creates stressors in people's lives, resulting in instability in family and personal situations (Danziger & Ratner, 2010). There are also known psychological implications to their poor financial health, as a life in debt is characterized by anxiety and other problems (Bernthal, Crockett, & Rose, 2005).

Unfortunately, quite a bit of research on millennials related to their workforce experience tends to be absent of substantive analysis of the historical context of their development or of their entry into the workforce. Several authors address the challenges of career development for millennials by posing questions about their moral fiber, in an identifiably neoliberal paradigm. In many cases it seems that authors want to be able to identify a problem in work ethic, overblown sense of entitlement, or other psychological failing that can be blamed for millennials' career difficulties (Singleton-Jackson, 2011).

Personal and Social Beliefs and Behaviors

The reactions of millennials to their economic situation may take many forms. This project is interested particularly in their reactions in terms of economic, ideological, and educational beliefs and behaviors, but studies of millennials have also shown drops in marriage and childbearing and increases in young adults living at home, particularly among men (Jacobsen & Mather, 2011; Girod & Shapiro, 2012).

Research shows that low income millennials increasingly feel that college is out of reach or too financially risky to pursue. When they do pursue college, they are concerned with finishing as fast as possible and choose their fields of study based on future earning and employment potential rather than personal interest (Packard, 2012). Danziger and Ratner (2010) note that economists estimate that every \$1,000 increase in the cost of college creates a 5 percentage point drop in college enrollment. While subsidies and government student aid can help, those programs have been squeezed in recent years, pushing more students to loans to pay for college (p. 143). Also, the most statistically common source of funding for college is the parents of the student, and as

noted above, the parents of millennials are also seeing economic challenges as a result of the recession (Danziger & Ratner, 2010).

In spite of their educational achievement, or perhaps because of it, some research indicates that millennials possess a striking pessimism about the chance that a college degree will offer any sort of economic security over a lifetime. Many young adults seem to be questioning just how much a typical four-year degree is worth in today's tough job market. The 2011 Public Agenda survey presented respondents with a list of 11 hypothetical people with varying levels of education, asking how likely each person was to enjoy a secure economic future. Young adults overall saw only one of the 11 (a person who goes on to graduate school) as having dependably solid prospects. At the opposite end of the spectrum, hardly anyone believed that a person who dropped out of high school was very likely to be financially secure (Johnson, 2012).

In the same study, when young adults were asked whether they themselves expected to be economically secure in their lifetime, those with only a high school diploma said yes only 36% of the time, while those with a postsecondary degree said yes 55% of the time. At best, then, this tells us that 45% of college graduates in this millennial sample believed that they would never achieve economic security. And even this represents a significantly more optimistic view than these graduates had of generic bachelor's degree holders, whom only 34% believed would ever achieve economic security (Johnson, 2012, pp. 19-20). Another study conducted at Rutgers found very similar results and high pessimism about future economic possibilities (Girod & Shapiro, 2012).

Disposable Youth

Key to understanding the position of millennials and their relationship to the larger society is the acknowledgment that neoliberal ideology does not value or encourage investment in youth. As Porfilio and Carr (2010) put it, “the current manifestation of capitalism—neo-liberalism—is responsible for generating, arguably, a child-hating environment, one that is antithetical to fostering the social, physical, emotional, and intellectual well-being of children” (p. 1). The issue is a two-sided coin; on one hand, millennials have been taught from childhood that economic successes are the equivalent of personal successes, and that they are entitled to full credit for any accomplishments they may have. On the other hand, millennials also have internalized the belief that any failures or challenges they experience are their own fault, and they largely do not expect support or a safety net from government or the community (Giroux, 2009; Porfilio & Carr, 2010). The context of widespread economic recession illuminates this sentiment for youth, because while in more generally prosperous times they may have been only dimly aware of the disdain society and adults hold for them, in times of greater struggle their lack of support becomes prominent. In addition, as the first generation to grow up entirely immersed in neoliberalism, millennials may not have noticed the brutality of this ideology as children but may have increased insight and savvy about the situation as adults.

Quijada (2010) noted, as well, that challenging neoliberalism is very difficult for millennial youth because they have so thoroughly internalized the ideology. As “neo-liberal subjects,” youth are exceptionally conscious of the imperative to be economic actors. Further, youth are restricted and limited by institutions under adult control, and thus have a difficult time questioning neoliberal ideology that is espoused by adults in

their lives. Failing to display the conventional markers of a good “neo-liberal subject” as a young person can put the youth in a position of being critiqued and penalized. In response, youth try harder and harder to make “rational choices” and play out the role of a ‘good’ economic actor to avoid marginalization. Unfortunately, this effort frequently displaces youth efforts to engage in community, citizenship, and social justice (Quijada, 2010).

The element of neoliberalism that calls for marginalization and shrinking of government, particularly government’s role in social welfare and protection of the marginalized, presents a message about youth. It creates the lesson that investing in children, who cannot be productive or consumers themselves, is not a priority or worth doing. Any social obligation to provide support and resources for children is completely dismissed (Giroux, 2009). The result of this framework is evident in the policies around such things as college costs and loans as well as equity in access to quality primary and secondary education. As they get older, millennials have realized in different ways that they are not a priority for their society, and that they cannot rely on many of the support structures past generations had available. Their value to society lies solely in their economic functions, and their role as a “market” for products (Porfilio & Carr, 2010).

There is some research on how millennials have responded to these realizations. In the face of economic circumstances they cannot control or affect, many feel frustration and resentment toward their parents and older generations, for what they see as poor planning and inadequate forethought, leaving them “high and dry” (Conlin, Silver-Greenberg, Lehman, Javers, & Gerdes, 2008; George, 2009; Bass, 2012). As described above, they are increasingly despairing about their chances of ever achieving economic

stability, and about the worth of their education in this pursuit. Some millennials, it is worth noting, have chosen to reject the path of economic accomplishment and opt out of the neoliberal ideological framework, in favor of pursuing personal satisfaction and fulfillment without expectation of wealth (Shapira, 2010). This requires a significant shift out of the pervasive neoliberal ideology, and choosing different value systems than what they have learned and what the wider society tends to hold.

Another effect of neoliberal ideology on youth is its punitiveness. This is the neoliberal culture's tendency to use isolation, imprisonment, and other punishment to deal with members of the population who don't fit well in the commodification paradigm (Garrett, 2010). Especially for minority and low-income youth, the option to strive in the neoliberal economy is less and less feasible. Giroux (2009) notes,

White wealthy kids may labor under the narrow dictates of a commodity culture, but they are not incarcerated in record numbers, placed in schools that merely serve to house the refuse of global capitalism, or subjected to a life of misery and impoverishment. (p. 24)

Devalued and alienated youth have become a threat to power structures instead of valued members of the community, leading to the militarization of schools and criminalization of normal youth activity. Instead of investing in youth and caring for them, society works to control, manage, and punish them (Giroux, 2005, 2009). This project will explore how some of these youth that Giroux identifies as abandoned by the larger society feel about their position.

Discussion

The purpose of exploring this history, and the details of neoliberalism and the millennial generation in such depth, is to provide rich context for this research project. The neoliberal perspective argues for an unrelenting focus on the individual, their failings and faults, to explain the economic struggle of millennials today. However, thanks to the historical case studies presented above, we can clearly see, first, that recession is structural, not an individual problem or failure; second, that the current recession is qualitatively comparable to other severe and debilitating recessions experienced around the world in industrial or postindustrial societies in the past century; and third, that neoliberalism has played an important role in these recessions and in people's psychological and social reactions to them.

Further, the discussion above provides a thorough explanation of neoliberalism itself, and explains both the economic and sociocultural impacts of it. This is vital to this project, as the neoliberal ideology present throughout our modern culture, particularly in our education system, cannot be separated from the economic events and their aftermath. As the data below demonstrates, in large and small ways, the thought processes of millennials have been deeply influenced by neoliberalism, through culture and education both.

Finally, this chapter also delves into the group of young people known as millennials and explores what we actually know about them through research, as opposed to what we hear from pop culture or pundits. Millennials are dealing with economic struggles that will affect them for the rest of their lives, psychologically, financially, and socially. The effects are wide-ranging and systemic; it's lazy and inaccurate to try and

blame the perceived character flaws of individuals for the problems being faced by an entire generation.

Armed with this information, I have sought in this research project to explore how the recession in a neoliberal culture is really affecting millennials' views of themselves, their economic roles, and their education, in their own words. I sought out an appropriate, robust, and innovative methodology to find and analyze the feelings of millennials, which is described in the next chapter.

Chapter 3. Methodology

Theoretical Framework

My research approach for this project has a phenomenological orientation, because my primary interest is in how the lived experience of millennials of education and economic participation, and their thinking around these issues, is formed and persists. There's a notable lack of qualitative research exploring millennials' real opinions and beliefs about their experiences, economic or otherwise. Instead, they are subject to dry polls and surveys in most of the empirical literature, while popular media hyperbolically describes them through anecdotal soundbites instead of rigorous investigation. Furthermore, as mentioned above, from reading much of the literature, one would never be able to tell that millennials have had any kind of unusual or unique experiences socioeconomically at all. The advent of neoliberalism as this generation was just starting out, and the economic catastrophe that hit just as this generation was entering the workforce are both ignored by the vast majority of scholarly literature examining this generation. My project has provided an opportunity to view millennials in an appropriate socioeconomic context, and to explore their lived experience with a measure of depth and richness.

