Framing the Financial Crisis: Television news, civic discussions, and maintaining consent in a time of crisis.

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Declaration

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Abstract

The aim of this thesis was to investigate the role of television news media in maintaining cultural hegemony in the United States. The financial crisis of 2008 and 2009 was used as a window into this process. For this investigation, a qualitative frame analysis was conducted on samples of television news coverage from major moments during the financial crisis and the resulting economic recession. Additionally, peer group discussions were conducted as a window into how people who fit the social and cultural imaginary of “Middle America,” an important part of the historic bloc which forms the contemporary United States cultural hegemony, discussed the financial crisis and recession in a social context. The results found five major explanatory frames which dominated coverage of the financial crisis; strategy-game frame, survivor stories, bootstraps frame, opportunity in disaster, and populism. Taken in aggregate, these frames directed attention away from the actions of the economic elite and onto either the actions of politicians or the responsibilities of non-elite individuals. Moreover, these frames deprived the information environment of information which might otherwise facilitate an understanding of the financial crisis as resulting from the actions and practices of the business elite or the economic structure.

Participants in the peer group discussions seemed to echo much of the picture provided by television media, demonstrating in particular a pervasive belief in a dysfunctional American government. Overall, participants struggled to demonstrate a fundamental understanding of the financial crisis, and this hindered their ability to form and express counter-ideologies. This was in spite of pervasive, emotional expression of betrayal, dissatisfaction and economic vulnerability.

Overall, it is concluded that television news media functions as a hegemonic apparatus due to its practices producing frames and narratives which obscure the role of the capitalist classes even in the event of an economic crisis.
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CHAPTER 1
THE AMERICAN (NON) REVOLUTION

Between these two extremes of democratic communities stands an innumerable multitude of men almost alike, who, without being exactly either rich or poor, possess sufficient property to desire the maintenance of order, yet not enough to excite envy….

Not, indeed, that even these men are contented with what they have got or that they feel a natural abhorrence for a revolution in which they might share the spoil without sharing the calamity; on the contrary, they desire, with unexampled ardor, to get rich, but the difficulty is to know from whom riches can be taken. The same state of society that constantly prompts desires, restrains these desires within necessary limits; it gives men more liberty of changing, and less interest in change.

~ Alexis de Tocqueville, Democracy in America

Alexis de Tocqueville (1835) made the prediction that revolution would no longer be seen in the lands of America right on the heels of the successful Revolutionary War. The reason for this, he argues, was the existence of a secure and numerous American middle class. Tocqueville believed the ownership of property and the ability of this new society to satiate most of their material needs would prevent the middle class from risking their relative security for the hope of wresting real power from the new ruling elite. Like so much of his writing on American culture in the late 18th and early 19th century, within this observation is a seed of what appears to be insight into one of America’s contradictions at the start of the 21st century: given all that the U.S. has faced in just the last few decades - multiple recessions, unpopular wars, racial and ethnic clashes, and growing inequality - where have all the revolutions gone?

The bulk of media and communications research is concerned with power, as are most of the social sciences, but this is often a discussion about the power of the media; the power of the media to “set the agenda,” the power of the media to marginalize or the power of the media to trigger cognitive pathways. However, we do not live in a media system, even if we live in a system that is heavily mediated. We live, here in the Western world in the first half of the 21st century, in a capitalist system. Media’s power exists insomuch as it interacts with that system. To understand the media it must be understood first as existing within, and participating in, capitalism. Without this understanding, many studies in the communications
field produce two major blind-spots. Some focus overly on the behavior of individuals, missing the broader system within which those individuals move in and interact with. Others, taking a broader, cultural perspective, tend to get stuck in purely discursive analysis and fail to take the role of material conditions seriously.

Media must be analyzed as an intrinsic part of our current capitalist power structure, and this must be done while also avoiding the more reductive tendencies of Marxist analysis and maintaining the lessons we have learned from culture-focused analyses (Hall 1992, 1996). The roadmap for such a project was provided nearly a century ago by Antonio Gramsci in his concept of cultural hegemony. This lens effectively marries the ontological and the epistemological and places at the center of the analysis their interaction in a broader system of political, economic, and social power.

In the following chapter, I will first define cultural hegemony as it used in this paper. I will then map the significant trends of communications research onto Steven Lukes’ (1974) three dimensions of power, whose third dimension of power is closely related to Gramsci’s cultural hegemony. I do this to demonstrate the gaps that early and current approaches to the media have left in our understanding of power and the media. I will then explain how two current conceptual tools, framing and informational climates, can be used as an operationalization of cultural hegemony for the media, specifically the news. I will then introduce William Gamson’s use of the collective action frame as a way to perceive and analyze emerging counter-hegemonies. Finally, I will introduce the events of the 2008 financial crisis and explain how approaching this event with a hegemonic lens provides a unique opportunity for us to investigate media’s role in negotiating and maintaining cultural hegemony in the contemporary United States of America.

CULTURAL HEGEMONY

Antonio Gramsci’s (1967; 1947/1971; 1988) concept of cultural hegemony describes society – all societies – as self-perpetuating systems of material conditions interacting with ideology. It describes power in society as functioning as a process of rule and domination via consent. Gramsci, an organizer and activist, focused less on describing socioeconomic conditions and systems of domination, and was more interested in how those conditions came to be accepted and given meaning, or “how these conditions were socially constructed through
communication and practice” (Artz & Murphy 2000, p.11; see also Pozzolini 1990). The media inevitably plays a central role in this hegemonic process. Often the media is approached by critical theorists and scholars as a system of propaganda involved in the “manufacture of consent” to the prevailing hegemony (McCombs & Shaw 1972; Therborn 1983; Herman & Chomsky 1988; Kellner 1990; McChesney 1997; McCombs et al. 1997). Many analyses which use hegemony tend to reduce it to one main mechanism and in some circles hegemony is understood as a solely discursive process, existing mainly in ideology and beliefs (Laclau & Mouffe 1985; Nelson & Grossberg 1988; Amariglio 1991). Others focus on the strategic angle in the hegemony concept and largely see it as another term for the negotiation of social power (Bennett 1986; Condit 1994). Still others have rejected its usefulness outright after interpreting it as another term for simple domination (Altheide 1984; Gottdeiner 1985; Scott 1990; Lull 2000). However, Gramsci’s full concept of hegemony allows for a perspective that is more nuanced than these uses suggest. The full power of Gramsci’s idea is that it manages to incorporate the role of material conditions and everyday practices into its analytical lens. Cultural hegemony is most useful when all parts are brought together and understood as a process of continual consent that is founded on material conditions and an understanding of ideology as lived practice (Gitlin 1987; Fink 1988; Rachlin 1988; Good 1990; Artz & Murphy 2000).

A cultural hegemony can be said to exist when the dominant group of a society manages to advance their own interests while incorporating just enough of the concerns and interests of the dominated group to maintain their consent to the system (Gitlin 1987; Sassoon 1987; Artz & Murphy 2000). In Gramsci’s world, hegemony played out as the continued acceptance of the Italian government by the Sardinian working class through their willingness to work in the face of continual political and economic subjugation and their utilization of Catholic practices and beliefs to reconcile themselves to the power disparity (Pozzolini 1990; Artz & Murphy 2000). In the contemporary United States, the dominated classes of working people consent to the system through obtaining degrees, working jobs, and buying consumer products. Because so many average Americans actively participate in the system, and because this system provides so many of their critical needs – shelter, food, basic security, entertainment – it is difficult for most Americans to not only challenge the existing hegemony, but to even hypothetically see themselves existing outside of it.
This is precisely the picture of a successful cultural hegemony. Successful hegemonies are not successful because they manage to maintain a perfect propaganda environment. In fact, there is evidently plenty of room for passionate disagreement as evidenced by the American two-party system of Republicans and Democrats. Rather, hegemonies are successful because the majority actively participate in it and come to identify their activity as natural and not as a form of domination. Gramsci’s explorations of hegemony in his notebooks describe a cycle of ideology and “hegemonic apparatuses” (1967; 1947/1971): ideologies organize practices; going to work, buying groceries, and learning a trade are all considered basic acts for responsible individuals in our society to perform. These practices eventually ossify into hegemonic apparatuses; corporations, stores, and universities all exist to serve these practices. These hegemonic apparatuses then promote and organize ideologies that perpetuate their existence. For example, modern industry conferences, advertising, and internship credits all feed back into the original belief system that requires the existence of the institutions.

The real point of Gramsci, however, was that cultural hegemony can serve a dual purpose. Hegemony is both a process of a ruling order and a potential strategy for overthrowing that ruling order. Counter-hegemonies are the practices and ideologies that can overthrow the prevailing hegemony. This was Gramsci’s main insight – that the subordinate classes would not be able to overthrow current hegemonies until they could think and act outside of it. For its part, a hegemony can resist counter-hegemonies without violence by absorbing just enough of subordinated group concerns to bring the counter-group back into the fold, without giving up enough strategic ground that they effectively lose power. In this way, many movements have been partially absorbed and then deflected. The classic example of this as experienced in the United States is where the socialist and communist labor movements in 1930s were co-opted by in the introduction of The New Deal by President Franklin D. Roosevelt. The programs that made up The New Deal were a series of socialist reforms that took on many of the concerns of those who made up the counter-movements while still preserving an economic system of capitalism and a government that supported that system (Pries 1964; Artz & Murphy 2000). We can see here in this example the importance of material conditions to cultural hegemony. When material conditions are acceptable, hegemony has a chance. When material conditions fail for the majority, hegemony will shrink and counter-hegemonies will arise. Of course, this situation too may be deflected if there are
simply no imaginable alternatives – the unknown may remain too frightening and hegemony can prevail in spite of substandard material conditions (Gramsci 1967, 1947/1971, 1988).

Media’s role in our cultural hegemony is as one of many intricately interlaced hegemonic apparatuses. Media channels and firms are owned by corporations, and staffed by professionally trained producers, technicians, writers and journalists trained in schools and universities. They rely on political institutions for regulatory permissions and access (Tuchman 1978; Manoff & Schudson 1986; Bennett 1988; Hertsgaard 1992; McChesney & Nichols 2010). Most obtain revenue from advertising, which enforces a need for significant and reliable audiences who accept being advertised to as part of their quest for entertainment and information (McChesney 1997; 2015; McChesney & Nichols 2010). Understanding this and approaching the media as a hegemonic apparatus helps place the question of power in the center of our analysis of the media in its appropriate context to other institutions, forces, and experiences we encounter in our lives. In the following section, this advantage will be explained by comparing it to other influential approaches to the media as mapped on to Lukes’ (1974) three faces of power.

**THE THREE FACES OF (MEDIA) POWER**

The results of our quest to understand the media power, with a little simplification, can be mapped onto the attempts of social science to understand the function of power in society in general. If we were to fit the major movements of communication research onto Lukes’ (1974) description of a “three faces,” or a three-dimensional approach to power, we can see parallel tracks. One major early attempt to tackle this question of media’s power in society was the “effects tradition” (Lewis 2001; Schroder et al. 2003; Katz & Lazarsfeld 1955; Davis & Baron 1981; Couldry et al. 2007). Early media researchers saw the rise of broadcast radio, cinema, and the very start of television. Like many people in society they were struck with simultaneous senses of anxiety and opportunity around these new forms of communication. These early concerns recognized that there was an inherent imbalance between who could broadcast and who would be the audience. The natural question arose - what could the former do to the latter? This is a question, ultimately, of the “first-dimension” of power, what Dahl (1969) described classically as “A has power over B to the extent that he can get B to do something that B would not otherwise do” (Dahl 1969, p.80; see also Gaventa 1980). The key
to the first dimension of power is its focus on behavior – particularly the behavior of individuals. In media research, the first dimensional approach to a question of power appeared as a straight forward line of inquiry and the early media researchers set about trying to answer it through what they considered their best tool at hand: surveys and experiments. The hypotheses underpinning this early approach to media became known as the “hypodermic needle” and “bullet” models after the imagery used to describe them (Katz & Lazarsfeld 1955; Katz 1973; for discussion see Gauntlett 1997; Lewis 1999; Schroder et al. 2003; McCombs 2004). The effects tradition has never fully gone away. Many researchers concerned with violent and “anti-social” behavior still look for a direct causal relationship between media and their audiences. This is particularly the case for child and youth audiences (Schroder et al. 2003; McCombs 2004). The effects tradition is often reborn with each new major medium, with current concerns revolving around video games and various aspects of the internet (Anderson 2003). However, from the earliest studies of Lazarsfeld in the 1940s, the effects tradition has had tremendous difficulty demonstrating what it set out to find – that the media can and will cause significant changes of opinion. The (reassuring) lack of evidence for this approach of media power led to a declaration that the media was subject to the “law of minimal effects” (Katz & Lazarsfeld 1955; Lazarsfeld et al. 1968; Katz 1973; Gauntlett 1997; McCombs 2004). In an attempt to correct for the initial findings of Katz, Lazarsfeld and others, and explain this new “law of minimal effects,” they created the “two-step flow” model (Katz & Lazarsfeld 1955; Katz 1973; Lewis 2001; Schroder et al. 2003), “where media effects are weak, delayed, and indirect, because the way media messages may contribute to an individual’s change of opinion on some political issue is mediated by so-called ‘opinion leaders’ - that is, significant others whose opinion caries decisive weight in the individual’s social network” (Schroder et al. 2003, p.36). In other words, media “effects” become muddied as they get processed through a layer of social relationships.

