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Cooper, Marianne, Cut Adrift: Families in Insecure Times.

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Reviewed by Carol Reagan Shelton, instructor, Rhode Island College

Marianne Cooper, a sociologist at the Clayman Institute on Gender Research at Stanford University, provides the reader with a comprehensive analysis of her qualitative research. She interviewed fifty families from different socio-economic groups regarding their sense of economic security. Through a methodology of intensive interviews over a period of two years, she developed an analysis of the strategies families employed in order to feel secure during turbulent time periods in America.

In the early chapter of her book, Cooper provides an historical overview of the political policies that were developed in the 20th century and the cultural and economic circumstances that have changed in the last few decades. This overview was especially important. It reminded the reader of how young families in the mid- twentieth century were more content and secure than today's contemporary families. The families in the middle of the last century, especially those who were WWII veterans benefited from the GI bill that enabled them to receive a college education free of student loans; they had assurance that the Social Security System would enable them to live into old age with government support. Also, for many, the social contract they had with the companies that employed them, was likely to continue until retirement.

Today, according to Cooper, Americans have to be more responsible for their own security. They need to fund their own health care, retirement and higher education. Social contracts between the government and the individual or between the employer and the employee are no longer dependable. To further understand this phenomenon, Cooper selected a number of American families from different socio-economic circumstances in an effort to explore the inequality of security among them. Cooper's hypothesis was that the deepening social and economic divisions would significantly shape a family's level of exposure to insecurity and the ability to plot a steady course.

Despite the limitations of Cooper's sample participants, all of whom lived in or near Silicon Valley where the cost of living is much higher than in other parts of the country, she was able to find participants from upper, middle, and low income families as well as families that were racially diverse.

Cooper clearly developed strong relationships with the families with whom she worked, judging by the richness of the information which they shared. They trusted her and shared information about their concerns, their failures and the strategies they used to cope with a frightening future and the challenges of the contemporary economy.

"Doing Security" was the way Cooper conceptualized the process used by families to process the decisions they made in order to cope with changing economic conditions. Often, when interviewing families who were coping with stressful money problems, the families would describe how they lowered their expectations about what they needed. It was as if they were trying to convince themselves that they didn't need what others needed, that they could cope quite well with their new reality. Cooper calls this process "downscaling."

When interviewing affluent families, Cooper was surprised to find that the anxiety these families felt about the future was not dissimilar from those of the less affluent. Despite their comfortable lifestyles, these families also experienced anxiety about the future. They were more aware than the less well off, but they had a real understanding of the effect of globalization on their young children's future. These families expressed concern about their children's education, and spent considerable time ensuring that their children were going to be able to compete in an ever-changing global society. Hence, extra tutoring, finding the best schools and impressing the children about the importance of an Ivy League education were constant concerns and a lesson they often communicated to their offspring.

Regarding the issue of retirement, one of the men in this group felt that he needed to have \$10 million dollars available for retirement before he would feel secure about the future for him and his wife. The contrast between the worries of families from different socio-economic families was fascinating. Cooper called the strategies of the affluent family “upscaling”.

Among the middle class families, Cooper recognized the gender and class differences that shaped their approach to economic insecurity. Among the middle class families, husbands and wives often entered their partnerships with different educational and cultural backgrounds. These differences shaped the approach that each partner, in his/her own way, adjusted to economic conditions. Women in these families were often the college-educated. They often controlled finances and paid bills. They were the designated “worriers.” These situations often led to tensions in the family due to an unequal division of work when economic changes resulted in problems that had to be addressed. Also, with more men than women attending college, Cooper suggests that these gender and class differences will impact women particularly, especially when women are paid more than the male partner in the marriage. “Holding on” is the phrase coined by Cooper to describe this situation.

Finally, Cooper describes those families, especially low-income families, who lean heavily on God and their religious congregations for the support they need in hard times. One of the families highlighted were Mormons. The Latter Day Saints (Mormans) is a religious congregation that is especially generous to its congregants. Other religious organizations recognize that their mission is to serve the poor, but their ability to serve their congregants as generously as the LDS is not possible. With less support available through state and local governments, more and more families turn to God. When help is given, thanking God for their blessings comes naturally to people of faith. God provides. Cooper conceptualizes this as “Turning to God”.

Cooper’s insights provide a clear lens into the lives of different segments of U.S. households and how economic insecurity shapes family dynamics and leads to strategies

which are reasonable, at least from the perspective of each family. From the perspective of this reader, I found Cooper's analysis useful as I observe the ways in which families adjust to the changing political and social changes that affect all of us. Sadly, the recognition that the "common good" is no longer part of our relationship with today's political culture is a clear reality. Rather, the theme that we are confronted with is "You're on your own", "Cut Adrift", the title of this book, says it all!