As I have approached the literature, I have been focusing on under-analyzed economic factors with a critical perspective. I am concerned with the failure of literature to place importance on the economic context millennials experience when explaining their beliefs and behaviors. Most literature seems narrowly psychological, even when addressing topics where economic and historical context is clearly pertinent. I would

argue that ignoring the economic experiences of any group, but particularly millennials, excludes a vital piece of the motivation for behavior and an important influence on the way people think. I do not argue that this influence is necessarily positive, but that it is important. Part of this project is exploring how one can challenge the assumptions of a neoliberal ideology based on how it affects people's real lives, and how it interfaces with the lived experiences people have. One of the most challenging components of this project was choosing an effective and appropriate method of data collection, and this is explained below.

Methods of Data Collection and Analysis

In this project, I have endeavored to use the technologies of communication that are ubiquitous for millennials today, blogs and web communities, and explore this situation and the perceptions of millennials about their education, themselves, and their future prospects. Blogs are an interactive form of communication online, and have grown tremendously in popularity in the past approximately 15 years (Hsu & Lin, 2007; Chiang & Hsieh, 2011). Blogs may take a number of different forms, including individual websites, group-contribution websites, open submission curated websites, business or corporate websites, and others (Chiang and Hsieh, 2011). They may make it possible for readers to leave comments of their own, or they may prevent this. Blogs today regularly involve a combination of text, photographs, video, and other multimedia. The common thread is that people use these websites as a place to communicate to the world about their experiences, feelings, thoughts, or opinions (Hsu & Lin, 2007). In the case of businesses, they may be used for advertising or speaking directly to customer interests or concerns. The act of blogging is creative and involves an active attempt to communicate

with others, and as a result it requires effort to maintain. Blogs are often abandoned after they are begun, and will remain visible online generally until they are actively deleted (Hsu & Lin, 2007).

Online Communications

I have conducted document analysis of first person narratives drawn from blogs, whether written, photographic, or video-based, by young adults describing their economic (and related social and cultural) experiences during the time period of the current recession (December 2007-present). My research procedure involved doing online searches on popular blog sites including Tumblr and Wordpress, and video upload site YouTube, using keywords related to my topic, such as “unemployed,” “unemployment,” “fired,” “laid off,” and other terms that appeared topical in the documents I found. I also expanded my searches into using terminology related to education, including “student loan” and “student debt,” to get more specific data on posters’ⁱⁱ feelings about education. Across the photographs, text blogs, and video blogs, I chose postings that had rich content displaying the poster’s emotions specifically related to their economic situation and, ideally, mentioning their educational background.

After identifying a blog post that contained content relevant to my study (mentions of unemployment, economic struggle, connections of economic struggle to education, and so on), my first question when reviewing each blog post was whether the poster fit my criteria for being a millennial (born between 1982 and 1995, roughly). In a few cases it was difficult to determine whether a poster fit the criteria, especially when age was not explicitly stated. In these cases, I attempted to estimate the age of the poster based on spoken or written cues. The year of graduation, either from high school or

college, for example, was a common helpful cue. In cases where I had no cues and the poster seemed to likely be older than my age group, I excluded the posting. One poster reported being a high school senior, which might have placed her outside my demographic group. However, my reading of the literature led me to believe that someone aged 17 or 18 would have similar experiences to millennials in relation to my research topic. As a result, I included this subject in my analysis.

I would estimate that about one quarter of the text and photograph posts I read fit the demographic criteria for my research. After curating a selection of blog postings that fit my demographic criteria to the best of my knowledge, I began the coding process. For text blog posts, I created a single text file containing the text of all the posts, with lines numbered. I coded this document, highlighting repeating, relevant themes, and also marking particularly rich content for later review and potential quotation. In this first round of coding, I identified about 15 repeating themes, which I then grouped into the four categories I identify in the results section. After the first round of this coding, I set aside the document for a few days, and then returned to it to review my original highlighting. I grouped themes that seemed interconnected, and dropped themes that did not relate directly to my research questions. When I had completed this process, I went back and kept searching for text blogs and acquired more content and repeated the steps described above. I achieved what felt like saturation in themes after doing this three times, resulting in 40 text blog posts that ended up being included in my analysis.

For photographic blogs, I reviewed approximately two years' worth of postings to the "We Are the 99%" community Tumblr site. I took screenshots of topical images, along with their captions, and saved them to a single folder, titled with the age, apparent

gender, and education level (if known) of the poster. After accumulating about 35 photographs, I reviewed each individually, and set aside a few that turned out to have insufficiently rich content (single-sentence captions and minimal ability to see the poster, for example), and also set aside a few that did not fit the age demographic after closer examination. I coded them by printing out hard copies of all the images and marking them up with pen and highlighter by hand, using the same color coding scheme as I used for the text blogs as much as possible. Then, as with the text blogs, I set aside the photos for a few days and then returned to them to synthesize and clarify my code groupings. I also marked particularly rich text for later use as quotations.

For the video blogs, as I searched for topically relevant blogs, I created a file of URL links to possibly appropriate content based on the summaries and descriptions. Once the file contained about 40 links, I went back to each and watched them through, and attempted to identify the videos by posters in my demographic group. I found that a great number of the blogs either were outside my age range, were too difficult to identify by age, or were not as topically appropriate as I'd hoped, and so after this first round of review, I went back to searching for video content and did this first round of review over again. I also skimmed the video upload histories for some posters who I identified in the first round as in the right age range, and found some topical content this way. When I had acquired 30 video blogs that were topical and in the right demographic range, I watched them again and transcribed them. The built-in transcripts in YouTube were helpful, but not extremely accurate, so I used these as a starting point and edited them for accuracy as I was watching the videos myself. I also added annotations when visual or vocal cues were noticeable and seemed to add depth to the words. Then, I conducted the coding

similarly to my coding of the text blogs and photos, in two rounds with color coding and annotations where appropriate. The video material was slightly less conducive to rich quotes, probably because the videos seemed largely, if not entirely, to be unscripted and incorporated a lot of verbal tics and “filler” words such as “um” and “uh” which broke up the flow of speech. During this coding process, I found a few more videos where the cues to the poster’s age were subtle, so I’d missed them the first time, and this excluded some more videos from my pool of data, leaving me with 23. The total amount of video time included in the study came to 2 hours and 6 minutes. The longest video was 13 minutes and 30 seconds, while the shortest was 1 minute 39 seconds.

Text Blogs

A substantial number of the text blogs came from a curated series of submissions from the public on the website Gawker entitled “Unemployment Stories”. However, the posts from this series were not all relevant (some involved people outside my age range, for example, or included so little identifying material that I could not assess their age), so I read through approximately 100 individual stories in that series to find a saturation sample of posts in the appropriate demographic groups. In general, the text posters were slightly older than the photo posters, mostly being over age 25 or so, and their stories contained more detail than photos. However, the tone of the text blogs was more negative and possibly depressed than the other media. This may be a function of the age of the subjects, as well as the anonymity available.

Photo Blogs

Another large source of content was the “We are the 99%” Tumblr, which contains content exclusively in photographs with captions. The principle behind the site

is to give people an opportunity to express their feelings about their own economic struggles, or to express solidarity with others struggling more. The subjects were somewhat younger than the text posters, with the only high-school aged subjects coming from this group. The texts accompanying the photos or shown in the photos were shorter than the text-only blogs, leading to somewhat less richness of the content. Photo posters had less space for general explanation of their situation and their feelings.

Video Blogs

In the case of the video blogs, the content was slightly different. Some individual posters produced multiple videos about their experience being laid off/unemployed, so I ended up with 23 videos by only 17 different individuals. Also, the medium provides less anonymity than the other two media. Even in a photograph, individuals were able to obscure their faces and not reveal much identifying detail, but in the videos I found, the posters would be easily recognizable by anyone who knew them offline, and often revealed personal details that could be identifying. The tone of the videos varied widely as well. Some video posters took relatively positive approaches, but at the same time, many were extremely depressed and seemed quite anxious. My interpretation of several of the videos was that the poster was trying to give themselves a little “pep talk” or attempting to look for the positive to make themselves feel better about their situation. Some also used sarcasm or humor in their presentation of what were objectively quite dire facts, which may have been a defense mechanism.

The use of blog postings as subjects of document analysis was particularly useful in this case for a few reasons. First, as much research appears to show, millennials are, on average, more proficient with technology in general, and social media in particular, than

their older counterparts. They are sometimes referred to as “digital natives”, meaning that they have grown up with computer technology for nearly their entire lives (Prensky, 2001). Second, there are reasons to believe that millennials’ use of social media is at least at times strikingly open and honest, not just in regards to work or success, but in discussion of all kinds of private content. Perceived or actual anonymity and comfort with the medium lead young adults and teenagers to publish highly personal thoughts online (Jones & Alony, 2008; Anderson-Butcher et al., 2011). While research on the matter is almost nonexistent, millennials are likely the first generation from whom a researcher could reasonably expect to find such open, honest online disclosure of personal or sensitive content. Third, online communication provides a rich source of data (Jones & Alony, 2008). It may include images, video, or other content, and is not exclusively limited to the written word. Millennials, by and large, are savvy at working in multimedia online and these inclusions can be a source of qualitative data as much as written words may be.

Data Summary

The data analysis for this project has comprised 40 text-based blog posts, 30 photographic postings to the “We Are the 99%” blog, and 23 video blog posts by 17 different video posters. All postings came from individuals between approximately age 16 and 35, and as much as possible I have documented the age, gender, and educational level of each subject. All content contained comment in some way about economic challenges, usually featuring unemployment or underemployment, and I specifically sought out postings that also incorporated comments about education in some form.