Two major theoretical/methodological approaches arose in response to these early set of findings. One reaction was to turn the previous set of questions on its head, and ask not “what does media do to their audience”, but “what does the audience do with their media?” This new line of questioning led to the uses and gratifications tradition which, in direct contrast to the effects tradition, saw the audience as “active” consumers rather than passive receptors in a linear model of message transmission. The uses and gratifications approach as
laid out by Blumler and Katz (1974) is summed up as “the social and psychological origins of needs, which generate expectations of media exposure (or engagement in other activities), resulting in need gratification and other consequences” (Schröder et al. 2003, p.38).

Like the effects tradition, uses and gratifications theorists insisted on quantification, which led the field to consist almost entirely of survey questionnaires filled out by audience members. These answers were then compared to how much media they consumed (Schroder et al. 2003; Gillespie 2005). Conceptualizing the audience as active individuals who make their own decisions about what media to watch and listen to, forced a theoretical recognition that audiences have their own needs and desires that inevitably influence these decisions. However, despite the initial nod to the social by Blumler and Katz in 1974, the “needs” that become the focus of uses and gratifications research are almost entirely psychological in nature (Schröder et al. 2003). To the uses and gratifications tradition, the audience is still a happenstance collection of individuals who happen to watch the same media. One gets the sense that the only reason any program has an audience greater than one is due to a similarity of the individuals watching in their needs and their ability to satisfy these needs through the program, not from any connection that the audience might have with each other. Under the uses and gratifications perspective, the audience holds the power of choice and use. The power of the media, therefore, lies in its capacity to meet the psychological needs of its audience. The audience is an individual standing alone with their own personal satisfactions (or frustrations). The big difference between the early effects tradition and the uses and gratifications models is that the media is given a pass on the question of power and ethics. Where the effects tradition initially approached the media with great concern about its potential for outsized impact given its authoritative voice and its ability to broadcast to huge portions of the population, the uses and gratifications model casts the media simply as “gratifiers.” In this task the media can only succeed or fail. There is a limited analytical ability from this perspective to ask further questions even within the domain of psychological needs and desires. Huge questions remained indefinitely on the table, questions about where audiences “needs” and “wants” might originate, or whether or not the range of choices made available was exhaustive, or a true reflection of audiences’ needs.
The problematic conclusion that came out of the effects tradition and its failure to produce measurable effects was if media could not be demonstrated to change opinions or beliefs on an individual level, then media must therefore have no actual power. Even the two-step flow model failed to reach beyond the first dimension of power. The power of A to change the behavior of B against B’s wishes is a form of power that exists in everyday life—we see it function all the time in every legislative decision or in a citizen’s encounter with the police, for example. But the attempt to understand all power as a form of the first-dimension type of power is ultimately naïve, and this is generally not the type of power that the media deals in.

The second dimension of power adds some sophistication to the insights of the first. Often power appears not only in the final outcome of any decision, but in what issues are brought to the table around which decisions can be made. In trying to explain the lack of political participation among ordinary people, Schattschneider (1960) suggested:

Absenteeism [of voters] reflects the suppression of the options and alternatives that reflect the needs of the nonparticipants. It is not necessarily true that people with the greatest needs participate in politics most actively— whoever decides what the game is about also decides who gets in the game. (p.105)

The second dimension of power is about this ability to “set the agenda,” which maps right on to the subfield of communications that shares the same name—agenda-setting theory (McCombs & Shaw 1972; McCombs & Shaw 1982; McCombs et al. 1997; Shaw & McCombs 1977). This perspective on media power suggests if media cannot “tell us what to think,” it may have the ability to at least tell us “what to think about” (Lewis 2001; McCombs 2004). As McCombs put it:

Through their day-to-day selection and display of the news, editors and news directors focus our attention and influence our perceptions of what are the most important issues of the day. This ability to influence the salience of topics on the public agenda has come to be called the agenda-setting role of the news media. (2004, p.1)
This second-dimensional approach to media power began with the U.S. Presidential campaign of 1968. McCombs and Shaw (1972) took a group of “undecided” voters from Chapel Hill, North Carolina and gave them a survey. This survey probed the participants’ sense of importance attributed to political “issues.” The major news sources these participants cited were then investigated and found nine sources listed between them. This list included newspapers, television channels, and news magazines. The number of stories devoted to each issue were counted and then compared with the respondents’ issue rankings. They matched. The issues of “foreign policy, law and order, economics, public welfare, and civil rights” were the prominent stories for the participants as well as for the news of the last 25 days prior to the participants taking the survey. The significance of these findings was immediately evident, “contrary to the law of minimal consequences, this is a statement about a strong causal effect of mass communication on the public - the transfer of salience from the media agenda to the public agenda” (2004, p.5). The body of agenda-setting research demonstrates that the media does appear to operate along this second-dimension of power. However, the power of the media to choose a social agenda is an analytical lens that often gets turned back onto the audience and their cognitive processes. The focus quickly turns to their “reaction to cues” and to the “transfer of salience” from the media to the audience. The second-dimension of power in these discussions often becomes an exploration into an opaque psychological phenomenon within the viewer. The social role of the media, given these “strong effects,” is implied, but rarely explored directly (Rogers & Dearing 1988; Zhu 1991; McCombs 2004). The first and second dimensions of power often lead us - repeatedly - down this road to a privileging of behavior and individuals as the main stages upon which power is enacted in society (McCombs & Shaw 1972; 1982; Rogers & Dearing 1988; Zhu 1991; McCombs 2004). The point of evidence, the viewer, becomes the point of analysis and thus the larger social system tends to get lost.

Both the first and second dimensions of power exist in many interactions and institutions in our lives. The media, which deals primarily in the processing and distributing of information, is going to naturally wield its power more through the second dimension than the first. However, as one moves through society it becomes apparent that these first two dimensions are not adequate for describing the entire scenario. The insight of Lukes (1974) was to point to the enormous mass of power that lies under the surface of conscious decision
making, the unseen power that underpins most of society at any given moment. While power is exerted at a point of disagreement and demonstrated in the ability to set the agenda for what is allowed to become a disagreement, Lukes’ third-dimension of power shows how power exists in the perpetual processes of consent and in the creation of desires. The analysis of power in society must allow “for consideration of the many ways in which potential issues are kept out of politics, whether through the operation of social forces and institutional practices or through individuals' decisions” (Lukes 1974, p.24). He did this by stepping away from the point of visible disagreement and states simply “A exercises power over B when A affects B in a manner contrary to B's interest” (p.34). This realm of pre-conflict is where media power really exists, in our everyday normal lives where we make a thousand small decisions that appear to have no real conflict behind them at all, and yet these decisions form the foundations for our lives and our place within the greater power structures of the economy and political institutions. It is here where the media holds its power within society, in the everyday shaping of opinions, beliefs, and desires.

The cultural studies tradition began to take on this third-dimensional approach to media power with its recognition of an active audience (Hall 1980; Hall & Jefferson 1976; Philo 2001). Stuart Hall (1980) recognized the audience as an integral part of the media process:

Broadcasting structures must yield encoded messages in the form of a meaningful discourse....This initiates a further differentiate moment, in which the formal rules of discourse and language are in dominance. Before this message can have an “effect” (however defined), satisfy a “need” or be put to a “use”, it must first be appropriated as a meaningful discourse, and be meaningfully decoded. (p.165)

Cultural studies took the media’s role in actively building culture seriously. Media texts, particularly the body of work that formed pop-culture, were recognized as important parts of everyday life, from which people not only made decisions in conflict, but used to develop aspirations and to find archetypes from which to model themselves on. The cultural studies tradition also stepped away somewhat from the preoccupation with behavior and individuals. Instead of fulfilling personal, psychological needs, cultural studies scholars saw audiences engaged in a struggle to define and redefine the texts they were being presented
with by the elite groups producing the media they consumed. Particularly early on, cultural studies saw audiences as put-upon by an alien media with foreign meanings - nationally, culturally, and along class lines (and eventually along sexual, gendered, racial, and ethnic lines). Media texts become sites of resistance as well as identity formation and affirmation (Gilroy 2009).

For many cultural studies scholars, this approach was interpreted through Marx’s concept of the Superstructure, the ideological reasoning which supports the exploitative economic infrastructure (Hall & Walton 1972). In this we can see a key recognition that the media actually sits within our society, and that brings us closer to the potential insight of Lukes’ third-dimension of power. In the first and second-dimensional approaches of the effects and agenda-setting traditions, the audience was atomized into individuals of various psychological responses and needs. In the cultural studies approach, the audience is recognized as existing within a culture and that they are socially connected to one another. Moreover, there is recognition that there were multiple audiences with different cultures and identities, which do not necessarily align with each other or with the media. Interpretation by the audience is contextual and rooted in a world outside of the media.

Methodologically, cultural studies introduced another shift in paradigm. Qualitative methodologies allowed researchers to approach audiences and texts in a way that did not presuppose that the researcher had the entire range of potential meanings on hand. These approaches were rewarded when they revealed a rich inter-textual world within the decoding audiences (Gilroy 2009). In Hall’s formula, audiences have power, and so does the media. The moment of media/audience connection is approached as a site of power, particularly discursive power. Hall points out that “reality exists outside language, but it is constantly mediated by and through language: and what we can know and say has to be produced in and through discourse” (1980, p.167). With this focus on discourse, the relationship between language and reality takes center stage.

However, for all of its new insight, the cultural studies missed a key component of power as it functions in contemporary society, both within and without the media. Hall’s model has two poles of activity – encoding and decoding. Much of the cultural studies tradition is primarily interested in the “decoding” side of this process. This tendency originally rose out of an anxiety that “traditional” British working-class culture was being overrun by
“Americanized” pop-culture in the 1970s and early 1980s, and by an interest in the arrival of multiple cultural sub-groups with various critiques on government, industry, and cultural inclusion during that same time (Hall & Jefferson 1976; Schroder et al. 2003; for discussion see Philo 2008). This tradition is and was fundamentally concerned with the play of power between media and audience (Hall & Jefferson 1976; Hall & Grossberg 1986; Slack 1996; Gilroy 2009). But, as some critics of the cultural studies tradition have pointed out, in the search for “agency” of the audience and the focus on audience-as-decoder cultural studies analysis too often descended into a paradoxical relationship with its fundamental concept of a class-based struggle (Lewis 2001; Philo 2001). On one hand, the power of the media to shape what the audience sees is explicitly called-out and condemned. But on the other hand that very power is then immediately denied when theorists insist on an endlessly empowered audience with an ability to re-interpret and “de-code” the text in their own way, without restriction. For example, Douglas Kellner’s (1995) cultural studies engagement with the American television show Beavis and Butt-head argued that the show was simultaneously a slander of working class adolescent youth and a critique of the society that put it there. While texts are inherently complex, the focus on the potential of the text without grounding it in some sort of investigation of the actual audience and their material conditions seems to miss the original point of Stuart Hall, who found significance in actual moments of oppositional readings, not in descriptions of potential oppositional readings lying dormant in the text (Hall 1980). Others have criticized cultural studies for going farther than simply recognizing differences within the audience and trying to assert complete incomprehensibility between and amongst sub-audiences, denying those audiences any ability to identify or effectively communicate with those unlike themselves (Philo 2008).

There are two ways in which the material realities of life must be brought back in to this discussion of media power on the third-dimensional level. The first is how to not lose sight of or diminish material inequities between groups of people when analyzing the discursive layers of culture -its language, images, and symbols. It has been too easy to get lost in the fascination of the possibilities of discourse and neglect the sharp and often brutal curtailing of those possibilities by the material conditions of lived realities (Laclau & Mouffe 1985; Nelson & Grossberg 1988; for discussion see Amariglio 1991). It is crucial that the analytical world of discourse be brought in with all of its complexities to avoid the naiveté
exhibited when analysis sticks to the first two dimensions of power. But to pretend power of interpretation is equal to the power to provide material security for oneself and one’s family or the power to interact meaningfully in the political sphere is its own kind of naiveté. Second, texts which deal with material reality must be brought in. The third-dimension of power, with its focus on the building of images and construction of possibilities that prevent the likelihood of disagreement is more readily applied to the texts of popular culture and to the entertainment which continually builds appealing/cautionary worlds and attaches them to characters embodying specific beliefs, actions, and appearances. Much less easy is the application of this third-dimension to the news, where we go to learn about current events. Surely the power of the news does not stop at setting the agenda, but how do we theoretically tackle the third-dimensional power of the news?

**MEDIA’S THIRD FACE**

Lukes’ (1974) radical theory of power points us to power that lies beneath the surface of daily life, where struggle is largely suppressed without comment or notice. But to truly tie the discursive with the material in the news, we need the roadmap provided by Gramsci’s theory of cultural hegemony. Though both Lukes and Gramsci are essentially speaking about the same phenomenon of power, Lukes’ language tends to get stuck on the idea of “repression” of conflict. Gramsci, on the other hand, manages to describe the continual process of building consent among the dominated classes of society. Artz and Murphy (2000) describe the reality of how hegemony works, as conceived by Gramsci:

Subordinate groups willingly participate in practices that are not necessarily in their best interests because they perceive some tangible benefit. The mass media, educational institutions, the family, government agencies, industry, religious groups, and other social institutions elicit support for such hegemonic relations through patterns of communication and material reward. (p.3)

For those who find themselves in a subordinated class, their consent typically hinges on two things: an acceptable degree of material benefit provided to them by their society, and an **understanding** of their life as an optimal or near-optimal possibility within that society. To
maintain their power, the dominating class(es) must hold control of three fundamental properties of society – material resources, political power, and the ability to define culture. At each property, the dominating class(es) must continually concede just enough to the desires and needs of the subordinate class(es) without actually losing control of the property in order to maintain their cultural hegemony over that society. The result is a continual churn of negotiation around the edges of the issues surrounding these properties, but the fundamental structure - who dominates and who is dominated - is only very rarely directly challenged (and even more rarely overturned). In the U.S., the dominant system is capitalism, and the dominating class is the capitalists – that group which holds the material resources to build capitalist ventures and hire wage-earners to run them. The U.S. subordinate class, in its most inclusive form, is made up of those who lack the capital to compete in this process, and therefore exist by selling their labor on the marketplace. To break this down:

U.S. capitalist classes meet important material needs through the production and distribution of commodities; politically organize laws, institutions, and relations that defend commodity production and property rights; and through the media culturally direct the daily lives of most Americans as consumers. (Artz & Murphy 2000, p.235)

If we see the media as a hegemonic apparatus, we may be able to get closer to describing an appropriately analyzing media power in contemporary society, as “hegemony requires communication systems and lived ideological practices that connect dominant interpretations to subordinate conditions” (Artz & Murphy 2000, p.66).