Demographics: Age, Education, and Gender

The demographics of the subjects of this study are described in the tables below. In all cases, the subjects skewed female. The written blog posters tended to be older and have more education than the photo posters, including 15 of the 40 with post-graduate degrees. The video posters were the group that was most difficult to identify according to age and education. I did my best to assess whether the speaker was within my age range by their appearance and by any spoken temporal references (related to the year of graduation, for example) that they made. However, I did not guess as to the actual age of the subjects, which is why so many video posters fell into the “Unknown Age” group. Educational level was surprisingly difficult to assess among the video posters as well. I could tell from references to student loans that most had some college experience, but it was nearly impossible to tell what degree or how many years of post-high school education they had achieved. Again, I avoided guessing on this and so most of the video posters are in the “Unknown Education” category.

Table 1. *Gender.*

	Written Blog	Photo Blog	Video Blog
Male	10	6	7
Female	19	17	10
Gender Unknown	11	7	

Table 2. *Education.*

	Written Blog	Photo Blog	Video Blog
High School		1	1
In College		9	1
Associate Deg		3	1

Bachelor Deg	22	13	4
Master/JD	15	1	1
No College	2	3	
Unknown Education	1		9

Table 3. *Age.*

	Written Blog	Photo Blog	Video Blog
Under 24	1	9	
24-26	13	9	1
27-30	17	3	
Over 30	6	2	
Unknown Age	3	7	16

The subjects in this study voiced strong opinions and emotions about their economic situations. Literature suggests that individuals in the millennial cohort would be comfortable speaking about very personal matters online, and this seems to have been true of the subjects of this study. The importance of anonymity should be strongly considered, as most subjects (though not all) communicated without revealing their offline identities.

Limitations of Study

Many challenges are unique to the methodology of analyzing online communications, and several of these affected this study in particular. However, these limitations did not prevent me from being able to find rich data relevant to my topic. The limitations primarily had to do with the challenges identifying demographic details about

subjects, questions about authorship and anonymity, and selection bias. These are explained in more detail below.

Ethical Matters

Ethical questions about consent are difficult, although the blogs I have used were all publicly viewable, and identifying details about the posters, inasmuch as I have any, have been withheld from the final report. The question of what really differs between online and offline research is important to acknowledge. Offline refers to talking about online phenomena in more conventional research contexts, such as in-person interviews. However, if the internet is now a normal, non-exceptional mode of communication for this study's subjects, is there any real meaning to a split between online/offline, or is data just data? (Orgad, 2008). The divide has been assumed, but it's worth questioning whether it is still relevant today, for this population (Markham, 2008). On the positive side, online research makes many things easier, due to searchability and digital links (Tremayne, 2007).

In the process of conducting this research, I felt that the subjects revealed surprisingly personal information and details about their emotional states and feelings. I am not certain that it would be so easy to get such information from interviewing someone face-to-face. This is one reason why I did not choose to do interviews as part of this study; I believe that the data collected online was more forthcoming.

Public/Private Divide

The public/private divide is difficult to parse out, making it challenging to capture the speaker/writer's sense of the level of privacy they perceive or expect (Markham, 2008). Spatial and temporal boundaries are muddled by online research, and in some

cases, it was difficult to tell when a piece of data was produced, and additionally, when the information or events described in a posting occurred (Hine, 2008). Also, the internet is not a monolith, which is important to remember (boyd, 2008). There are no continuous and concretely bounded cultural environments, no tidy locus of research, so it is easy for the space being studied to balloon out of manageability (Markham, 2008). In order to deal with this during this study, I divided my data collection by text, photo, and video, and tried to use the goal of thematic saturation to know when to conclude data collection. It would have been easy to continue collecting data much longer, but I don't think it would have produced significant additional insights not already captured.

Selection Bias

Selection bias is a tremendous issue also. How does self-selection bias of the active contributors play into the data collection process? Many internet users are “lurkers”, or people who read but don't post original content of their own online. It's impossible to know whether the lived experience of a “lurker” is qualitatively different from that of a poster (Orgad, 2008). Also, those who contribute are the people who decided that the blog context was the appropriate place to discuss their situation, and others may choose other contexts (Jones & Alony, 2008; Orgad, 2008). In this study, I had the advantage of choosing some data that was personally posted by individuals, and some that was submitted by individuals to curated blogs. This makes a difference, because those who submitted information and stories to the curated blogs didn't necessarily have to have a personal blog of their own, and didn't have to attach their names, or any identifying details at all if they didn't want to. This takes a lot of the effort out of posting the content online. Really, for most of the contributors to the curated blogs,

all they had to do was write their story or photograph themselves, and send it by email to the editors of the blogs.

Authorship

Authorship and identity questions also arise. While studies have been done on the authors of blogs (Kumar, Novak, Raghavan, & Tomkins, 2004), in any given case, knowing who is speaking/writing in any blog is difficult; videoblogging makes for a different set of questions about authorship, but it still may create questions (Orgad, 2008). However, it is worth remembering that researchers should target our definitions of authenticity to the medium. Anonymity is not the same as lying or being untrustworthy (Jones & Alony, 2008; Orgad, 2008). Also, we should ask ourselves whether online and offline identities are the same. If so, the online/offline question is less relevant, but online data may not be as necessary to get a comprehensive picture (Orgad, 2008). But if not, then is it appropriate to mix online and offline data at all, or is it trying to create a single subject where two subjects actually exist? These are very complex questions I have considered throughout my research process.

Race

An additional area of limitation of this study is connected to the limits resulting from the medium of data. It was difficult to determine the racial or ethnic background of subjects in most cases, and because the data came from one-way communications, without the opportunity to ask questions of the subjects, I was forced to leave discussions of race out of the analysis in this study. Because of the fluidity and subjectivity of racial categories, without being able to communicate with study subjects directly about their self-identification racially, it would be inappropriate for me to comment on the race of

subjects. I strongly think that incorporating race into a future study of this topic, in some way, would yield interesting and valuable results. We know that the economic experiences and educational experiences of white and non-white individuals vary widely. Just for one example, unemployment rates for black adults are much higher than those for white adults in the United States (Hansen, 2011). Therefore, I would expect that the perceptions of these groups on education and economic life in a recession shaped by neoliberalism would differ.

Contribution to Methodology Scholarship

In a culture where more and more of our communication, especially for younger generations, is happening online, researchers need to be prepared and willing to take advantage of online data. This is not only important for research on the ways people communicate, but the content of those communications. All forms of qualitative research involve challenges and limitations, and scholars must confront and acknowledge these in order to conduct meaningful research. As we become more comfortable using online communication ourselves as scholars, I believe that the limitations of online research will seem less insurmountable and difficult. This study provides one approach that others may be able to build from to develop processes for conducting valid, scholarly research using online data. This study used only one-way communications, which created the limitations regarding consent and race, for example, that are mentioned above, but it eliminated concerns about the researcher affecting the content of the data by collecting the data, so there are advantages and disadvantages on both sides.

Interviews

When beginning this project, I had considered very seriously doing some in-person interviews to contribute additional content to my data collection, to the point that I acquired IRB approval to do so. However, upon deeply exploring the digital data available, I felt that the information I was able to get was rich enough and substantial enough to stand alone. This was a judgment call, which couldn't be made until I had actually done a significant amount of data collection. My expectation was that if online data was too hard to find, did not contain first-person discussion of subjects' feelings about the topic at hand, or was otherwise unreliable or questionable, then I would do interviews. However, this was not the case in the end. Especially in the case of the text based data, I had much more information of high quality and strong relevance than I needed, allowing me to achieve a thematic saturation without difficulty. I also had the combinations of different media (videos and photos in addition to text) which added depth and visual and audio components that text cannot offer. For this reason, only the online data was used to produce this project, and no interviews were conducted.

Chapter 4. Results

The major themes that bubbled up from the coding process have been organized under larger themes related to my original research questions. Under the theme of Psychological/Social Problems, I will include Mental Health, Isolation from Society, Disconnect Between Effort and Outcomes, and Self-Blame/Refusal to Accept Help. Under the theme of Education, I will review direct comments by subjects about their own educational experiences and education in general, and will devote a specific section to student debt and educational debt. Under the theme of Economic Participation/Financial Independence, I cover Independence from Parents/Shame, Willingness to Move for Work/Geographic Detachment, and Breakdown of Family Structures/Institutions.

Psychological/Social Problems

In this category, I have included responses related to clinical mental health, including suicidality and depression, but also including isolation and social alienation, which were also commonly mentioned. The line between clinically diagnosed mental illness such as depression and feelings of isolation and alienation is very fluid, so combining these themes seems appropriate. Later in this section, under Disconnect Between Effort and Outcomes and Self-Blame/Refusal to Accept Help, I include comments about the subjects' perceived connection between effort and hard work (their own or others') and success economically. I also include a number of comments about self-blame and subjects' attempts to reason out the neoliberal concepts of self-responsibility with their own inability to achieve economic success.

Mental Health/Suicidality

Mental health issues and suicidality appear regularly in the comments by the posters, all across the age range of the samples. These references seem self-aware most of the time, with the poster knowing that this is problematic and acknowledging the unhealthy feelings but seeing no way to remedy it.

Symptoms of depression sometimes appear in the commentaries without as much self-awareness, however. Key issues include low energy, hopelessness, isolating oneself from peers and family, feelings of worthlessness, and difficulty with self-care.