Lived Media Practices

This idea of ideology and hegemony as lived practice is important, and there are theoretical paradigms in media research that move away from conflicts and into the “lived practices” surrounding the media. George Gerbner’s (1994) cultivation theory, as one example, suggests that the media, particularly television, has a cumulative effect on an audience’s belief systems. To the extent that television dominates their sources of entertainment and information, “continued exposure to its messages is likely to reiterate,
confirm, and nourish - that is, cultivate - its own values and perspectives" (Gerbner et al. 1994, p.24). Like cultural studies, cultivation theory made the important and necessary break away from looking for short term change in opinion as a response to media stimulus. Instead, it looked at the “big picture,” long-term associations and values that lie within the media, and investigated to see if these had an impact on how audiences viewed their world. Cultivation research tried to empirically demonstrate this by separating audiences into “light” vs. “heavy” viewers and then examine if there were any correlating differences based on the average amount of time they spent watching television. One of the most intriguing findings of cultivation research was the emergence of an apparent “mainstreaming” effect of heavy media viewing. “Among light users, people who differ in terms of background factors such as age, education, social class, political orientations, and regions of residence tend to have sharply different conceptions of social reality....among heavy viewers across those differences tend to be much smaller or even to disappear entirely” (Morgan et al. 2012, p.8).

It is important to note here that this finding, termed the “cultivation differential,” has been difficult to replicate (Johnson-Cartee 2005). Additionally cultivation research has been criticized for being vague in their interpretation of content (such as overly-broad definitions of “violent imagery”), and in missing potentially critical connections in the effort to satisfy their positivistic need for variable isolation (Lewis 2001; Morgan et al. 2012). However, cultivation theory gets closer to the arena of influence the media likely occupies by pointing to the issues of repeated exposure to the same messages, and to the apparent impact of opinion “mainstreaming.” As it is typically put forward, the repeated exposure to media messages have a psychological learning impact on individuals. As this phenomenon expands to more individuals you have enough to form a group and thus it becomes a social phenomenon. While the psychological process of learning is clearly present in everything we as humans do, and particularly in the event of watching news programs, approaching the process of the media as primarily a psychological one tends to mask the broader forces of social power. The responsibility of accepting or rejecting media information and images thus becomes primarily the burden of individuals – either as viewers or perhaps as journalists if the end result is a call to “journalistic integrity.” Doing this brings us no closer to actually understanding broader social power as it is enacted by or through the media.
If we were to approach the findings of cultivation theory under the lens of cultural hegemony, as a sort of sociological thought-experiment, where ideology is understood as attached to lived practices we get a slightly different picture that de-centers the psychological processes and re-centers the processes of social power. Consider this reinterpretation of cultivation research: as people’s practices become that of the “viewer,” we would predict that their understanding of the world would come to resemble that of other viewers. The issue can then be seen as one that is less of “dosage” than of relationship between people and the world around them, and how the media is inserting itself in the place of this relationship.

This point becomes clearer when used to examine another theory centered on media “practices”: the media consumption paradigm, which is a more anthropological approach to the social role of media and brings the focus of the researcher to the “routine consumption practice embedded in a range of other routines, some social, some individual” (Couldry et al. 2007).

Ethnographic approaches …. are interested in what audiences do with media messages. An extensive body of scholarship has developed around the idea of the "active audience," showing how readers make their own meanings from texts, inflected through the life experiences, personal identity and so on. (Bird 2010, p.417)

In this methodological and theoretical approach, the argument is that the media is being used by the audience as a way to become connected to each other. The audience is seen as emotional, social, and affectively attached to media as both a habit and a ritual. Couldry et al. (2007) took a media consumption approach to investigating the concept of “public connection” in Britain using a combination of audience diaries, interviews, and focus groups. The group found an apparent contradiction in their participants’ perception and their reality. Media audiences were making the media central to their sense of public connection, not because it actually seemed to connect them to others, but because they simply believed it to be central. The media in this sense, the news media particularly, is a symbolic stand-in for “the public,” even if it is demonstrably not a public. Actual connection with others appeared to be hindered by a lack of “communities of practice through which [audience members] could act together in a public world” which made it difficult to “link citizenship to the rest of everyday life” (p.188). The audience were attempting to satiate their yearning to connect to a public
through media, yet lacking the communal practices to actually engage as one. The media consumption approach tends to focus on the emotional, affective experiences of the audience and through this approach has found people are often reliant on media for a sense of stability and security in their everyday lives (Couldry et al. 2007; Madianou 2010; Bird & Dardenne 1997). The researchers concluded that the audience is affectively “glued” to each other through the media, and thus the media has a centering, but not central, role in everyday life.

However, this revelation does not seem to lead many in the media consumption approach to substantive discussion about media power. Some even argue that because of the self-reported importance individuals place on the habitual, ritualized engagement with media, the conclusion becomes that it is the ritual which is the most important aspect to media in society:

The study of news reading as a "habit" or a "practice" is one way to approach the role of news in everyday life. From this perspective, the content of the news itself is less important than the sense of connectedness and social participation that comes with attention to the news. (Bird 2010, p.6)

If there is an affective, ritual place for the media that is embedded in life and a concept of the public, it is unclear how it is concluded (even in relative terms) that the actual content is unimportant. The conclusion appears to be that media power is merely a result of projection of that power by the audience. While cultivation theory recognizes the importance of practice and the media consumption approach recognizes the importance of audiences’ desires and rituals, rarely do either honestly engage with how practice and desire are connected. Also rarely is the question asked where these desires and practices come from, or what they result in.

Again, the approach of cultural hegemony highlights the underlying issues of power that are not being addressed. Media, as a hegemonic apparatus, will naturally present itself as society. Defined as society, people will feel compelled to “keep in touch” with it. As a corollary, members of their actual community are experienced as a lesser private arena rather than as an arena of shared interest or political status. Thus media is continually allowed to define and be defined as the both the political and social public sphere, and the daily lives of people are experienced as being outside of that sphere. Media keeps people attached to itself
and viewers are rewarded by “feeling” attached socially to the world around them. This exact relationship hides the fact that people increasingly lack the time and ability to form actual communities with the people they share common interest with. Meanwhile the media, continually legitimized as the window into public society, is controlled almost exclusively in the United States by the capitalist class (McChesney 1997; McChesney & Nichols 2010; McChesney 2015; Schudson 2006). Finally, while the bringing in of media-as-practice for audiences gets us closer to a full story of media power in contemporary society, it often neglects the information and messages about that information that the media provides for the audience.

There are three concepts currently within communication and media studies which lend themselves to a constructing a hegemonic lens of the media, and therefore allow us to ask more direct questions of media power. First, framing theory allows us to map out transmitted hegemonic ideologies and disassemble them into their respective discursive devices. Second, the concept of Information environments allows us to see the “raw material” that builds and supports these ideologies, and understand information collection as a lived hegemonic practice. Finally, “collective action frames” are a specific framing device which can allow us to question whether or not we see the presence of emerging counter-hegemonies in a given text, story, or conversation. In the following sections, all three will be introduced and their separate and collective usefulness to examining the media’s role in a system of hegemony will be argued.

**FRAMING: DISASSEMBLING THE IDEOLOGICAL ENGINE**

Framing has ascended to one of the most frequently utilized theories within the field of communication (Bryant & Miron 2006). Frames are “powerful units of discourse” (D’Angelo 2002) that can be found in any and all communication methods. They are a key part of how the media operates – both in how they communicate and in what they communicate. The process of framing, which lies behind all framing theory, is defined classically by Entman (2010):
[Framing is] the process of culling a few elements of perceived reality and assembling a narrative that highlights connections among them to promote a particular interpretation. (p.336)

This process happens at every stage of media production and reception – both in encoding and decoding, to use Stuart Hall’s terminology. Journalists must take facts and weave them into a narrative to make them comprehensible and to make them interesting. Audiences will take these frames and mingle them with their own pre-existing narratives, and then use those new, altered frames when communicating with others. Creating and sharing frames are a basic function of effective communication and they are capable of transmitting an impressive amount of information in a very efficient way, as “fully developed frames typically perform four functions: problem definition, causal analysis, moral judgment, and remedy promotion” (Entman 2010, p.336, emphasis mine).

Communication frames shape, form, and persuade every problem solving attempt, every moral and ethical dilemma, and any and every effort to understand the broader world outside of ourselves. Because of this, framing theory can be utilized as a powerful tool in the investigation of cultural hegemony. The authority to define problems, to determine cause and effect, to pass moral judgment, and to suggest problem remedies are all under the purview of any given cultural hegemony.

The relationship between framing and cultural hegemony is more clearly seen when there is contention at the margins of hegemony. Cultural hegemony as a concept acknowledges that because any dominant economic and social system never fully satisfies the needs of all subordinate groups, counter-hegemonies are always forming and they frequently bubble up to the surface of social consciousness to challenge the prevailing hegemony.

Frames are useful for revealing the mechanics of this process because they are, for their part, world views writ small:

Each…issue has a relevant public discourse - a particular set of ideas and symbols that are used in various public forums to construct meaning about it. This discourse evolves over time, providing interpretations and meanings for newly occurring events. An archivist might catalogue the metaphors, catch phrases, visual images, moral appeals, and other symbolic devices that characterize it. The catalog would be organized of course, since the elements are clustered and held together by a central organizing frame. (Gamson 1992, p.24)
Any given frame is the result of an event being wrestled into cultural coherence, and the linking and shifting of problem definitions, causal analysis, moral judgments, and remedy promotions can allow us to watch the flux of cultural hegemony in real time. To take the issue of affirmative action as one example: opponents of affirmative action policies often argue these policies are a form of “unfair advantage,” creating a situation of racial “reverse discrimination” (Gamson & Modigliani 1987). This anti-affirmative action frame supports the current cultural hegemony where the world is understood as equitable, and the business of obtaining material security and political representation are the responsibility of individuals. This is deemed fair due to a major assumption this hegemony relies on; all individuals have more or less equal access to the same resources with which to build prosperous careers and participate in political activity.

Proponents of affirmative action, on the other hand, will frame these *exact same policies* as fair remedial action designed to rectify centuries of oppression and discrimination. This dichotomy is an example of a frame revealing a counter-hegemony, which points to material inequality pre-existing individuals, and thus holds them back from obtaining their full potential as members of an oppressed group (in this case, women and racial minorities). This frame not only supports affirmative action, it challenges an important assumption that underpins the consent of modern capitalist hegemony, that access to meaningful work and public status is more or less equally available to everyone and inequality is the result of individual choices and failures.

To take another example of a very similar frame and counter-frame, gay rights activists have presented their desired reforms as promoting “equal rights” alongside heterosexual individuals, while proponents will argue that these constitute “special rights” which will undermine the traditional social structure (Brewer 2003). These framing wars surround any active social movement, and the mirrors of frame and counter-frame make it easier to understand the underlying hegemonic system. However, much of any hegemony exists uncontested at any given time, and therefore frames also exist for issues that are not under direct contention. Note how, in the example of affirmative action, there is a central assumption that goes unchallenged: the legitimate way to material security is the obtainment of a job. When frames are not subjected to constant oppositional re-framing, they can be more
difficult to define and are easily disguised as simple truths or a “common sense” understanding shared by most of society. It is in this arena of uncontested issues where framing theory becomes a more mercurial project, and it is more difficult to define the frames of an issue or investigate their impact on the larger discourse. This is the same for cultural hegemony - the more uncontested it is the more easily and frequently it is lived by members of that society, and thus it becomes more difficult for members within that hegemony to see or understand their lives as a system of power and hierarchy. If an uncontested frame is “common sense,” then the unchallenged hegemony is “the way we do things” (Artz and Murphy 2000).

However, framing theory provides a mechanism for the uncontested hegemony to be revealed upon the deconstruction of a communication frame. The operationalization of framing is the breakdown of various communication devices into the various metaphors, moral appeals, archetypes, and so on. Because framing analysis draws out the pieces of our communication and asks how they are connected one way and not another, it can reveal those connections that are otherwise taken for granted. It allows us to investigate directly the process of articulation, which has probably best described by Stuart Hall (1980).

When Stuart Hall spoke of articulation, he often meant it as a practice of empowerment. In the cultural studies tradition, articulation was often studied as a resistance practice, as a form of activism in relation to the text:

Articulation is the production of identity on top of differences, of unities out of fragments, of structures across practices. Articulation links this practice to that effect, this text to that meaning, this meaning to that reality, and this experience to those politics. And these links are themselves articulated into larger structures, etc. (Grossman, in Hall 1996)

The articulation that many cultural studies scholars were interested in were the active, resistant articulations made by the socially marginalized (Hall & Jefferson 1976; Hall & Grossberg 1986; Slack 1996). However, Stuart Hall made clear that articulations followed all kinds of power hierarchies and that articulations could and would form between many subjects. If we return to Entman’s definition of a complete frame as providing “problem definition, causal analysis, moral judgment, and remedy promotion” (2010, p.336), you can see where the frame is the end product of this articulation work, and how it can be utilized
along all social planes. Justin Lewis points to how articulation can be the activity of the powerful, and thus the construction of cultural hegemony:

The appearance of ideas like free enterprise, deregulation, and individual initiative tend, in most mainstream media discourse, to be articulated with positive terms like “freedom,” “efficiency,” “dynamism,” “America” and, more specifically, the “American Dream.” For many respondents to an opinion survey, these articulations are likely to come to mind in response to a question that uses such abstractions. (Lewis 2001)

Frame theory, with its acknowledgement of the marriage of fact and story, can let us get to this question of conceptual articulation and see how it works in the favor of power – as a continual project of cultural hegemony.

Stuart Hall’s presented his concept of articulation as a more flexible alternative to Gramsci’s cultural hegemony (Hall 1996a). However, Gramsci’s hegemony is already quite flexible and already accounts for the constant negotiation and re-negotiation of itself, and given the readiness of those using Hall’s concepts to drop the type of power based on material inequalities in their work, it may be best to wrap Hall’s articulation back into how we analyze the process of building and maintaining hegemony rather than seeing it as an alternative to it (see Laclau & Mouffe 1985; Nelson & Grossberg 1988; Kellner 1995, and others). Thus, in this thesis articulation is not seen as an alternative to hegemony, rather that hegemony relies on an articulation process that “connect(s) positive meanings to existing social practices” (Artz and Murphy 2000, p.66).

FRAMING, HEGEMONY, AND MEDIA PRODUCTION

Framing functions to gain insight into the hegemonic processes on both sides of the “encoding/decoding” media model. For media producers, particularly producers of the news, framing is integral to daily work - it is simply impossible to do the work of journalism without highlighting some information over others and forming some type of narrative (Bennett & Edelman 1985; Bird & Dardenne 1997; Lule 2001; Coman 2005). Putting stories into recognizable frames is a constant task of journalists, but not all frames are created equal. Framing studies on the production and content of the news have revealed patterns in the types
of frames that journalists typically reach for while building their stories. Research has found that journalists often favor frames for certain topics. For example, journalists frequently adopt a “horse race” frame when covering political issues (Fallows 1997; Lawrence 2000; Cappella & Jamieson 1997b). Exemplars can be found in the coverage of healthcare and welfare reform, where stories "emphasized political maneuvering by self-interested politicians" (Brewer & Gross 2010, p.160), rather than the pros and cons of policy proposals (Cappella & Jamieson 1997a; Fallows 1997; Lawrence 2000). This type of frame is so frequent in political coverage that it has received its own name – the “game frame,” or the “strategy frame” (Buchanan 1991). This type of frame has become dominant in the coverage of American political elections:

Recent analyses have centered on the effects of "horse race" reporting in the making and unmaking of American presidential candidates. These news stories, which have become a staple of campaign coverage, detail the candidates' electoral prospects - their poll standings, delegate counts, fund-raising efforts, and related campaign indicators - rather than the candidates' policy positions or personal characteristics. (Iyengar 1991a, p.134)

Research has also shown that the frames journalists choose to shape stories often change over time, sometimes even seasonally. Van Gorp et al. (2005) found within a collection of local coverage that “homeless people were less blamed for poverty during the cold winter months than in summer time when they may bother tourists” (p.86). Preferred frames have also been found to change over longer periods of time based on the ascendancy and decline of oppositional framing within coverage of the same issue (Brewer 2003; Chong & Druckman 2007). Importantly, this body of research suggests that when a battle of frames commences, those frames sponsored by members of the elite classes are the frames more likely to be taken up by journalists and given air and screen time (Gamson & Modigliani 1989; Druckman 2001; Nelson & Willey 2001; Entman 2004; Entman 2010; Kuypers 2002). Further, journalists are most likely to utilize the frames of economic and political elites when they are covering stories about topics that they are most unfamiliar with (Van Gorp 2005). In another paper Van Gorp (2007) suggests that the reason for these patterns in journalists’ choices of frames are simply the result of journalists’ participation as individuals in wider culture. The pattern we see is a result of journalists habitually reaching for “culturally
embedded frames” or frames that are frequent and recognizable from our everyday culture. He argues:

Culturally embedded frames are appealing for journalists because they are ready for use. On the basis of their narrative ingredients it is possible to assign roles to the principal actors of an issue (e.g. good-bad, advocate-opponent), specify what the problem is and who is responsible, and so forth, all of which contributes to the dramatization and the emotional appeal of the news. (Van Gorp 2007, p.87)

This is no doubt part of the equation, but if we take a hegemonic perspective on the existing framing literature there may be an additional story.

In his research for *Is Anyone Responsible? How Television Frames Political Issues* (1991), Iyengar found an important difference in the opinions of his participants when exposed to what he termed “thematic” or “episodic” news frames. An episodic news frame is a story centered on a single incident; the classic example is a news story on poverty where the narrative revolves around the personal struggles of a poor family. A thematic news frame lies on the other side of the spectrum, and draws upon historic and policy context. A thematic treatment of poverty would discuss trends in overall levels of poverty, a policy underpinning or addressing the condition, and the history of poverty within the area or group in question. Iyengar found that framing an issue in an episodic or thematic manner had a measurable short-term impact on participants’ opinions. In Iyengar’s own words, he found “individuals’ attributions of responsibility for political issues show significant short-term flux, depending upon the particular mix of thematic and episodic news frames in the everyday flow of information” (1991, p.130). Because the attribution of responsibility shifted as a result of the frame, ultimately whether a news story was episodic or thematically framed had influence over the policy preferences of news audiences. His findings indicate that “policy preferences, assessments of presidential performance, and evaluations of public institutions are all powerfully influenced by attributions of causal and treatment responsibility” (p.127). Even more suggestive is the more fundamental framing effect Iyengar attributed to the “episodic” nature of news coverage which was mentioned earlier. Iyengar’s experiments found public opinions were discordant across political topics and lacked grounding in broader informational or historical contexts, which led him to conclude:
Americans' failure to see interconnections between issues may be a side effect of episodic news coverage. ... [This] tendency may obscure the "big picture" and impede the process of generalization (p.136).

FRAMES AS COGNITIVE STRUCTURES: PRIMING THEORY

Some have suggested that the phenomenon above is a product of frames’ property as fundamental cognitive structures. Kinder and Sanders’ (1996) research on American racial politics argues that frames lead a “double life;” one residing in rhetoric and the other as a cognitive structure which individuals tap into when presented with an image or issue around a given topic. Frames may come from external sources - from the media or politicians, or even entertainment or fiction - but once learned, frames live on inside the mind as “interpretive structures” that can be generalized onto other topics. Bishop and Fisher (1995) had similar conclusions when they found that the words used to indicate the economically needy, “poor” people versus “people on welfare” would evoke expressions of empathy or condemnation, respectively. Their explanation for this caprice of compassion for the poor was that different suites of words would stimulate different “conceptual frameworks” (or interpretive structures) in the mind, which in turn triggered different attributions for the responsibility of the problem of poverty.

These discoveries and others like them have led to a subfield within framing theory called “priming theory.” Priming theory (typically, there is still definitional work happening in the literature at large) refers specifically to this cognitive processing model of framing effects, or “the way in which choices are presented to people [by the news media and other social actors] – the way the choices are framed – will affect the likelihood that particular options will be selected” (Price & Tewksbury 1997, p.182). Narrowly understood, this priming or “accessibility effects” phenomenon can be seen as a type of media effect. This is not a return to the passive audience conceptualization which lay behind the original media effects tradition. Rather, it places media alongside a number of places or sources from which people learn. If you can teach, via a news story or any other media product, a conceptual frame work, this framework can later be generalized by that same individual to understand new and similar issues (Slovic et al. 1980; Wyer 1986; Zaller & Feldman 1988).
Returning to the example of Bishop et al. (1982), two conceptual frameworks had been previously learned by their survey participants. One framework said that those who lived in poverty were in need of care by the more fortunate and lived difficult lives. The other framework said that the welfare system was wasteful and often aided those who were otherwise capable of taking care of themselves. Presenting the terms “welfare” or “poor” was the key variable as to which of these two frameworks would be utilized in a participant’s attempt at understanding the set of questions before them. The media is a player in multiple stages in this process. First, it can be involved by introducing the initial conceptual frameworks. Then, it returns by triggering these conceptual frameworks later through imagery or word choice. A third stage is possible as this re-exposure to the conceptual framework serves to shift the original framework, perhaps including or excluding some subject or aspect, or simply by reasserting its explanatory usefulness, thus making it easier to trigger the next time (Wyer 1986; Iyengar 1991b).

Priming theory is useful and addresses the legitimate questions of psychological processing of information. However, like other perspectives that focus on individual psychological processes, it is difficult to investigate them as processes of power once we are locked into the lens of cognition. The concept of framing is useful for the investigation of media power because it highlights conceptual articulations rather than treating them as an opaque psychological process or naturalized opinion positions. Framing allows us to ask the question of articulation directly and thus see the negotiation, the rearranging, and - most importantly - that which is habitually left on the cutting room floor.

Framing and the Audience

Iyengar’s (1991a) research suggested that not only do news frames influence the audience’s position on specific issues, but the repeated exposure to episodic frames on a range of issues potentially creates a larger frame by which Americans are reassured that none of these issues were influencing, causing, or caused by any of the others (as in the issues of poverty and violence, for example). If we approach episodic framing as a hegemonic practice we can see them in news production as, in part, the result of a profit maximizing logic in the production of news. The investigative and narrative work that thematic frames require takes significantly more time and money than the production of episodic frames, which do not
demand the same deep understanding or investigation into an issue (Iyengar 1991, Price & Tewksbury 1997, Lawrence 2000). On the reception end, as Iyengar points out, social issues are continually presented as aberrations and individual failings. For the audience, core questions fail to be asked as to the nature of issues like endemic poverty, economic inequalities, or race relations. To phrase this more pointedly, because the attention of the media is aligned with the concerns of the capitalist class - both because they are capitalist ventures themselves and because they are owned by members of the capitalist class - the world they reflect through the television becomes a series of disconnected problems that can be rapidly transformed into stories that the capitalist class finds largely unthreatening.

While Iyengar’s research shows how a lack of context and constant disarticulation can serve the cultural hegemony Martin Gilens (1999) work is a good example of how specific articulations can form out of news content that also serve the cultural hegemony. While not using the concept of framing directly, Gilens’ work still demonstrates how news can frame issues over long expanses of time, having a deep impact upon public understanding of political and economic issues that extend well beyond a particular event or election.

Gilens’ work traces the American debate around welfare and poverty-related policies. He argues that since the late 1960s and early 1970s the issue of poverty has been increasingly and persistently “racialized” in the United States. Focusing on pictures within major newsmagazines and television news, Gilens demonstrates how pictures of the “poor” became increasingly pictures of a Black, urban poor. Over time this has contributed to Black Americans and poverty becoming representative of each other in the news media. In turn, Black Americans and poverty have both been linked to willful unemployment and finally to welfare. Thus, when referring to one of these concepts, you are inevitably invoking (whether intended or not) the other three. Gilens refers to this phenomenon as a “discursive cluster,” which we can also approach, as Justin Lewis did above, as the process of articulation. Over the course of a couple of decade’s worth of media coverage of current events, race became articulated with poverty and with moral failing.

Gilens argues that this discursive cluster is what ultimately lies behind the perplexing, contradictory attitudes we find amongst Americans towards alleviating the impact of poverty. When asked in abstract terms, Americans tend to indicate that they are against tax money being spent on “welfare.” However, when broken down into specific programs that directly
aid and support the poor, Americans tend to be in favor of their implementation in overwhelming majorities. “Welfare” has been so tightly tied to a fictional image of Black, able-bodied, willfully unemployed/unemployable poor that to get Americans behind aid for the impoverished the word “welfare” must be removed from the conversation. This has led to the issue of poverty being approached obliquely in American political rhetoric by those wishing to ameliorate its effects (Gilens 1999).

By breaking down the discursive cluster into its articulated pieces we can suddenly see how, in this case, the plight of the poor gets obscured as it is reduced to a function of race rather than capitalist class relations. Similarly, the plight of Black Americans is obscured as their marginalization is reduced to a function of simple poverty and individual failing. These inequalities are discursively reconstructed away from the systems and practices that produce them, rendering the issue largely incomprehensible and providing a distracting alternative story of the failure of Black Americans to “break” their “cycle of poverty.”

The strategy for any counter-hegemony would be to do the work of connecting positive meaning to desired social patterns, or negative meanings to existing ones. This is crucial, as one of the important insights of cultural hegemony is how any hegemony must take up the beliefs and grievances of enough of the subordinate classes to maintain consent (Artz & Murphy 2000). The real work of hegemony is in absorbing emerging counter-hegemonies into the dominant worldview without threatening the underlying power structure. There is already evidence that on aggregate, framing in the media and the news aligns with the interests of the economic and political elite - that is to say that those frames most likely to be presented, presented most frequently, and taken up by audiences are those that tend to be favored by and in the best interests of the economic and political elite (Edelman 1995; Green et al. 1988). This is not necessarily limited to the ideological or informational content of frames, as we see in Iyengar’s (1991) original finding on the impact of episodic framing suggests that even the repetition of one style of frame can serve to buttress the current power structure:

Rather than providing a "marketplace of ideas," television provides only a passing parade of specific events, a "context of no context.” Because reasoning about responsibility is influenced by news frames, and because the episodic frame predominates, the upshot is that instead of serving as a restraining force
on political elites, television further legitimizes their pronouncements and actions" (Iyengar 1991b, p.140)

We can see framing theory as an operationalization of ideology as it functions in relation to cultural hegemony:

Hegemony and ideology are united like bricks and mortar. Hegemonic apparatuses build consent by establishing accepted practices through sheer repetition ('this is the way we do things here'), then legitimizing them as valuable and natural ('this must be the best way to do things'). (Artz and Murphy 2000, p.40)

The media in this case is the apparatus, and it produces, reproduces, and legitimizes its ideologies in the shape of and through frames. It is not enough to simply point this out, of course. We should be able to pick these frames apart as they appear in any given event, thereby revealing the underlying ideological logic and hegemonic structure.