The feelings of worthlessness and self-loathing are directly tied by the subjects to their unemployment, inability to participate in the economy, or lack of financial independence. The theme of “justifying my existence” recurs regularly, which is especially striking in light of the young age of so many of the respondents.

Every day is a blur where I wake up to what will be another long day of trying to justify my existence, of trying to be productive, of trying to not spiral out of control from depression and stay in bed all day, of working up the strength to leave the house, to put on pants. (30, master's degree, female, text)

I feel like there is something wrong with me. I question my own competence. I feel like I'm not good enough. I keep thinking that maybe employers notice negative qualities about me that I can't see myself. These recent months have made me unsure of myself and my abilities. At this point, I'll take almost anything. I just don't want to sit around all day and feel useless. (23, bachelor's degree, gender unknown, text)

Sometimes yeah, I feel like giving up. I feel like there is nothing to look forward to except a future of being relegated to underemployment and being unable to provide for myself and the family I want to have. (24, bachelor's degree, gender unknown, text)

I keep hoping it'll get better but for the first time in my life, I don't know that it will. I've never felt so hopeless or worthless. (25, master's degree, female, text)

So here I am, with a little more than a month left in my internship and very little money in my bank account, not wanting to go back to school, not wanting to go back to the constant worry about how to pay my rent and the constant depression for not knowing where my next meal is. (25, bachelor's degree, male, text)

I am so helpless right now. And it feels really helpless. And I don't know where to turn now, because I realized that, like, in high school, they don't tell you how to go get a job. And, actually, having a high school diploma doesn't appear to qualify you for any job. I've done a lot of college that hasn't led anywhere. I have almost an associate's degree in Journalism. But I need right now to be able to pay my rent. (20, some college, female, video)

In other cases, economic participation and the idea of the workforce have become sources of extreme anxiety for subjects. Those who are unemployed are terrified of the

future, and those who are employed after prior layoffs are paranoid about what they see as a precarious employment status. “No one understands the paranoia, the fear that I experience every day that I don't receive an email, an interview confirmation, a phone call” (27, bachelor's degree, female, text). This data strongly supports the literature suggesting that periods of unemployment early in one's adulthood leave lasting impacts, emotionally as well as financially (Krugman, 2013).

One would think that getting a job would mean an end to the stress (or at least a sizable reduction in stress) but it's not that easy. I'm an "at-will" employee, which means they don't have to have any reason to get rid of me, and that knowledge means I can never relax. Every morning I dread going to work because I'm afraid it's the day I get fired. Every time my boss tells me he wants to talk in the conference room, I have a mini-panic attack. Every time I miss something while alphabetizing or don't color-code another thing, I worry she'll get rid of me. (29, bachelor's degree, gender unknown, text)

There also appears to be a common thread in that posters link their depression and related feelings to their perception of their lack of productivity. An additional theme that I include in my subsequent discussion section is how the posters sometimes invoke the perceived shame or embarrassment they are causing their parents or families.

When would the pain and suffering and sense of failure felt by my parents if their only son and oldest child off-ed himself outweigh the pain and suffering and sense

of failure they feel watching him flail around like a fish on a dock? (31, master's degree, male, text)

Isolation from Society

While social isolation can be a symptom of depression unto itself, it's also so prominent in the data that it warrants independent analysis. This phenomenon takes two tones; in one, the poster is actively avoiding others out of embarrassment or shame, or a feeling of being "other".

Most of my friends who lost their jobs early in this recession are all back working again; I'm the only person who doesn't have a job. I don't see them much because I can't afford to do what they want to do. (25, master's degree, female, text)

I have not gone out with nearly anyone in many months. I avoid social gatherings, rarely return phone calls, take little joy in quick errands out. (24, bachelor's degree, gender unknown, text)

I am convinced that at some point, if I don't get it together, life will take all the people I care about away from me as they move on to bigger and better things while I'm stuck in mediocrity and self-pity. (24, bachelor's degree, gender unknown, text)

Since I felt like people didn't understand what I was going through, I withdrew from nearly all of my old friends, many of whom still don't realize why I've

dropped off the radar. My undergraduate five-year reunion was this past May, and I ignored calls and emails from people asking if I was going; I didn't want to explain to them how it is that I've grown fat, poor, and depressed. (27, juris doctorate, female, text)

In the other tone, the poster feels outcast and as though his or her peers are moving “forward” in their lives, taking the steps through milestones of adulthood, while the poster is stuck and unable to do so.

You see the people who are making easy progress through life, buying houses and starting families. It becomes harder and harder to make an effort to apply when you know you'll just be starting at the bottom again, always working towards what they got years ago. (24, no college, gender unknown, text)

I want people to know that getting myself out of bed every Monday and watching my friends, boyfriend and neighbors go to work hurts and gets harder every week. (Over 30 years old, master's degree, female, text)

Saying "everything happens for a reason," or "God has a plan," or "put your trust in the universe" sounds less like a platitude and more like an insult. To the unemployed, that advice implies that we are/were destined to suffer, and you're fated to succeed effortlessly. (29, bachelor's degree, gender unknown, text)

I don't have a job, currently, and I don't have a direction, but when all is said and done, I have the most fabulous group of close friends...it's ok, I'll just be their loser friend. [laughs] I'll just be their loser, unemployed friend. (Age unknown, bachelor's degree, female, video)

This is a particularly dangerous theme because of what it indicates about the wider social and psychological effects of recession on a generation. Instead of building a sense of community, the data suggests that the experience of unemployment and economic struggle in a neoliberal culture is alienating millennials from each other.

Disconnect Between Effort and Outcomes

A key theme of neoliberal ideology is that effort brings rewards, and that hard workers are the ones who get ahead. However, this concept seems to be questioned by the posters. Several describe what they regard as their own hard work, and express anger or frustration at their inability to find work or financial stability. Some also contrast their own experiences with those of peers who they call “lucky”. “My boyfriend has been very lucky, he's in a secure job in a secure field and his star continues to rise” (25, master's degree, female, text).

Some subjects explicitly lay out laundry lists of the efforts they have made and the lengths they have gone to in order to find a job. This often appears to be the subject's way of resisting the accusation that they are “lazy” or “not trying”. Instead, they attempt to lay blame elsewhere, whether that's on luck, employers, “the system”, or other factors.

I have pretty much done everything I am "supposed" to do, use LinkedIn, contact alumni, you're [sic] college career center, change you're [sic] resume often, volunteer, write award winning cover letters and so on. People need to realize a simple truth: its [sic] a bad job market and its [sic] just not getting much better. On top of that, between digital applications and employers suddenly deciding that training employees isn't worth it, makes it like getting a job is like winning the lottery. (26, bachelor's degree, male, text)

A common theme was that posters had reached a point of desperation and applied for many jobs that they readily admitted were totally unsuited to their skills or their education levels. This creates a situation where the posters feel they have made an extra effort, while employers understandably don't see any reason to interview them or hire them for jobs that they're unsuited for. This disconnect makes the applicants think their education doesn't matter or is a detriment, while the actual issue may be something else.

I have applied to over 100 jobs ranging from Creative Director to Waitress and as of this writing have not yet even secured an interview. I have applied both locally and nationally but it honestly doesn't seem to matter. (27, master's degree, female, text)

I have sent out applications to...everything. Any kind of administrative work, internship, clerical positions, advertising, entry level, you name it. Anything to get me in an office or around people who can see that I work hard and want some

sort of direction or purpose. I want to get excited about something and excel at it. I can count the number of interviews I have gotten on two hands. (24, bachelor's degree, gender unknown, text)

I have put so many countless hours into just applying, and sharpening my resume, and making phone calls. I have definitely applied for over a hundred jobs in the last four months. I can't remember the last time I've worked this hard, and it's for absolutely no pay of course. (20, some college, female, video)

A number of younger subjects, particularly among the photographers, voice a specific point about how they feel limited from pursuing education and opportunity because of cost. This often is presented in the context of a conflict between merit/ability and financial resources. These subjects see financial inaccessibility of opportunities as unfair and unjust.

I am a high school senior filled with apprehension and fear of my own future. I want to pursue a career in the sciences, which requires lots of school time... But I cannot even begin to imagine the amount of debt I will be in by the time I receive my PhD... The idea that I might not be able to go to the school of my choice based on money, not knowledge, makes me sick. (18, high school student, female, photograph)

Another college graduate with a BA (English) working random cleaning and baby-sitting jobs (if lucky) that take advantage of “young labor”. Been applying for jobs (over 50) for the past year and can’t find much-or get-more than part-time piece-together-work without benefits. \$20,000-and growing-loans and only jobs I could do without even needing a degree. I have debt from college and not job that pays enough for my expenses. So much for hard work paying off. (Age unknown, bachelor’s degree, female, photograph)

They say, oh, change your attitude, they like to tell me why basically I’m going about it wrong, or something, or I must just not want really work, “there’s always work for those who are willing!” I’m like, so I’m not willing? What? Don’t you guys think I want to change my situation? Gimme a break. (Age unknown, high school graduate, male, video)

Self-Blame/Refusal to Accept Help

A subset of posters had very strong opinions about asking for or accepting any help from anyone. These posters tended to be more male, but not exclusively. Sources of help that were rejected include family, friends, and government social benefits. The explanations generally center around a sense of self-blame or faulting oneself for any economic challenges being suffered.