To focus only on ideology, however, risks the mistake of collapsing hegemony into ideology and thereby losing one of the greatest insights of Gramsci. Cultural hegemony is lived in everyday life. There are practices that everyday people come to rely on and draw real material benefit from and therein lies the other half of continual consent to the larger system. In regard to news media, the practice and material benefit of watching the news is in large part the obtainment, the processing, and the enjoyment of information. In the next section, the concept of Information environments will be introduced as a way to operationalize the function of information in media as a hegemonic apparatus.
INFORMATION ENVIRONMENTS

PUBLIC KNOWLEDGE AND THE QUEST FOR THE RATIONAL CITIZEN

The concern many share for the state of public knowledge seems fairly common sense. If a democracy hinges upon citizens taking part in making public decisions, one would hope those decisions would be informed. One way this concern has manifested in research has been a question of whether or not citizens who are given information will make rational civic choices based on that information.

Benjamin Page and Robert Shapiro’s *The Rational Public* (1992) is one of the major works along this vein. Using data from public surveys from 1935 to 1990 Page and Shapiro argued despite the fault lines and fractions of demographic differences in the American public, there was a surprising amount of stability in opinion. For the most part, the opinions of Americans on key issues changed very little over time. Page and Shapiro found that when opinions did change, they were in response to three predictable things: changes in economic conditions, large events, and information. Even those groups that were mutually defined by a difference of opinion, like liberals and conservatives, would change their opinions at the same time - what Page and Shapiro assumed could only be in reaction to the same event or new information. This led them to conclude that the public was fundamentally rational. When presented with new input from their environment, whether in material conditions or new information, the public on aggregate can be relied upon to change their opinion based on this external input.

Page and Shapiro admit that this rational public has from time to time been led astray – particularly in regard to a history of nationalist and racist “biases.” These biases they attribute to an imperfect information system. While the vast majority of American individuals have access to a public education through the age of 18, participation in formal education drops off rapidly after this point (US Census Bureau 2004). The public then relies on a complex, unregulated network of sources to get the critical information needed to participate in a democracy - or, the media system (McChesney 1997). Page and Shapiro argue that these “biases” are ultimately a problem of information quality, not that they are the evidence of an irrational public.
Many of these “rational public” studies have set about aggregating the extensive polling data that is collected from the American public every year, cataloging “inconsistencies” and “biases.” Of course, for anyone who cares about the quality of public knowledge, many of these results are worrying. The persistent inability for much of the public to answer basic factual questions about major national and International events have been understood as frustrating “knowledge gaps” (Kinder & Sears 1985; Lewis et al. 1991; Kuklinski & Quirk 1997). While polling methods have revealed the size and shape of these “gaps,” most of these studies have had limited success in explaining the nature of them. In Bartels’ (1996) words "political ignorance of the American voter is one of the best-documented features of contemporary politics…. [but the] political significance of this political ignorance is far from clear” (Bartels 1996, p.194).

Popkin (1991) presented these knowledge gaps in a rosier light, and suggests that the evidence actually supports the presence of a low-information rationality among members of the public (see also Sniderman, Brody, and Tetlock 1991). This line of argument presents the idea that in spite of their gaps in knowledge individuals utilized “information shortcuts” allowing them to make rational decisions anyway. This idea is related to a psychological concept of the mind’s utilization of “reference states,” where individuals use conceptual containers to shorten the amount of information processing they have to do when making decisions, and may well be a fundamental method of human brain functioning around all topics, including politics (Kahneman & Tversky 1984). Other research suggests a vulnerability to the quality of the information environment may be mitigated by other factors. The so called sociotrophic phenomenon identified by Kinder and Kiewiet (1979) speaks to this, and they found voters will weigh their perception of the national economy as a whole when choosing a presidential candidate more than their own personal financial circumstances. This clued political scientists and others into the idea that there is a complexity in the way individuals build decisions and make choices as public citizens.

The sociotrophic phenomenon does not hold across all political issues, however. Lang and Lang (1981) found people were less likely to take on media interpretations of political issues if the issue was something they dealt with on a daily basis. Public opinion converged with media accounts on issues that were less accessible and with which they had less experience, particularly those around international events. Lang and Lang termed these
“low” and “high” threshold issues. The public was happy to replace media interpretations with the knowledge gained from their own personal experiences when the threshold to knowledge was lower - when they were able to build their own sense of experience with that issue. But, the public became dependent upon media interpretations and narratives when they did not have personal experiences.

Rationality in this tradition is defined by the ability to use information to make decisions – presumably in opposition to only using emotion or animus towards rival groups to make their choices. Those decisions that are deemed distasteful, like those that perpetuate racist practices for example, are labeled “biases” brought about by erroneous information (Page & Shapiro 1992). The solution in many of these cases (excluding the low-information rationality thesis) is presumed to be more information. That needs to be demonstrated, and the additional question should be asked whether or not the decisions that were not deemed to be full of “bias” were still in the real interest of those who made the decision.

In regards to elections, this question - whether citizens make political decisions in accordance with their own real interests - has risen to the level of popular debate, as seen in the popularity of Thomas Frank’s What’s the Matter with Kansas? (2004). Delli Carpini and Keeter’s (1996) exploration on the topic throws this question into serious doubt. Contrary to Popkin’s (1991) idea of low-information rationality, Delli Carpini and Keeter found significant difference in policy preferences between those who were more informed and those who were less informed. For example, those who were suffering economic hardship and well informed were more likely to be in favor of the expansion of welfare programs which would impact them favorably than those who were suffering economic hardship and less informed. This finding was repeated along a number of interest group/policy lines (including gender and feminism, and race and affirmative action). This would suggest that lacking information does actually hinder individuals from making decisions in their own interest:

Political equality of all citizens depends fundamentally on the ability of citizens to discern their individual and collective interests and to act effectively upon them…. But inequalities in political knowledge that corresponds with those of more tangible resources can result in corresponding inequalities in the effectiveness of even relatively simple or easy means of participation.” (M. X. Delli Carpini & Keeter 1996, pp.137–138)
The likeliness to support a policy that would be in one’s own interest if in possession of more information is not the only tendency Delli Carpini and Keeter uncovered. Among those who were low information respondents who also did not support the policy direction of their personal real interest, the preferences were not random. Instead, among the low-information respondents preferences consistently conformed to the preferences of the cultural and political elite, policies that favored lower commitment to welfare spending, more interventionist foreign policy, and decreased environmental and financial regulation on industry (M. X. Delli Carpini & Keeter 1996; Lewis 2001). This suggests there is a process less akin to the one proposed by Popkin (1991) and more like the one suggested by Page and Shapiro (1992), which is that imperfect information systems create distortions and “biases.” Page and Shapiro had also pointed to elites with agendas as the source for these “biases” being present in the informational system. However, the underlying process at work here may be better illuminated with the use of another term.

O’Gorman’s (1986) concept of the “information environment,” also utilized by Justin Lewis (2001), can be used like framing to bring questions of power closer to the center of analysis. O’Gorman blamed “errors” in the public’s judgment on bad “information environments.” The term environment in relation to information highlights the complex relationship information has with everyday life. Environments vary – they can be rich or arid, diverse or monoculture. They sustain some types of species and not others. Additionally, every plant and creature of a given biome has a complex, branching relationship with every other plant and creature which makes this variability not just possible but guaranteed. To think of information as an environment encourages us to pay attention to the presence, absence, and interaction of facts. Environments are also homes for those that live in them, they are all-encompassing. A species will have a hard time moving from one type of environment to the other. Similarly, the information environment an individual or group lives in will be built from their daily habits and the tools and resources made available to them.

Thought of this way, we can see how someone living in an informational desert will have to do a significant amount of work in order to build themselves an informational oasis. They would have to muster unique tools and resources and build habits that their community doesn’t share. Delli Carpini and Keeter (1997) indicate that more information correlates with an individual’s ability to recognize their own real interest. One way this could work is those
who spend less time actively seeking information will likely be exposed only to that information which is most readily available – which is also that information which is most likely to be in line with cultural hegemony. O’Gorman pointed out that our information environments are now dominated by media and particularly by the television (see also Bensman and Lilienfeld 1973, Shamir and Shamir 1997). Those who actively seek information will be more likely to find information that does not suit the current hegemony, thus illuminating their own real interests. Another possibility is that we could see active information seeking as a counter-hegemonic practice, because the seeker will need to seek out that additional information from less and less central sources. Information seekers may already hold a counter-hegemonic position in society (either ideologically, practically, or both), and thus are able to recognize their own real interest regardless of the actual specific information gained.

To properly utilize the potential of the information environment concept, it is important to also adjust the way we conceptually approach one of our biggest methods of measuring these climates, which are opinions and opinion polls. By approaching the concept of information as merely a question of dosage (more or less) and opinion as a question of rational or irrational (or even functionally irrational) we are stuck on a two-dimensional plane of observation. By doing this we end up with conclusions like Kinder and Sears’ (1985) assertion that there is a general lack of any kind of “ideological reasoning” among members of the public. Each opinion - on taxation and on progressive individual liberties, or the role of law enforcement in society - appeared to exist without any underlying ideological coherence. That is to say that each belief appeared discreetly held, seemingly unrelated to every other preferred policy position. Most perplexing to this study and others like it is how these opinions actually seemed to contradict one another as often as not.

The “lack of ideological reasoning” among everyday citizens is a similar observation to the one made decades earlier when Converse (1964) argued that a "realistic picture of political belief systems in the mass public…[is] one that captures with some fidelity the fragmentation, narrowness, and diversity of these demands” (p.247). However, we should consider that the reliance on conceptualizing citizens as rational individual actors may be masking a more fundamental interaction between our information systems and public knowledge. Lewis (2001) provides the pathway out of this endless fragmentation of opinion
by pointing out that there is an important distinction between being uninformed, which means not knowing anything, and being misinformed, which is to know something incorrectly.

Cataloguing “biases” in opinion and “imperfections” in the information environment inevitably leads to the Kinders and Sears (1985) type conclusion – that there is no direction to public opinion and public knowledge and that their relationship is unpredictable and contradictory. But if we consider opinions as evidence rather than answers, we may be able to see an underlying structure:

To use a somewhat clumsy metaphor, an opinion is, in this sense, like the tip of an iceberg. The tip can be distinguished from the mass of ice below sea level, but it is nonetheless part of that mass. Opinions are moments of discourse that can be distinguished but not separated from knowledge claims or assumptions. If we are to make sense of these moments, we need to understand the assumptions that make opinions plausible or likely. In trying to understand the responses to public opinion polls - and the influence of the media on those responses - we therefore need to dip below the surface to examine the broader discursive mass below." (Lewis 2001, p.108 emphasis mine)

If we approach opinions, especially as measured by opinion polls, as points of evidence to the underlying information environment a new world of questions appears. The results of opinion polls should not be seen as the answer to our question “what does the public know,” but as a signpost which tells us which questions to ask next. The questions become; what opinions are more or less likely given the information environment, and what does that then tell us about the structure and function of a given information environment? (Lewis 2001: 108; see also Hall 1996; Slack 1996). In this way, Lewis’ iceberg metaphor can be another way of speaking about hegemony. The quiet mass that sits unexamined under the “moments of discourse” that form the tip can be those same ideological underpinning of the current cultural system of power and consent that form our daily lives. If we see the media as a hegemonic apparatus, it will naturally see fit to offer some information while not disseminating other information. The question for Lewis, with this change in perspective, becomes “not how do media influence public opinion, but how do media influence those assumptions about the world that inform public discourse” (Lewis 2001, p.115).
RECONSTRUCTING THE MOMENT OF CONSENT

Frames are the way that events and issues are packaged to tell a moral, causal story which is coherent with broader culture, and thereby coherent with the cultural hegemony. Frame theory and analysis is a lens that foregrounds the particular articulations that appear in any given discursive moment (or the accumulation of many moments), thereby giving us a window into hegemony as it is continually negotiated at the edges, and allows us to see what remains uncontested. Information environments are the bi-products of hegemonic activity – the habits and practices of both information producers and distributors (largely the media) and of individuals and groups who collect, seek, and absorb that information. Like framing, the concept of the information environment calls attention to discrete pieces – to their presences, absence, and articulations. Taken together, we may be able to investigate the role of media in society in a way that centralizes the issue of power while avoiding the tendency of critical theory to descend into reductive analysis and instead preserve the insight of precision and particularity that other paradigms in social science have given us (Hall & Walton 1972; Hall 1996b).

Frames and information environments, because of these same qualities, will also allow us to ask questions regarding the construction of counter-hegemonies. New and oppositional articulations in frames are the forging of new ideological positioning, and the use of information in a new way or the introduction of new information is the raw material from which a counter-hegemony can be built. But again, it is not enough to apply these concepts broadly; we must look for and demonstrate the activity as it happens within daily life. This is where Gamson’s concept of the collective action frame becomes useful.