No, I don't hate grad school for the work, I hate it because of the way of life: I was poor as hell. I didn't get funding, so I had to pick up miscellaneous jobs to

make ends meet. I felt really, really ashamed because everyone else was getting funded and focusing on their own research, and here I am, tutoring undergrads and getting very little pay for it. I felt so ashamed that I had no funding that I didn't want to take any minimum wage job because I was afraid someone might find out. So I pretended that I was funded just like everyone else. (25, bachelor's degree, male, text)

I qualify for EBT. I qualify for unemployment. But I don't dare sign up for those. I don't deserve it. I had every advantage. I had every chance. And I blew it, fair and square. (31, master's degree, male, text)

And I know looking back I could have worked harder to find a job. This is nobodies [sic] fault but mine. ... I had friends tell me to go on food stamps but I couldn't bring myself to do it. (27, bachelor's degree, male, text)

This seems like a natural result of neoliberal ideology, which places so much responsibility on the individual for success or failure. However, this theme showed up less frequently than one might expect. More posters voiced a sense of the unfairness of their situation, and felt that they had worked hard enough to expect some economic reward and stability.

Education

In the category of Education, I include all mentions of the value or lack thereof of education in the eyes of the subjects, their sentiments about the worth of their own

educations as well as of education in general, and comments about education debt and the financial and opportunity costs of education. The debt and opportunity costs of education were extremely common themes, found repeatedly in the data.

Education as a Mistake/Waste of Time

Over and over, posters comment on what they regard as the “mistake” of having pursued higher education. Not many consider the bachelor’s degree as a waste of time, but many expressed regret for having completed a master’s degree or law degree.

My advice is that if you have a job, don’t go to grad school. It has been the worst decision of my life. (30, master’s degree, gender unknown, text).

I had some education and it was in a STEM field, I had been hearing all my life about the value of a technical education. It amounted to little more than nothing. (25, bachelor’s degree, male, text)

I am 26 with a BA in communication that put me 30k in debt. I spent 4 years after college looking for “professional work” while working multiple part-time jobs that would not give me full time hours in order to avoid having to give me benefits (i.e. health insurance and vacation pay). I was lucky enough to earn a graduate assistantship that has gotten me back in school but loan collectors still call me and my family seeking to collect on my loans from my time as an undergrad. Should I tell the freshmen I teach that this is what they have to look forward to? (26, bachelor’s degree, gender unknown, photograph)

I believe, that if you graduate from college, and you can't get a job within six months, and your degree is useless, then you should get your money back! Your degree is a useless sheet of paper. I mean, let's be honest here, you know, you go to school, you go there for four years, and you bust your butt, hell, you can go for six years! You can get a master's degree! And you can walk out, and that degree can be totally useless, and no one sees a problem with it. (Age unknown, college student, male, video)

Another thing, [people advise me] 'go to school'. I have friends, and I've heard of many, I've sat in front of the computer and read tons of stories and heard from people I personally know, who went to school, they got degrees, and now they're in my position. I'm serious. I'm talking about even people with master's degrees. Having to move back in with their parents. When they're like in their thirties or forties, seriously. It's really that bad. (Age unknown, high school graduate, male, video)

The sentiment is generally that they “wasted” time completing this degree when they should have been working, earning money, and climbing a career ladder. They felt that the degree would yield career benefits, but instead they find the opportunity cost exceeds anything they gained.

It's worth noting that the value or lack thereof of education is almost uniformly assessed by the posters based on employability or economic returns. Many comment that

they wish they had studied something else, thinking it would result in job prospects, but interestingly, many of these say they wish they had studied a field that another poster states they regret having studied (law, technical fields, and others). “I did everything ‘right’: went to college, graduated with minimal debt, studied in an area that was professional (accounting, CPA track). As if that mattered in 2008, when no one was hiring” (27, bachelor’s degree, gender unknown, text). Two different female respondents, one age 25 and the other age 27, stated that they felt they would have had better economic earning prospects by engaging in sex work (stripping) instead of going to college. “It used to be stripping to pay for college. Now it will be stripping with a college degree because you should have stripped in the first place” (25, bachelor’s degree, female, text).

Debt

Debt was a regular theme among posters specifically in relation to their education. Subjects who mentioned specific debt amounts cited numbers ranging from \$10,000 to over \$150,000, with most between \$30,000 and \$60,000. Posters described debt as one of the reasons they refused to pursue more education, and those who did pursue education and regretted it gave the significant debt incurred as one reason for that regret. The sense of hopelessness and worthlessness seemed to be tied to debt in some cases as well, because posters felt the debt was insurmountable and impossible to escape. The words “fear” and “anxiety” appear frequently in relation to the debt issue. Other terms used by posters in reference to their debt include “mired down”, “terrified”, and “crushing”.

I am a sophomore in college - and I'm already \$40,000 in debt... I'm afraid of the debt that I will have in the future, and of the chance that I won't be able to find a job out of school. I'm afraid that I'll have to work minimum wage jobs for the rest of my life, even though that's what I've been doing since I was 15 years old. (20, college student, female, photograph)

I now live in a rural state where I can afford the rent, for now. My unemployment runs out in a few weeks and I'm sure I will be moving home, yet again. I guess the upside to this is that my student loan repayment is deferred until I have some measurable income. There is not a day that goes by that I don't wish I had skipped college and law school altogether and gotten a tech degree of some sort. (24, juris doctorate, gender unknown, text)

I'm over 70,000 dollars in debt from my school loans, thousands of debt in credit cards I can't pay (which were spent on responsible things, like doctor visits and books for school) and I have applied to over 100 jobs ranging from Creative Director to Waitress and as of this writing have not yet even secured an interview. (27, master's degree, female, text)

I spend [sic] 3 years working full time while in school, graduating top of my class (3.98 GPA). This piece of paper cost \$60,000. ... I'm 31 years old and I live in my parents' basement. (31, associate's degree, male, photograph)

I guess I wasn't that smart enough to think ahead, but I got loans through Citibank, and all are private loans. So second year that I got was \$30,000, third year was \$30,000, and last year was about \$36,000. So with interest accrued, my total amount that I owe Citibank is about \$105,000. So that's, a huge amount of money to owe some organization, to owe a bank, that amount of money, an amount of money I could buy a house with. Having to owe someone this much money, and not being able to pay them back, makes me feel like a thief. But there's nothing I can do right now. (Age unknown, bachelor's degree, male, video)

There's a subtext at times suggesting that subjects connect their financial debt with effort (which is explained further below). Taking out extraordinarily high student loans is perceived as a sacrifice symbolizing the individual's seriousness and diligence. And, as with the points about effort noted below, subjects voice frustration about their failed expectation that sacrifice would result in economic prosperity.

In addition, some subjects voice fear about debt preventing them from pursuing more education. One photo poster, in her caption, says she is unemployed and has not started college. "I am too scared to acquire that much debt and have no guarantee of getting a job in this dying economy" (19, female, no college, photograph).

The concerns about debt spanned the entire spectrum of ages of posters, and were voiced somewhat more from female posters. However, a large proportion of posters mentioning debt did not disclose their gender, so it's possible that more of this data comes from men than we can tell.

Economic Participation/Financial Independence

In the category of Economic Participation/Financial Independence, I have combined comments about moving out of one's parents' home, and achieving financial independence from parents with comments about postponing or foregoing participation in the institutions of adulthood such as marriage and childrearing. Both of these areas of commentary show up frequently, but the comments about participation in the institutions of adulthood appear more in older subjects' writing/content. Another component of this category is geographic mobility, because a surprisingly large number of subjects referred to moving geographically for work or the hope of work, at the expense of relationships, commitment, and stability in many cases.

Independence from Parents/Shame

The theme of reliance on family support appears regularly. However, this is frequently accompanied by feelings of shame or humiliation at failing to be independent financially in the 20's. While some financial reliance on parents or living with parents during this decade is statistically not uncommon, in the individual cases analyzed for this project, that seems not to provide comfort or social acceptability.

Whenever I went home for a Thanksgiving, or relative's wedding, or birthday or whatever, I felt like a failure. If the shame of telling someone you're "between jobs" isn't bad enough, imagine it multiplied by every family member and friend you haven't seen for the past 5 years all in the same night. They're so happy to see you because it's been so long; they can't imagine it's been that long because you can't bear to face them. One Thanksgiving I had to ask my younger sister to arrive

before me and tell all my aunts/uncles/cousins etc. not to ask me about work because I was afraid I'd have a breakdown in front of everyone. (29, bachelor's degree, gender unknown, text)

My mother has been surprisingly supportive, in spite of the occasional fight/ what are you doing with your life argument. She realizes how depressed I have become about my situation and how disappointed I am with myself. I know that her patience will wear thin soon and I find myself now not being able to sleep at night, stressed all of the time and wondering if I might one day end up on the streets destitute without a home because I have not found work to support myself. I have lost all control and hope really. (24, bachelor's degree, gender unknown, text)

Without the help of our parents, we wouldn't be able to afford to live (we can only afford rent because we rent from my parents- who charge us much less than they could) and we are mired down by student loan debt and the depression of underemployment after working so hard to find anything, and failing time and time again. For the first time in my life, I feel like I've let my parents down- it was always so easy to please them while I was in school, but now I can't help but think that they see me as a failure- and even worse, I can't help but start to think of myself that way as well. (24, master's degree, female, text)

I still live at home (but pay my own bills and buy my own groceries) in a position which is becoming really awkward and unpleasant, but I'm glad to have a roof

over my head.... I'm a burden on my parents, who are approaching the age of retirement. (30, bachelor's degree, female, text)

It appears that many of the posters view moving out of one's parents' house as a major milestone in maturity and adulthood, and being unable to achieve this seems to have a strong emotional effect. Being independent is really important to many subjects, which is interesting in light of the popular perception of millennials as free-loading and happy to live in their parents' basements forever. "I've pretty much lost hope of becoming an attorney. I will take any job that can pay the rent and get me to a point where I am finally completely independent" (24, juris doctorate, gender unknown, text).

Few posters articulate much about what their parents think of their situation, but those that do are mixed between supportive parents and parents who seem critical. On the whole, embarrassment and shame associated with depending financially on parents seems self-imposed or internalized, rather than imposed by the parents themselves.

As with everyone in my generation, there's an ever-present voice in the back of my head yelling at me for not doing better, or 'trying harder' (what the fuck does that even mean?) or struggling with the guilt of loathing a job but being unable to not work. (27, bachelor's degree, gender unknown, text)

Theory might suggest that as living with one's parents is more common, it would be less stigmatized, but this data does not support that idea.

Willingness to Move for Work/Geographic Detachment

A theme that also appeared with great frequency is a lack of attachment to place. Subjects describe moving across the country or even internationally for work, to the detriment of relationships and support network stability. "I have applied for positions in 5 states other than this one. I have to bite my tongue when people condescendingly ask me if, "I've broadened my search and thought outside the box"" (Over 30 years old, master's degree, female, text). It may be a specific characteristic of this millennial generation that they are more likely to uproot and move for work.

The data also suggests that in some cases moving away from support structures is not just about the short term, going for a specific job in the current moment, but instead that it is a long-term strategy that individuals hope will yield more potential for the future than staying put. As one subject wrote,

We have written off the United States entirely in terms of a chance of a stable employment future- and this isn't even a guaranteed future. My fiancé has been at his job for five years and is still so traumatized by his unemployment experience in the U.S. that he cannot shake the feeling that one slip up will get him canned.
(27, bachelor's degree, female, text)

The experiences of this couple have led them to have no faith whatsoever in the US as a location where a stable and safe future is possible, which should be of substantial concern for policymakers.

More than that, moving long geographic distances is not conducive to putting down roots in communities. It's possible that the experience of economic recession could

have the long term effect of preventing millennials from forming strong communities and neighborhoods. The sociological effects of this could be significant. It is difficult to analyze this aspect in much detail, however, because the original location of most of the posters is not provided.

Breakdown of Family Structures/Institutions

Many posters described postponing or foregoing traditional milestones of adulthood due to unemployment or financial hardship. While becoming financially independent and moving out of the parent's home is the most commonly noted theme in this area, there were also many posters who talked about refraining from marriage or having children because of financial concerns. In some cases, even cohabitation was impossible for couples because both partners had to live with their parents well into their mid to late twenties. "I had almost no debt before I became unemployed, and now I owe over 100K. Hopefully after I claim bankruptcy my wife and I will be able to move back in together and start a family" (Over 30 years old, bachelor's degree, male, text).

There was also a thread of strain on relationships when one partner was financially secure and the other wasn't, leading to resentment or shame from the insecure party. "Plus, I want to feel like my life isn't forever dangling at the end of a string waiting for something to happen- this includes being able to move forward in my relationship." (27, master's degree, female, text).

Occasionally posters also voiced anxieties about having to support parents who are financially insecure, even while the poster felt unstable economically.

I have a mother who is insolvent who will need significant amounts of care which she cannot afford. In 6 years, she frittered away all \$75,000 of her retirement fund on realtor association fees, rent, etc. believing that the American Dream would work for her as quickly as it had for so many other people. (27, bachelor's degree, female, text)

As one might expect, female posters and posters age 27 and older were more likely to mention the harm to their ability to form families that resulted from their economic challenges. However, some posters as young as 24 voiced concern that they might be unable to have children or families because of their economic struggles.

My whole life is on hold. I can't travel, even for a week to see loved ones or go to an event. I can't have a family. ... My plans to have a family may literally be halted forever by this unexpected stall out because I can't just decide to get pregnant and have to adopt, and therefore prove stability and readiness to parent. It's not just a paycheck, or a job to go to – it's everything I could do and want to do, work and otherwise. (Over 30 years old, master's degree, female, text)

Having examined the feelings of this study's subjects using their own words, we can proceed to a deeper scholarly analysis of what these feelings and individual experiences can tell us about the larger structural context. In the next chapter, I dissect common themes and experiences in the context of the literature review above, continually considering the influence of neoliberalism.

Chapter 5. Discussion and Analysis

So, how can scholars analyze and interpret these firsthand expressions of feelings and experiences from millennials in a way that acknowledges the socioeconomic, political, and historical context? I would argue that the effects of neoliberal economic and political ideology have infiltrated the thought processes and self-perception of millennials in many ways, and that the data collected in this project demonstrates this.

Neoliberalism

Motivation and Goals

As noted previously, neoliberalism espouses an assumption that the market is the best solution (and really the only solution) to problems, and contends that people driven by a profit motive will do their best, most efficient work (Garrett, 2010). My Analysis of the voices of the subjects in this study indicates that they are tremendously motivated by economic goals. These young adults, by and large, seem to be very convinced of the value and worth of pursuing economic objectives, while some also hold other goals. However, there is a nuance to consider. The subjects I have analyzed here almost to a person voiced no expectation of wealth or riches. They are not expecting or seeking immense prosperity. Instead, they are motivated by a *desire* to be independent economically, and in some cases, to be “secure”.

I propose that this may be what neoliberal ideology turns into when recession is the backdrop. Whereas a generation or two prior, the goals of youth may have been to become wealthy as bankers or doctors, the millennials I have studied here are hoping just

to have a job, and to earn enough money to own a home and have children. This supports Danziger and Ratner's assertion that:

Over the past thirty years, changes in the labor market have made it more difficult for young adults to achieve financial independence. ... Young men, particularly those with no more than a high school degree, now find it more difficult to earn enough to support a family than they did during the mid-1970s. (2010)

Millennials still frame these mile markers of adulthood through an economic lens – they don't see the institutions of marriage and parenting as separate from economic goals at all. Instead, they consider all goals economic goals, or at least economically constrained.

But let's return to the assertion that people driven by economic motives do their best, most efficient work. The millennials in this study, by and large, are not being given an opportunity to do work for pay, as they are unemployed. However, as employment advisors will often tell people, when you're unemployed, "looking for a job is your job" (Wiener, 2006). Given this, the neoliberal assertion still seems to fail. A substantial number of the subjects in this study spoke of their efforts to find new jobs in terms that evoked the image of pouring a waterfall of resumes and cover letters into the ether. They talked about applying to jobs for which they were patently unsuited, applying for every job a company or employer posted, and applying for hundreds of jobs a week. If the objective is to match their skills and abilities with the needs of an employer, this is clearly not an efficient use of time. But given the educational experience of lots of these millennials, where creativity, collaboration, and thoughtfulness were jettisoned for standardized tests, quantified work, and an ethos of quantity as equivalent to effort (Lipman, 2004), I argue that it is not surprising at all that they take this approach. This is

what their educational experience taught them to do. However, all this effort is being directed towards inefficient tasks, and millennials facing a flood of rejection are baffled as to why they get no results. They turn to self-blame, and the mental health implications explored below.

Commodified Relationships

Another aspect of neoliberalism's ideology relates to interpersonal interactions, where, according to Adorno, people begin to commodify each other and their relationships (2000). We see this numerous times in the voices of the subjects of this study, where unemployed young adults see themselves as burdens on parents, partners, or spouses, and find themselves unable to see any other value they might bring to relationships with others. The weight of embarrassment and shame on the unemployed keeps them from reaching out to friends and family for support at a time when they need it most (Jimenez & Walkerdine, 2011). Not only does this prevent millennials from coming together and forming community to break out of neoliberal thinking, but this prevents them from even building or growing networks to find jobs. The shame driven by the individualism of neoliberal ideology keeps people from reaching out to find the jobs they are so desperate to get – it's akin to a vicious cycle.

Another detail that seems to appear is that while millennials in this study often seem to be aware of the difficult economic situation they and their peers are in, the concept of creating community or collaboration to alleviate the problem doesn't appear. As research demonstrates, millennials don't seem to think much about proactively creating community in the face of challenges. As Twenge, Campbell, and Freeman (2012) note, "Across two large surveys conducted over time, more recent generations

evidence lower levels of community feeling as seen in less intrinsic and more extrinsic life goals, less concern for others, and lower civic engagement.” Instead, they frame this knowledge and awareness in an essentially individualistic way. One subject wrote that s/he knows that people across the country are having economic problems, and that they are suffering, but instead of feeling camaraderie or collectivism with these other people, the subject wrote,

I always feel somewhat guilty because my life isn't THAT bad. I have an okay restaurant job and a decent enough arrangement where I try to help out my parents and pay for some stuff every now and then. People all over the country and world have it way worse. So on top of feeling shitty about myself and my situation, I feel like an asshole for feeling shitty. (24, bachelor's degree, gender unknown, text)

It appears that the subject is sympathetic to the struggles of others, but instead of feeling like this is a motivator to help or build community, it just creates a profoundly unproductive feeling of guilt.