RECONSTRUCTING EMERGING RESISTANCE

THE COLLECTIVE ACTION FRAME

In his book Talking Politics (1992), William Gamson focuses on what he calls “a particular type of political consciousness,” and went searching for a political understanding which “supports mobilization for collective action” (p.7). To do this, Gamson made use of the insights of social construction theory and framing theory. “Collective action frames” are a
particular type of frame which can be found in text and reconstructed from normal conversation. These are “action oriented sets of beliefs that inspire and legitimate social movement activities and campaigns” (Benford & Snow 2000, p.612). Another way to look at this concept is as a type of counter-hegemony. It had long been theorized that there can be no social change without action (Lukács 1923/1971). Gamson (1992) additionally argued that there can be no action without a deliberate discourse of action and understanding of oneself and ones group as possessing the agency to act. A collective action frame is formed of three crucial components:

1.) Injustice: That is to say the frame, whether from a news source or from an individual in conversation, must convey a sense of “moral indignation” (Gamson 1992. p.7), against a particular human actor or actors which are responsible for causing the suffering or plight of others. The desperation or rage experienced in the face of an act of nature like a hurricane or an earthquake is not moral indignation. Further, the moral indignation of the injustice frame is “not merely a cognitive intellectual judgment about what is equitable but also what cognitive psychologists call a ‘hot cognition’ - one that is laden with emotion (Gamson 1992, p.7; see also Zajonc 1980).

2.) Agency: The frame must also indicate that the situation of injustice can be altered through collective action. The type of collective action, whether it is through direct action, organizing, or simply voting, is not particularly important so long as the frame “impl[ies] some sense of collective efficacy and den[ies] the immutability of some undesirable situation” (p.7). Even more importantly, it is not merely that “someone” can or should do something, but that “I” and “we” are capable of impacting the situation.

3.) Identity: This element of the collective action frame is closely related with agency. A collective action frame, when fully articulated, will have a concept of a “we,” which is often in ideological opposition to some “they.” The “they” in this component is important as “without an adversarial component, the potential target of collective action is likely to remain an abstraction – hunger, disease, poverty, or war, for example.” (p.7-8)
Social movements and the people that sustain them have highly developed collective action frames at their disposal. These frames can easily be found in their literature, in their organizational activities and in their conversations with others both inside and outside the movement. Gamson’s focus was on the presence of the elements of collective action frames in the general culture and in how we understand public affairs. Hegemony is constantly contested and in flux, so the presence of these frames would not be a surprise, however they would typically be expected to be present in a way that usually maintains the overall structure of hegemonic relations, in our case, capitalist relations. That is, of course, until they don’t:

To what extent do the dominant media frames emphasize injustice?...To what extent do the frames constructed in conversations emphasize [injustice, agency, and identity]?....The answers to these questions tell us both about the mobilization potential in popular understanding of these issues and about the contribution of media discourse in nurturing or stifling it. (Gamson 1992, p. 8)

Adding the dimension of an active relationship to politics and policy expands the realm of what we consider possible as researchers, beyond the realm of opinions and voting. This expansion of our research imagination becomes important when the issues in question are larger than a presidential election. To investigate the formation of collective action frames is a way of peering into the function of hegemonic negotiation. Or, to put it back in the terms of Lukes, into the function of the third dimension of power – into the successful or unsuccessful manufacturing of consent.

It is important to understand that opinions expressed by the public are the “tip of the iceberg” of hegemonic ideological reasoning, but this is only part of the story. Just as the opinion poll tends to ignore the realm of the social and individual complexities inherent to belief, imagining civic action as simply casting a vote is too restrictive and misses entire realms of potential civic activity. The failure of collective action frames to develop in discourse, or the complication of a collective action frame which removes one or more essential components, is the triumph of that third dimension of power. It is the moment when hegemony is maintained, in the suppression of the idea of an alternative to the way we live now.
In the following section, the financial crisis of 2008 and 2009 will be introduced. First it will be explained as an event and then it will be discussed as an event where the role of the media in maintaining cultural hegemony can be explored.

THE FINANCIAL CRISIS

In early 2008 the numbers on the board of the New York Stock Exchange (NYSE) began to get smaller. In financial papers a few articles warned against something called a “sub-prime mortgage crisis.” Throughout the following summer, the housing market across the United States, which had softened continually for the last two years, was unable to shift homes at an expected pace and residential developers began to get nervous. There was a sense among some financial elites that something was wrong. However, day-to-day life for most Americans continued on with little awareness of these foreshocks beginning to zip through the financial markets. Public attention was instead consumed by the Presidential race between Senators Barack Obama and John McCain.

On September 15th of that same year the investment firm Lehman Brothers filed for bankruptcy. They cited $619 billion in debt with just $639 billion in assets – and the floodgates opened. The chain reaction begun by the disappearance of Lehman Bros caused the Dow Jones Industrial Index to plunge, taking many Americans’ retirement savings with it. Over 100 mortgage banks would file for bankruptcy before the year was out, and the worldwide credit markets froze solid. With the sudden illiquidity in the world market, the entire global economy suffered a massive slowdown – businesses could no longer secure the short lines of credit that they relied on for normal operation. Money could no longer be secured for building, for repairs, or investments of any kind. In turn this reduced demand for goods across the board, reaching down to even raw materials like lumber and oil. These material industries, which are normally secure and in high-demand, suffered massive loss. The world economy shrank almost overnight. For people who did not own a business but relied instead on wages and employment, this meant massive layoffs, a constricted job market, and the loss of their personal savings and investments – often in the form of their mortgaged home.

The financial crisis, narrowly defined, was caused by banks utilizing a new and highly unstable method of making profit (Foster & Magdoff 2009; Harvey 2011; Robb 2013). For the
past decade preceding the crisis, when banks went about making loans, particularly in the modestly priced mortgage market, “rather than simply lending money prudently and deriving profit from the interest paid, they would write as many mortgages as they could and sell them off as fast as they could” (Calhoun 2011, p.4). Many of these mortgages were sold to people who had no real ability to pay them off. The loans were either simply too expensive for these families, or they were sold with variable interest rates which, when they inevitably rose, would suddenly make an affordable monthly payment into an impossible one. These ‘bad’ mortgages, unlikely to be paid off, were bundled together with more secure low-risk mortgages into a type of financial product called a security, and then these bundles were sold off to other financial institutions (Financial Crisis Inquiry Report 2011; Foster & Magdoff 2009; Robb 2013). The ability to sell off a mortgage to another financial institution as a security, bundled in such a way that the quality (the likelihood that it would be repaid) was obscured, un-tethered the traditional set of interests between bank and mortgage holder. A new, perverse set of incentives were created instead – banks could now make more money by selling more mortgages to more people, regardless of their ability to pay, and then selling them on to other financial institutions. The original bank held the money, and the purchaser of the security held the risk. These financial institutions which purchased these securities often had very little to do with the mortgage industry, and were instead involved in nearly every other major economic industry. These institutions were international and multi-national. Compounding the exposure to risk posed by bad mortgage-backed securities, these same financial institutions used the securities as collateral, turning around to borrow more money against them as assets.

This process had been facilitated by government policies, which over the last few decades had systemically deregulated the banks and allowed them to borrow more money with less collateral. The result was “like a private, but government-sanctioned, mechanism for printing new money” (Calhoun 2011, p.4). Thus, many financial institutions became tied to the fate of both the American housing market and to each other in a nightmare recursive loop. In addition, the liquidity offered by these securities was used to make speculative investments aided by “creative” use of derivatives, a set of financial tools which are used to make speculative investments. These ‘tools’ were often so obscure that even traders specializing in derivatives did not fully understand them (Robb 2013). All of this activity, while showing
massive amounts of paper wealth, actually produced very little in real, material, value (Foster & Magdoff 2009). When the bad mortgages inevitably started to default by the millions, the whole financial world realized they had far less money than they thought they had. The debt of the mortgage holders would never be collected, and that debt had been used to inflate companies’ values by magnitudes beyond what they could ever deliver. As a result, they could no longer continue to finance loans, thus causing the credit markets to freeze.

Though, in truth, the crisis broadly defined starts much earlier and branches out to far more than the financial sector. In Business as Usual: The Roots of the Global Financial Meltdown (2011) Calhoun summarizes a longer, deeper trend that lies underneath the collapse of this particular bubble:

[Financialization] was encouraged [from as early as the 1970’s] by politicians preaching the virtues of marketing almost everything and thus turning public property into private assets, often leveraged by massive credit. This, in turn, rejected deeper ideological work seeking to discredit regulation and public enterprise, to reduce business corporations to commodities themselves bought and sold; and to encourage the nation that all human needs could be met on the basis of private-property transaction. (p.47)

The trend of American families over-leveraging themselves with mortgage debt was due to a combination of economic trends. One was stagnating wages for middle and working class jobs. This trend was driven in part by a demand for ever increasing short-term profit from business firms as well as the destruction of organized labour (Crouch 2011; Harvey 2005; Peck 2010). It was also driven by an encouragement towards speculative investment - to buy on the hope that a product can be sold at a significantly higher price in the future - which went all the way down to the average family. This encouragement to speculation held the same flawed logic of endless liquidity that was programmed into Wall Street trading algorithms which compounded the 2008 crisis.

Just as financial firms passed mortgage-backed securities back and forth to each other, using them as a way to pretend they could access far more money than they actually had, families were encouraged to view the price of their home as an asset that could be endlessly traded (Foster & Magdoff 2009; Calhoun 2011). Ignoring the realities of work, communities, child-bearing, care-giving, aging, and eventual death which govern human existence, increasingly overpriced homes were trumpeted as an increase in wealth instead of debt. New
homes, on this same logic, were being built ever larger, in higher and higher price brackets. Modest homes were increasingly priced into immodest brackets, and new affordable housing was progressively scarce. When the inevitable disaster hit, these overleveraged families faced the prospect of owing more on a home than it was now “worth,” in a market that could not sell a home anyway. These same families faced the likely prospect of losing one, both, or its only source of income as people lost their jobs by the millions. Many of those shuffled off by the labour market now found themselves “underwater” on a home they now could not sell, yet needing to move away from their home for the chance to find new employment. In addition to all of this, the rolling foreclosures disrupted entire communities. In this study there are stories of teachers whose students live in cars, grandmothers who now feed and clothe their adult children and grandchildren, and a transformed community landscape of empty bank-owned houses and vacant local businesses.

Finally, the transition from a secure and stable pension system into a system of mutual funds traded by third parties meant that those increasingly few Americans who had managed to save for retirement lost those savings in late 2008. In short, the financial crisis and recession did not create the current malaise of the U.S. working and middle classes, rather it laid bare the results of a social system that had been wholly handed over “in the name of neoliberal freedom from regulation and constraint” (Calhoun 2011, p.49).

The response to the crisis has largely been a continuation of this trend, not a reversal. The first, and largest, response by the U.S. government was the creation of the Troubled Asset Relief Program (TARP), a federal fund which bought up a significant portion of the toxic mortgage-backed securities with taxpayer money in order to relieve financial firms of their debts in an attempt to inject liquidity into the world credit markets (The Financial Crisis Inquiry Report 2011). This saved a number of financial institutions, and may have halted a further slide into economic depression. However, to date no correspondingly direct program was offered to average citizens to relieve them of their toxic assets. Instead they were allowed to founder in the collapsed economy, holding the entire burden of the financial products they were, often aggressively, sold.

So what can the financial crisis teach us about cultural hegemony? Even more specifically, what can it teach us about the media’s role in maintaining cultural hegemony? There are two reasons why the financial crisis is of particular interest to these questions. The
first is that hegemony relies on an acceptable degree of material security amongst the dominated classes in order for consent to the ruling order to hold (Gramsci 1971; Pozzolini 1990; Artz & Murphy 2000). A big part of the reason why the capitalist hegemony of the American Dream has been so successful in the United States is “because Uncle Sam has delivered.... overall, American history is a record of recurring race and class conflicts surmounted by an increase in the standard of living for the subordinate majority of workers and farmers” (Artz and Murphy 2000, p.35). This relationship between comfort and complacency is what Tocqueville had begun to observe in his quote placed at the top of this chapter. In this sense, the cultural hegemony of the United States has not faced such a threat since the Great Depression. Too many people faced a sudden drop in material security and with that a reduction in their future prospects. These are precisely the moments hegemony is in the most danger.

Reason number two is closely related to the first reason; when material conditions turn sharply for the worse, ideology often follows. These are times that Gamson termed “critical discourse moments:”

Critical discourse moments are especially appropriate for studying media discourse. With continuing issues, journalists look for 'pegs' - that is, topical events that provide an opportunity for broader, more long-term coverage and commentary. These pegs provide us with a way of identifying those time periods in which efforts at framing issues are especially likely to appear (Gamson 1992, p.26)

These critical discourse moments are where new frames form within cultural discourse. They are also the moments when old, dormant frames can re-emerge from our collective history and live again. Taken together, the financial crisis is both a material and an ideological shock which occurred right at the heart of the American capitalist hegemony and its ideological construction of the American Dream. Research from the Pew Research Institute shows that opinion about the cause of the crisis breaks down around class lines (as measured by income). Below are the results to the question “How much do you think each of the following has contributed to the current problems with financial institutions and markets?”
People in all income levels cite people taking on too much debt and banks making risky loans as significant factors in the financial problems. Yet wealthier people take a different view of causes of the crisis than do people with low annual incomes. For instance, **86% of those with an annual family income of $75,000 or more cite risky loans made by banks as having a lot to do with the recent financial problems; that compares with 60% of those making less than $30,000 annually. More than half (52%) of those in the high income category say weak regulation contributed a lot to current problems, compared with 40% for those earning less than $30,000.** (The Pew Research Center News Report, October 15, 2008 emphasis mine).

Since the crisis there have been notable collective action responses to this event and its underlying causes, the most successful being the Occupy Wall Street movement. And yet, their impact has been heavily mitigated. Even the most timid of legislation attempting to prevent only the most direct causes of the crisis by placing certain restrictions on bank investment activity has failed to pass (Sherman 2009; Harvey 2011; Murphy 2015).

Was Tocqueville right? Are there no more revolutions in America? And is the reason due to the presence of the middle class? Tocqueville made an observation that has so far held correct, but Gramsci’s concept of cultural hegemony may help us ask why it has held correct. This financial crisis event gives us an opportunity to see hegemony working hard to maintain control, and to see just how big a role the media plays in that process.

In the next chapter on this study’s methodology, it will be explained how framing theory, information environments, and collective action frames are operationalized in the analysis of news coverage and civic discussions among middle/working class Americans in an attempt to find the flux and construction of hegemony and counter-hegemony in response to the 2008 financial crisis.
CHAPTER 2

METHODOLOGY

This study attempts to answer the following questions:

1. Did the news media act as a hegemonic apparatus and function to absorb the contradictions of the United States’ capitalist hegemony exposed by the financial crisis and frame them in such a way to protect or re-form hegemonic ideology? If so, how?

2. Were middle/working-class, non-activist participants engaged in civic discussions able to form partial or whole counter-hegemonies out of their understanding of the financial crisis and their available information environment? And, were they able to use them during persuasive conversation with their peers?

3. Did middle/working-class, non-activist participants utilize, mobilize, and rely on news media frames to form and communicate their understandings and beliefs about the financial crisis?

The following chapter describes the methods by which these questions are addressed. The methods used to approach question one, a qualitative frame analysis, are justified and described in the first part of this chapter. Next, the methods used to approach the second and third questions, a series of peer group discussions, are also justified and described. Next, this chapter offers a demographic profile for each discussion group, which also details their political beliefs and media use habits. Finally, this chapter ends on a note on how the rest of this paper is organized and how it should be read.

Framing Analysis

This study aims for a richer understanding of how the interaction between news content and news audiences supports or resists the cultural hegemony in the United States. As such, both sides of this interaction had to be investigated. The first side discussed here and in each subsequent chapter is the content of the news. Content, the finished broadcasts audiences
encounter when they watch the news, is the outcome of the productive activity of journalists. However, content should not be conflated with the practices of journalists. Regardless of the structures, pressures, and practices that ultimately result in news content, at the end of the day the resulting news content becomes a part of the culture it is released into. It is a product that stands as official record of events which all other cultural and political actors must contend with. The study of production cannot conjure a complete understanding of content, nor can one assume that all thoughts, beliefs, and ideas held by an audience come from media content. Likewise, the study of content cannot substitute for the direct investigation of production or reception. Content is bound up in the practices and interpretations of both producers and audiences, but remains distinct from both and its properties cannot be assumed from what is found in the other two.

The first half of this project is aimed at uncovering the prominent frames used by U.S. news media to present and explain the financial crisis and subsequent events pertaining to it. Once identified, the analysis of those frames then asks how they may or may not support the prevailing cultural hegemony. Additional questions are asked of these frames regarding the type of information climate they support, and whether they contain the elements of a collective action frame.

Television News

Whether at election times, in moments of tragedy or joy, as a matter of routine, most of the time television is where people will turn to first to make sense of what is happening in the world. Major national bulletins both nationally and internationally are watched by many millions each day. Network and cable evening news in the United States [US] is watched by over 24 million viewers [Pew Project for Excellence in Journalism 2010]. (Cushion 2012)

This project was designed to investigate the frames and information which emerged out of television news. Ideally, all forms of information media through this period would be studied, but a project of that scope is cost and time prohibitive for a single researcher. In lieu of an analysis on the entire media landscape, television news was chosen for three major reasons. The first is television news is a form of journalism that is too often neglected by media researchers. The widespread availability of digitally accessible, chronologically
organized newspaper articles has meant that printed press is simply easier to sample in a methodologically sound manner. This combines with a longstanding assumption that U.S. television news “merely” takes their cues from the major newspapers, and thus to study one is to study both (Cushion 2012). With the collapse of many American newspapers and the massive restructuring of the remaining newspapers, including the New York Times, as well as the increasing reliance of newspaper reporting on less formal sourcing, like social media, it can no longer be assumed that this relationship still exists in the same way (Schudson 2008, Cushion 2012). The second reason television news is the focus of this study is the simple fact that major television networks still retain a privileged place of access into major events and elite institutions, in spite of the growing role of the internet and internet-based “citizen journalism” (Schudson 2011, Cushion 2012). This means much of the communication happening about current events via peer-to-peer networks like Twitter and Facebook is usually formed around information which has already been provided, validated, and pre-framed by traditional news media. Due to this, it is impossible to investigate the financial crisis in the media without investigating the understandings provided by and through these traditional journalism outlets. The last and most important reason for the focus on television news is that it remains the prominent source of news for most Americans:

Content Sampling

The financial crisis as an event is long, diffuse, and continuing. This presents a challenge for sampling content, because this project was interested in those frames which feature most prominently in television news content, the aim was to investigate important moments within the crisis as sites where frames may have originally emerged from, became most widely circulated, and to which any competing understandings from the public, political leaders, or other forms of media would likely have felt compelled to address. Four major moments of the financial crisis and resulting recession were chosen as windows into the overall treatment of the financial crisis by television news. These are the four “high-water marks” of the financial crisis as it was experienced in the United States, which serve as “critical discourse moments” within the financial crisis, as discussed in Chapter 1 (Gamson 1992). The television news coverage of these four time periods served as the population from which
samples were drawn for a qualitative frame analysis, described later in this chapter (Patton 2001; Corbin & Strauss 2007).

The first sampling period is during the initial outbreak of heavy television coverage of the financial crisis during September and October of 2008. This was the point where major investment firms, including Lehman Brothers and AIG, collapsed and stock market values plummeted as a combined result of the accumulation of toxic assets and the resulting credit freeze between financial institutions (“Global recession timeline,” BBC 2014). The collapse of these lending bodies and the stock market were highly visible to the public in a way that other events in the crisis had not been. This is the moment when the financial crisis became a crisis in the sense that it was recognized as a crisis by journalists and news outlets, and therefore also by the public. It was also during this time that the first major pieces of legislation were passed by the U.S. government in an attempt to get the crisis under control, including the massive Toxic Asset Relief Program, or T.A.R.P. (Murphy 2015; Anon 2014).

The second period of interest is January through February of 2009. It was at this point where politicians revived the phrases and imagery used to pass T.A.R.P. were revived as American automakers, a historically significant part of America’s export economy and important site in the negotiation of American labor rights, came to Congress asking for financial aid (Anon 2014; Robb 2013; Harvey 2011). This occurred simultaneously with President Barack Obama taking his political office for the first time, and when the American economy began to haemorrhage jobs, leading to the highest levels of unemployment in decades from which the economy is currently only just recovering now in the year 2016 (Anon 2014; Casselman 2016).

The third sampling period identified for this research is September of 2009. This month saw the first major march of the “Tea Party,” an ideologically conservative movement that in its early days pointed to the financial crisis as a marker of a broken governance system. The Tea Party was a deliberate attempt to shape the general discourse around the U.S. economy, and the financial crisis, and therefore became of interest to this study (Boykoff & Laschever 2011; Guardino & Snyder 2014).

The fourth and final sampling period comes from recognition that 2008 and 2009 are now recent history and public discussion has potentially evolved from how the event was originally understood. Because of this, mainstream coverage of August and September of
2011 were brought into the sample population. Two major events occurred in the United States at this time which, while not part of the crisis in the way the fall of Lehman Brothers was, are still a result of the event and therefore inextricable from it in the context of its social and political history. This was the period of the “debt ceiling” standoff in the U.S. Congress, which was an attempt by the political right wing in the American legislature to establish economic austerity measures as a cure for the continuing fallout of the financial crisis (Appelbaum & Dash 2011). This was also the period where the social movement Occupy Wall Street took form and attempted to inject new narratives of economic justice and equality into the national discourse. This movement pressured the government to prosecute members of the financial elite for their actions that contributed to the initial collapse, and to instate preventative reform. Occupy Wall Street is of interest here as a sort of parallel movement to the Tea Party. While the solutions proposed by the Tea Party were nearly the exact opposite of those proposed by the later Occupy Wall Street movement, both movements emphasized the failure of the U.S. government to help the American middle class.

The goal for this stage of the project was to find the major frames repeated within these coverage periods. The above events were sampled from transcripts of the three major broadcast networks of ABC, CBS, and NBC and all three cable news channels, MSNBC, CNN, and Fox News. All of the transcripts were available on the NEXIS online database. Sampling for the three major broadcast networks, ABC, CBS, and NBC was straightforward, as their news programs are scheduled regularly, typically one hour at the end of each weekday. All shows from these three networks within the above sampling time periods containing the key words “financial crisis,” “economy” OR “recession” were downloaded and collected from the database. The sampling strategy for the cable news channels MSNBC, CNN, and Fox News were slightly more complicated, as these are 24-hour channels with programming that lasts most or all of every day. However, all three channels have peak hours of news viewership, so sampling was focused upon the programs that aired during these hours. The shows sampled were Anderson Cooper 360 for CNN, and The O’Reilly Factor for Fox News. MSNBC had a major switch in the dominant show of their network between the chosen sampling periods. For the earlier sampling periods, this was Countdown with Keith Olbermann. This show was cancelled in early 2011, so the final sampling period was collected from the top-ranked show of this time, The Rachel Maddow Show. These cable channels were
of particular interest for this study. Viewership of these channels tend to go up significantly relative to broadcast channels during major news events, and this is particularly the case with CNN (Cushion 2012). CNN is also of particular interest in regards to framing, as they make a concerted effort to brand themselves as “professional” and neutral in their treatment of news items. Fox News and MSNBC are of particular interest, as they tend to be more openly partisan, and thus will have markedly different interpretations of some news items, and because they have uniquely loyal viewer bases that do not overlap (Cushion 2012). Just as with the broadcast news channels, all shows during the four sampling periods containing the key words “financial crisis,” “economy” OR “recession” were downloaded from the database, and together these formed the entirety of the sampling.

Once the sampling population was collected each individual newscast was given a number. A browser-based randomizing tool was used to reorder these numbers, and the first ten newscasts were chosen for every channel, for each sampling period. This resulted in 240 newscasts to be analyzed across news channels and sampling period population (see Tables 1, 2, and 3 for clarification and reference). These newscasts were then uploaded onto the qualitative software tool, NVivo for the next phase of analysis.

News Frame Analysis

To analyze these samples, this project utilized a qualitative method of framing analysis set out by Baldwin Van Gorp (Van Os et al. 2008; Van Gorp 2010). This method is explicitly located in an understanding of media frames as social constructions and is designed to find frames that are most culturally resonant for their intended audiences. This analysis started with an initial “inductive phase,” which is an iterative combination of open, axial, and selective coding.

The unit of analysis for this portion of the thesis was a single newscast, which was marked by a title of the report, an opening by a journalist or anchor, and a formal sign-off or topic switch by a journalist or anchor. This decision allowed the inductive analysis, described in more detail below, to utilize pre-existing and medium-based boundaries to delineate the “start” and “end” to any given narrative. Because the initial analysis was inductive, which by design does not presume the presence or structure of a frame within the newscast text, utilizing these boundaries to define the unit of analysis made it possible to investigate the
arrangement of framing and reasoning devices relative to the start of a newscast, the end of the newscast, and to finally relative to each other. This relative positioning of framing and reasoning devices is, in and of itself, an important clue to the underlying narrative logic of the information being presented in a newscast.

Using NVivo, each unit sample was assigned their respective attributes of “channel” indicating which channel the newscast was from, and “event” indicating which sampling period the sample was from. This allowed an analysis of the prominence of framing devices and frames that may be associated with particular channels or events. Then, each channel was read closely for available framing devices. The aim was to reconstruct what Van Gorp (2010) called a “framing package,” which draws from the “notion of culture as a tool kit of symbols from which people may select to devise communication strategies and solve problems” (p.85). Each frame package is the “integrated structure of framing devices and a logical chain of reasoning devices that functions to represent a certain issue” (p.91). Framing devices can include themes, word use, catchphrases, types of actors and actions, settings, numerical representations, emotional or moral appeals, and metaphors. For the analysis of these newscasts in NVivo, each framing device was coded as an un-nested node.

Newscasts were also coded for various reasoning devices. Reasoning devices are rhetorical tools that “indicate the cause of the problem, what has to be done, who is responsible for causes, consequences, and solutions, and to convey moral judgements” (Van Gorp 2010, p.92; Entman 1993). The intent was to “identify the framing and reasoning devices and to relate them to a condensing symbol, which is part of a shared culture” (Van Gorp 2010, p. 92). Another coding nested these base framing and reasoning devices under broader themes. These themes, using Van Gorp’s (2010) method, are tied to recognizable cultural themes. This is also a phase where important connections between reasoning devices are found that take the frame from problem definition through to proposed solution (Van Gorp 2010).