Self-Definition through Commodification

Many of the subjects of this study reflected what Giroux (2009) and Adorno (2000) would expect – that they defined themselves through their economic role and participation. As one female subject wrote, “[B]eing unemployed makes you feel worthless....I think to myself, "What are you contributing?"”(30, bachelor's degree, female, text). This woman literally felt that without producing economic results, she had

nothing else to contribute to anyone. That term, “worthless”, showed up repeatedly in subjects’ comments; it was not an aberration by any means. Similarly, numerous subjects called themselves “failures” or spoke of feeling “like a failure”. This syntax is important – it demonstrates that they don’t just feel like they have failed at a task, but that their identity, their whole self-definition, is “failure”. It’s failure as a noun, not a verb. In the one case where the verb form was used, the subject wrote “I feel like I've failed at life” (30, bachelor’s degree, female, text). In one example of the extreme of self-definition through economic participation, one 23 year old wrote, “I have no purpose anymore, and that is an incredibly empty feeling. I want to find new purpose in a job” (23, bachelor’s degree, gender unknown, text).

Fear

Another subtle but important detail of the data is that fear was a prominent and forceful emotion expressed repeatedly. In the data, it surfaced as fear of the future, fear of making a bad economic decision (such as going back to school), fear of accumulating debt, fear of things never getting better, fear of their economic struggles being known to others, fear of never having enough money to have children, fear of working on minimum wage forever, fear of getting fired again (for those who had jobs), and evocatively, fear of “entering the ‘endless time of never coming back’ that is long term joblessness” as one 27 year old female with a bachelor’s degree wrote. These are just a few examples of how fear was articulated, and only cases where the words “fear” or “afraid” were explicitly used, but there were many more.

Upon analysis, I would argue that this is best examined through the lens of Giroux. He explains how failure to participate in the economy can be the equivalent of

being a non-person or being dead (2009, 10). The sense of profound fear that comes out in the data leads me to compare it to actual fear of death. I believe that internalized neoliberal ideology is leading unemployed and struggling millennials to equate economic failure with death, even if they don't realize it, and that the result is an emotional reaction that is equivalent to facing death.

There is clinical research in psychology to support this idea. As Routledge (2012) noted in his study of failure, self-esteem, and fear of death, "people need self-esteem because it protects them from the fear inherent in knowing that one is a fragile biological organism destined to die. In other words, self-esteem is argued to shield people from experiencing death-anxiety" (665). His study manipulated the self-esteem of subjects and tested the effects on their fear of death, finding a strong correlation. In this context, it's not surprising at all that the failure experienced by millennials in this study, and their feelings of depression, and indeed, loss of self-esteem, correlate with a profound feeling of fear.

Fear of death is sometimes referred to in psychology literature as "fear of non-existence", which also seems appropriate in this analysis (Behrendt, 2010). For the millennials in this study, non-participation in the economy, or insufficient success in the economy, takes away a key measure they have been taught to use to assess their own worth, and even their personhood. The only way to possibly counteract this would be to give these young people different ways to evaluate themselves, their success in life, and their self-worth. Educators have a tremendous potential role to play in this, as teachers have a choice in the classroom to either reinforce or disrupt neoliberal ideology in myriad ways.

Mental Health Implications

The depth of impact of unemployment and economic struggle on the mental health of the subjects in this study was far beyond even my expectation. I had thought that there would be some elements of feeling isolated or lonely, but the intense and sometimes clinically significant depression and anxiety expressed by the subjects that they linked very directly to their economic positionality was a surprise. Of course, in light of the analysis above on fear and self-esteem, it makes much more sense.

In my opinion, this is an important and dangerous reality. If large numbers of millennial young adults are having economically challenging experiences, even if they are not as severe as some who chose to blog about them, it's very possible that a wave of untreated or undertreated depression and anxiety could be facing our country among this group. Research continually suggests that mental health impacts from recession experiences are long-lasting and persistent (Kirby, 2011a). Because we hope that the economic challenges will get better, somewhat, we can hope that the mental health issues in question will also improve. But at the same time we know that young adults who start their economic adulthoods in recession never make up the gap between their prosperity and that of young adults who join the workforce in better times. As Nobel Prize-winning economist Paul Krugman said in a 2013 television appearance,

We have pretty good evidence on, you know, how long does it take to make up for the fact that you happen to graduate from college into a bad labor market. And the answer is forever. You will never recover.

Millennials may find themselves struggling economically for the rest of their lives. Given the effect that it seems to be having on the mental health of some at this young age,

scholars and policymakers need to consider the danger of ignoring the problem indefinitely, not only because of the potential costs to our social welfare systems and healthcare system, but because unnecessary suffering is occurring that could be alleviated, perhaps even through a change of our cultural paradigm.

Education

Education as Economic Tool/Exchange Value

The concept of education as a commodity for exchange was found throughout the data. Specifically, I found a common thread of sentiment that subjects felt that they had been subject to something of a “bait-and-switch” where their education was concerned. As one female subject said, “[T]here is so little decent employment out there and I wonder what all that time and money spent on school was worth” (25, bachelor’s degree, gender unknown, text). The connection between going to school and pursuing a degree and getting a job is so ingrained that it’s not even explicitly stated but just assumed by many young people (Tui & Margaret, 2011). Sadly, I found almost no articulation that school was something that subjects enjoyed, or that they felt had provided them rewards independent of the exchange value. Even among very educated subjects, any love of learning was held separate from “education” in a formal sense. This seems like a theme that deserves additional investigation, and should inspire concern among educational researchers and educators. Granted, when economic circumstances are dire, other pleasures naturally will fall by the wayside, but in this case, young adults seem to be targeting a lot of their anger and frustration at the education system. It remains to be seen whether this is a fleeting feeling, and may dissipate when some level of economic security is achieved by the subjects.

Value of Credential

A specific matter, possibly a subcategory of the prior theme, is the value of credentials specifically. The millennials in this study spent a substantial amount of their writing/blogging discussing the value of graduate education, whether the Master's degree or Juris Doctorate was "worth it". This deserves an independent examination, because when we say "college" we often think of a dichotomy between attending undergraduate college/a Bachelor's degree or stopping at a high school diploma. However, for many of the subjects of this study, the question of getting a graduate degree, and comparing the possible economic exchange value with the debt that could be involved, was very important. Several subjects felt that having a graduate degree entitled them to employment, even more so than those who had bachelor's degrees, and finding themselves unemployed was more damaging emotionally and psychologically as a result. Unfortunately, as many of these subjects experienced, graduate school completion is no guarantee of employment (Zhao, 2010). The cognitive dissonance created by being unemployed with a graduate degree was painfully evident in much of the data.

Valuation of Fields of Study

Another sign of the influence of neoliberalism on the subjects' thinking regarding education comes out in their statements about fields of study. Many times, in the data, it was evident that subjects felt that their choice of field of study had significantly increased their likelihood of becoming unemployed, and in many cases, they had clear ideas about what they should have studied instead. All this comes together to reinforce the assumption that unemployment and economic struggle is an individual problem and

responsibility, the result of bad choices and mistakes, rather than a structural and systemic issue that the individual is not equipped to solve alone (Bauman, 2004).

Another sentiment I identified in the data was among people who had in fact studied disciplines they felt were “employable”, such as accounting, hard sciences, or STEM fields, and who felt cheated or exploited because they were unable to find work. These individuals were more likely to feel that there was a force beyond their control leading to their unemployment. Feelings of frustration and anger were particularly common in this group, although I did not find that this translated into action or activity. Instead, this seemed to lead into depressive tendencies and alienation.

The determination of which fields are “smart” choices versus the ones that are not is interesting. One study examined the choices of relatively high-SES undergraduates with double majors, and found a distinct pull between their “marketable” major and their second major in which they actually had a passion. The study identified parental expectations as a strong motivator for this choice (Zafar, 2012). One of the many issues with this is that determining what will be a marketable major field of study requires a level of predicting the future that we really can’t expect from anyone, to say nothing of college undergraduates.

Even students who, for example, went into nursing when that field was experiencing a dramatic shortage of qualified workers, got out of school only to struggle to find work in their field, particularly in certain regions of the United States (Dolan, 2011). In fact, now we find a shortage of faculty to teach in nursing programs with suddenly exploding enrollment, leading to applicants to programs being rejected outright (McNeal, 2012). The lesson from this is that choosing a major based on the hope of

getting a job is a tricky and potentially shortsighted approach. Unfortunately, millennials have internalized the lesson that education's purpose is to "get you a job" and the only way to remedy this expectation is to change the way we communicate to young adults about what education is really for.

Deep Impact of Student Debt

Prior to conducting this research, I had expected to find that student loan debt was a significant part of the picture of millennial experiences, and this did arise in the data. But it is clear that debt is not simply impacting students' views about their education and their educational choices (pursuing degrees, fields of study). Research clearly shows that students are considering the cost and potential debt when choosing institutions, majors, and whether to go to school at all (Nelson, 2009). But in addition, I found that concerns about debt had a substantial impact on other decision-making for subjects. The amount of student debt that subjects had or feared they would have drove subjects to postpone or forego things like living independently, marriage, and having children. This is not an insinuated connection – several subjects explicitly stated that student loan debt was driving them to things like eviction, postponing marriage (or planning to forego marriage), living with their parents or their spouse's parents, living apart from spouses, and postponing or planning to forego having children. Like many other topics in this analysis, this information should be of substantial concern to policymakers, because of the larger social impacts of this kind of decision-making by young adults.

In several cases, I also noticed an implied link between subjects' view of their education, and its worth, and their concerns or fears about debt. They seem to believe that the price tag for their education in the form of the debt they incurred for it has some

inherent relationship to the economic exchange value of that education. When it didn't, or when an education for which they took on lots of debt didn't produce economic prosperity, anger and frustration resulted for many subjects of this study. Subjects repeatedly voiced the feeling that they had been subject to unfairness or bait-and-switch. I suspect strongly that these young adults would view their education in a different light if they did not so closely associate education with debt and loans, and through that, financial struggle. The implications that this may have for the future, specifically for how these millennials view education when raising their own children, are important and deserving of further analysis. If a negative view of education as an albatross of debt without any quantifiable reward becomes the dominant perspective among a sector of the population, this will unquestionably have an impact on the structure and stratification of our society in the future. Today, we perceive education as an equalizer, and a venue for poor students to acquire both cultural capital and social capital as well as objective skills and proficiencies (Bourdieu, 1986). However, if education becomes viewed as "not worth the effort" by lower income groups, then the equalizing function will no longer be sustainable.

Competition versus Collaboration

Related to the issues explored above regarding commodified relationships and self-definition through commodification, I argue that the lack of community and collaborative thinking found among subjects of this study can be linked back to their educational experiences. As mentioned in the literature review, the infiltration of neoliberalism into our educational system has led to highly individualized and individualizing approaches to pedagogy in the classroom (Lipman, 2004). Now that they

have gone through an educational experience filled with competition and encouragement to compete with peers, millennials view their economic participation as a competitive arena as well. So, when they are struck with economic problems that are structural, rather than the product of individual behavior, they can't see collaboration or community as a solution to the structural problem. Instead, they look to competition as the solution to what they believe is an individual problem. And, finally, their inability to solve the problem through competition (due to a central misunderstanding of the source of the problem), results in their falling into alienation and depression. They feel shame and guilt about their lack of economic success, instead of acting out and working to change structural circumstances.

Chapter 6. Conclusion

In this project, I have explored how millennials are responding to recent economic events in the United States, with special attention to the context of neoliberal ideology and policy. In particular, I examined their responses in regards to education, economic participation, and financial independence.

In regards to education, many subjects of this study expressed the belief that education was a waste of time or a mistake, with several directly linking the cost of their education and the debt incurred with the perceived lack of “results” in an economic context. Economically, millennials seem to be responding to recession’s effects by feeling isolated and ashamed, as though they personally are at fault for their economic struggles in some way. These feelings have even led to mental health problems such as depression, in some cases. Institutions of adulthood, including financial independence, marriage, and parenthood, are frequently perceived as inaccessible for economic reasons.

These feelings and beliefs reflect numerous components of neoliberal ideology, suggesting that millennials have internalized many of the themes of neoliberalism. Subjects in this study frequently regarded their economic problems as individual failings, unable to see a structural cause. In those cases where subjects did sense a systemic problem, they still had extreme difficulty seeing a collective or systemic approach to solving it. Instead of coming together with peers to build community and support one another, millennials seem stuck in a rigid competition paradigm. The beliefs and feelings about education and economic life described above are all inseparable from the neoliberal ideological lens millennials use to analyze their worlds.

Recommendations for Education

This rather dark conclusion about the state of America's young adult generation does present some opportunities, however. For educators, educational researchers, and policymakers, knowing that neoliberalism is at the core of much of the suffering millennials are experiencing suggests the question of how education can challenge neoliberalism. If education provides young people alternative ways to see themselves, their peers, and the world, besides the heavily commodified, individualistic, and competitive perspective they learn from other sources, then these young people may be able to avoid some of the psychological trauma millennials are experiencing. Experiencing recession is difficult no matter what, of course, but experiencing it in the context of a culture that encourages self-blame, rejects community and collaboration, and equates economic participation with existence itself, is profoundly traumatic in a deep and lasting way.

Counteracting this reality can be carried out in a few different ways, largely based on the power teachers have to influence the worldview of their students. One example is through classroom discourse about socio-economic structures. As Julie Gorlewski (2010) notes,

Current neo-liberal policies in the United States have resulted in the reinstatement of working-class aspects of teachers' roles; teachers report feelings of disempowerment, demoralization, and deprofessionalization. However, this phenomenon could provide the motivation for teachers and students to build on their shared working-class interests, offering a means for collective resistance that

would minimize alienation and marginalization and enhance the possibility for social justice. (p. 64)

Teachers as citizens and workers have experiences and frustrations with neoliberal policies that they conventionally hide from students. However, there could be substantial pedagogical value in engaging students in real dialogue about the experiences of teachers. Unless students are brought into meaningful conversation with their teachers and with each other about the structural realities that neoliberalism has created, it is difficult to see how they can develop a critical consciousness about these structures. The experiences of teachers, whom the students know well and can relate to, could be a worthwhile place to start that dialogue.

Another method of disrupting neoliberalism in the educational context is through incorporation of outside media and cultural items that challenge elements of neoliberalism. Prier (2010) proposes that elements of hip-hop culture may be examples of these kind of cultural artifacts. He distinguishes between highly commodified hip-hop industry and more organic hip-hop culture, and argues that the latter offers messages and ideas that resist neoliberal paradigms. In addition, this culture relates to the lived experiences of marginalized and minority youth in ways that traditional pedagogical approaches often struggle to do.

In response to the neo-liberal cultural shift and changes in the social, economic, and political relations of urban displacement that have enlarged the private space of the corporate sector, while shrinking the public welfare state, many urban Black male youths have created and produced counter-public spaces through the cultural practices of hip-hop culture. (Prier, 2010, p. 112)

The policing of youth lives and normal behavior that is imposed on young black men most egregiously is intertwined with the devaluing of youth and the economically disadvantaged that neoliberalism produces. If an educator can incorporate into pedagogy the components of hip-hop culture that push back against neoliberal ideology, the effect could be both to challenge neoliberalism and also to specifically express rejection of the devaluation of youth and youth culture that comes along with it.

Finally, educators can also have a specific impact on how students think about and view failure. Explicit and implicit lessons in the classroom about what failure means have the potential to either reinforce the idea that economic failure is all-encompassing for the child's self-esteem, or to challenge that idea, and to suggest to youth that failure in one part of life is not permanent and need not define the entire self-worth of the individual. An educator could develop specific lessons and their general approach in ways that make clear that failure can create opportunities for new things and that failure in one endeavor is not reflective of one's self-worth, just to name a few.

Besides these few examples, there are a number of books and resources available to provide educators with concrete ideas for incorporating challenges of neoliberalism in the classroom. One example is Linda Christensen's *Reading, Writing, and Rising Up: Teaching about social justice and the power of the written word* (2000). Actively disrupting the narrative of neoliberalism in the classroom can have a number of positive effects, including counteracting the fear of failure, nonexistence, and/or death that comes out of unemployment in a neoliberal culture. This disruption can also help reshape students' views of what education is "for", disconnecting learning from purely economic results and rewards. This benefits the students, by giving them the opportunity to love

learning and school, instead of viewing it as purely a tool to an economic end, and it benefits education, because when these students are adults and parents themselves, they can instill a more positive attitude towards learning in their own children.

Topics for Future Research

While this study has produced some valuable and interesting results, there are many questions still unanswered that future research could address. First, how is the response to neoliberalism and recession different for black, Latino, or other non-white millennials than it is for white millennials? A change in methodology would be required to gather this data, but pursuing an analysis of these same themes with a focus on the impact of race on millennials' experiences would contribute to an area of the literature that is severely lacking at this time.

In addition, a longitudinal examination of the changes in the views of millennials over time would be very valuable. Knowing if the feelings that millennials hold today will change as the generation gets older could be important for our overall perception of how psychologically significant the combination of neoliberalism and recession will continue to be. As I have noted above, the effect of millennials' experiences may continue to affect them psychologically long after the recession itself is regarded by economists as "over", but without specific research on this, those effects will be difficult to identify and analyze.

Finally, I believe analysis comparing the perspectives of millennials who participated in formal or informal schooling that contradicted neoliberalism with those who participated in only conventional education with a strong neoliberal predisposition could help challenge or reinforce the conclusions of this study. Many non-traditional

forms of education which emphasize values contrary to neoliberalism exist, and assessing the reactions of millennials exposed to these pedagogies could demonstrate what effect educational approaches can have on resilience in the face of economic recession.

As a society, we cannot afford to ignore the experiences and feelings of millennials. Their struggles and challenges do not occur in a vacuum; they come from historical context, and are already having wide-ranging effects on our society. This project is meant to be one step in acknowledging the context, listening to the feelings and beliefs of millennials in their own words, and offering active ways for educators to respond. The ongoing task of challenging neoliberalism is difficult at best, but as this project demonstrates, the implications of giving up on that task are dire. The economic and psychological future of a substantial portion of an entire generation is in peril because of neoliberal ideology and policy's unchecked power of the last 30 years. While educators may not be in a position to successfully challenge the policies of neoliberalism that are forced upon us, educators can do a great deal to challenge neoliberal ideology among their students. The research in this project suggests that undertaking that challenge can make a profound difference in the lived experience of youth, and their responses to the increasingly difficult economic circumstances they are facing.

ⁱ The millennial generation is the population born between approximately 1982 and 1995 (Brownstein, Barone, & Clark, 2010).

ⁱⁱ When I use the term "poster" I am referring to the person responsible for a blog post, whether it is photo, text, or video. This is meant to refer to the person who created the content and whose ideas are contained within it.

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Appendix: Data

Written Blogs

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