It should be noted here that because the newscasts which form the sample were collected as transcripts, a wealth of information was lost due to the stripping of these newscasts from their original visual form. Television conveys enormous amounts of information and narrative logic through the use of visuals. In the case of newscasts, this comes in the form of everything from facial expressions to screen text and background stock reels.
(Cushion 2012). The exclusion of visuals in this thesis should not be read as an assertion that it is unimportant and its absence from the analysis is an unfortunate shortcoming. This was merely due to the difficulty of obtaining newscasts in their original visual form, even from relatively recent history and this project did not have the resources required to include them in the analysis. Ideally, this can be a question for future research on the frames that were discovered in the textual transcripts.

While going through this initial inductive phase of frame analysis, I originally identified nearly a dozen different issue-specific frames. These included frames like “take your medicine,” where the efforts of the government to provide very expensive aid to various industries was presented as a distasteful-but-necessary medical intervention, and “failure of leadership,” where the financial crisis, or the failure to fix the financial crisis, rests on the leadership abilities (the confidence or communication style) of a single political actor. The metaphors and imagery of these frames are both evocative and informative, but it became clear that there was a larger picture being missed. This study intended to find the very broad, major themes in media coverage, those themes that even light and sporadic news watchers would have encountered and been able to utilize in conversation. At this level of analysis “take your medicine” and “failure of leadership” were not significantly distinct from one-another and it seemed unlikely that they would be used naturally in normal conversation. However they both fit into a larger, non-issue specific frame that has been long-recognized in framing literature: the strategy-game frame. As Entman pointed out, it is likely these top-level frames that likely have the most impact on news audiences as:

> Ordinary citizens are … susceptible to framing effects in the real world, which often involve not one exposure to a slight message variation, but a pattern of repeated exposure to resonant words and images...An example from the cast discussed later 2008 Republican vice presidential nominee Sarah Palin, was framed by repeating positive, culturally resonant tropes like "hockey mom." (Entman 2010, p.333)

Thus, the final part of the inductive analysis of the news samples was re-coding the smaller issue-specific frames, rich in metaphor and imagery, into their larger explanatory frames that belie the underlying logic of the cause, effect, and solution of the financial crisis and recession.
In this way, the reasoning devices were given a higher importance over the framings devices and the final frames were built from the fundamental logic that underpinned any given story, as built through these reasoning devices. This allowed me to work with the causal, explanatory frames of the financial crisis. A causal frame is:

A central organizing idea or story line that provides meaning to an unfolding strip of events, weaving a connection among them. The frame suggests what the controversy is about, the essence of the issue. (Gamson & Modigliani 1987, p.143)

A similar decision had to be made on the occasion that a single newscast “drifted” from one frame to another over the course of its duration. While this was infrequent in the overall sample, it did occur that a newscast would start in one causal frame only to have a guest or another anchor present a second. Because this thesis was primarily interested in those frames which were most dominant in a narrative and thus the most readily received by an audience member, the decision was made to classify these “drifting” newscasts with the frame that was presented by the title and in the opening. This decision ultimately impacted the total counts of each causal frame, which can be found in tables 1-3. However, the intended focus of this thesis is upon the articulation of information and ideology as presented within these frames. It is not designed as, nor should it stand in for, a formal content analysis. The need for a future
content analysis of these frames, having thus been discovered and the ideological impact investigated, is discussed at the end of the thesis.

Once the initial 240 samples were coded and organized into their major causal container frames, another 5 samples were taken from each news show for a total of another 30 samples in order to validate the presence of the frames and confirm their frequency in the overall coverage (Van Gorp 2010; Patton 2001). This small check allowed me to move on to the next stage of research. Had I found entirely new causal frames within this randomly selected 30 newscasts across channels, it would have been a sign that significant frames had been missed and the population should be sampled again. However, as all of the newscasts in this validation sample fit into the existing frame types, I determined I had likely achieved a reasonable level of saturation and could thus move on (Bauer & Gaskell 2000; Patton 2001; Corbin & Strauss 2007).

In total, 270 frames were analyzed, and a total of seven big-picture frames were identified: strategy-game frame, survivor stories, bootstraps frame, opportunity in disaster, populism, moral decay and international threat. Two of these frames, moral decay and international threat, showed up very infrequently in the samples, and the international threat frame was never mentioned in the peer group discussions. These will be discussed briefly later, but do not constitute their own chapter. The other five major frames were identified as being ubiquitous in coverage and yet distinct enough from one another as to be analytically unique. Three of these frames, the survivor stories, bootstraps frame, and opportunity in disaster frame share a similar human-interest perspective, and are discussed together in chapter four. Chapter three discusses the strategy-game frame, and chapter five discusses the media’s populism frame.

The examples used in the chapter discussions were chosen for their illustrative merit to the framing and reasoning devices. This usually means that these devices are both particularly simple and close together, which facilitates easier demonstration. It should be kept in mind that they do not always appear in this way within all newscasts. Just as often the framing or reasoning devices are farther apart, repetitious, or separated by significant amounts of otherwise dry facts, though the underlying logic of the frame remains intact.
### Table 1: Broadcast Channel Sample Frames

*International Threat and Moral Decay Frames*

<table>
<thead>
<tr>
<th>CHANNEL</th>
<th>FRAME</th>
<th>Sampling Period</th>
<th>Validation Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABC</td>
<td>Strategy</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>Bootstraps Cluster</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Populism</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Int. Threat/MD*</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>ABC</td>
<td>TOTAL</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>CBS</td>
<td>Strategy</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Bootstraps Cluster</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Populism</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Int. Threat/MD*</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>CBS</td>
<td>TOTAL</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>NBC</td>
<td>Strategy</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>Bootstraps Cluster</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Populism</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Int. Threat/MD*</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>NBC</td>
<td>TOTAL</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>Broadcast Channel TOTAL</td>
<td>30</td>
<td>30</td>
</tr>
</tbody>
</table>
Table 2: Cable Channel Sample Frames

*International Threat and Moral Decay Frames

<table>
<thead>
<tr>
<th>CHANNEL</th>
<th>FRAME</th>
<th>Sampling Period</th>
<th>Validation Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>CNN</td>
<td>Strategy</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>Bootstraps Cluster</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Populism</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Int. Threat/MD*</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>CNN TOTAL</td>
<td></td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>MSNBC</td>
<td>Strategy</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>Bootstraps Cluster</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Populism</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Int/Threat/MD*</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>MSNBC TOTAL</td>
<td></td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>FOX News</td>
<td>Strategy</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Bootstraps Cluster</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Populism</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Int. Threat/MD*</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>FOX News TOTAL</td>
<td></td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Cable Channel TOTAL</td>
<td></td>
<td>30</td>
<td>30</td>
</tr>
</tbody>
</table>
The point of this initial phase in the project was to identify those frames that were broadly, frequently, and easily accessible to TV news audiences, and to investigate how those frames create particular ways of understanding the financial crisis, the recession, and the economy in general. They are discussed in the following chapters as to how these then relate to hegemonic ideology, practices, and information environments. Additionally, once these frames were identified, I was prepared to respond to them if they arose in conversation during the peer group discussions.

In the next part of this chapter I describe the methods used to answer the second and third research questions, a qualitative series of peer group discussions.

**Peer Group Discussions**

The classic work of framing theory by Shanto Iyengar (1991) investigated the power of frames in the media using experiments and short surveys, linking the audience directly to what they had watched. The work of Martin Gilens and Justin Lewis has, up to this point, consisted of investigating an apparent interaction between what is shown in news media and what the public “thinks” through opinion polling (Gilens 1999; Lewis 2001; Lewis et al. 2005). Both map discrepancies in popular political beliefs onto larger discursive patterns that can be found in news media, thus demonstrating that how people understand an issue and their

<table>
<thead>
<tr>
<th>FRAME</th>
<th>Sampling Period</th>
<th>Validation Sample</th>
<th>FRAME TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strategy</td>
<td>22</td>
<td>32</td>
<td>36</td>
</tr>
<tr>
<td>Bootstraps Cluster</td>
<td>20</td>
<td>11</td>
<td>4</td>
</tr>
<tr>
<td>Populism</td>
<td>15</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Int. Threat/MD*</td>
<td>3</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>SAMPLING PERIOD TOTAL</td>
<td>60</td>
<td>60</td>
<td>60</td>
</tr>
</tbody>
</table>

Table 3: All Frame Totals

*International Threat and Moral Decay Frames*
opinions around it are often linked to media discourse rather than to their own experiences or interests. This approach has produced evidence of a type of media impact on social-political life while simultaneously demonstrating that it occurs on a grand scale. However, relying on only these methods of large surveys, opinion polls, and election results will, by default if not intention, continually define the site of media impact as the individual. Surveys and polls reproduce the same individualist definition of citizenship that occurs when civic activity is relegated only to voting (Lewis et al. 2005). What the individual thinks and feels when alone with the survey or the ballot becomes the only phenomenon measured. Social groups, whether composed of families, workplaces, or communities, are largely ignored—which means we miss an important part of everyday people’s political lives. When conversation and deliberation among citizens is mentioned, it’s often as a process that is in opposition to the process of the media. Social interaction outside of the media becomes an element of chaos that deductively accounts for the incompleteness of media impact upon individual opinion, and is rarely studied directly (Gamson 1992; Eliasoph 1998).

However, Johnson-Cartee reminds us that “when people engage in public discourse about political, economic, or social issues, they are engaging in public deliberation or the very essence of democracy....they are of necessity engaged in issue framing” (2005, p.25). Gamson’s Talking Politics (1992) directly utilized social conversation to demonstrate that the media is very much entwined within social processes of political consciousness and learning, rather than an opposition to them. This study shares a similar focus on social conversation and that complex nature of the media and conversation as sites of learning and political consciousness. When the major media frames had been reconstructed out of the content, the frames informed the next stage of the project which was a series of peer group discussions. As Philo and Berry (2004) argue:

Research which rests on content analysis alone leaves the researchers in the position of having to assert what the audience would be likely to understand from the news. There are in fact wide variations between people in terms of how well they understand news items. (p.179)

The explanatory frames identified in the content analysis described above will not, and cannot, give direct insight into how the crisis is understood by the American public, but this
insight is crucial to have if we are to be able to say anything about the impact media has on U.S. social-political life. As discussed in the previous chapter, much of the work on public knowledge and public opinion relies on surveys and public opinion polls and experiments, and "the more serious critiques [of public opinion polling] are precisely those that acknowledge the discursive nature of the process, that turning words into number is not only a transformation but one that makes assumptions about the world of words" (Lewis 200, p.11).

The qualitative approach of this study hopes to provide depth to the picture already provided by the existing body of work, to bring actual words into the center of the analysis to check some of our conclusions that have been based on these word-number transformations.

This could have been done through interviews or viewer diaries, or any other number of interesting and fruitful qualitative approaches, but focus groups were chosen for their ability to illuminate the process of conversation. In this case, what is of interest here are civic conversations - conversations between individuals speaking as citizens about matters of policy and the public. When people speak as part of a group, to each other, they are not simply sharing their opinions to a researcher, they are forced to explain themselves to their peers in terms that their peers will understand (Gamson 1992). They are often forced to defend their positions, and disagreement has a chance to be made visible in real time rather than relying on comparison after the fact. This has particular utility when investigating frames. Van Gorp (2010) explained the interaction of individuals, frames, and conversations:

On the one hand, frames are part of a culture and not purely individual, and on the other hand, individuals are needed as an agent to make a connection between a text and the cultural stock of frames. Thus, the cultural stock of frames is not above people but among them, because culture originates through communication and it’s articulated in the mass media and in discourse….Individuals can mediate the persuasive power of frames by using them: by articulating cultural themes in socially situated conversations individuals can indeed reconfigure these themes. Talking with frames (not about them per se) integrates these frames with personal experiences and associations, not all of which are consistent with the external manifestations of the cultural theme [(fc. Edy & Meirick, 2007)]. (Van Gorp 2010, p.89-90)

Focus group methodology allows a chance to see how individuals use frames to understand their world and to share that understanding with others. By using this method, the intent was to gain insight into how people mobilize, reject, and manipulate media frames
when trying to persuade or communicate with each other. Focus groups, as explained by Gamson (1992), are “especially likely to provide insight into the process of constructing meaning” (p.192), because:

Through challenges and alternative ways of framing an issue, participants are forced to become more consciously aware of their perspective…. Differences inevitably arise and frames become elaborated in either reconciling these difference or explicitly recognizing disagreement. (1992, p.192)

When investigating these sorts of negotiations and elaborations, personal comfort and mutual comprehensibility are extremely important. Thus, this study opted to make focus groups out of pre-existing peer groups where participants would be less concerned about negotiating major social differences in addition to expressing their views on potentially contentious and political topics. These discussion groups were formed from small groups of people who knew each other well as friends or coworkers, and who had regular friendly contact with one-another, a type of focus group known as peer group discussions (Bauer & Gaskell 2000).

Middle Americans

For the human portion of this study, I was interested in speaking with “Middle Americans,” for a number of reasons. The population I had organic access to and cultural savvy within was my home-region of Northern Colorado, in the United States (Patton 2001). Returning to my own community has the benefits of being able to speak with people using their natural words, knowing how to find people willing to speak with me, and being able to understand symbolic/metaphorical/colloquial speech without much difficulty on my part.

Additionally, this area and its inhabitants fit closely within the journalism trope and popular imaginary of “Middle Americans.” This colloquial term is used to describe an influential shared social imaginary for American political and cultural life, representing the white, the suburban/semi-rural, and the politically “moderate” or perhaps right-of-center. This social imaginary has a lot of power in both political and media rhetoric, and can be found evoked on the campaign trail by both the left and the right. People who fit into this social trope which maps on to both geographic and demographic regions tend to be more reliant on
traditional mass media and less reliant upon social/Internet media and are thus increasingly understudied due to the move into internet research (Cushion 2012). This group is also often assumed to be understood by both politicians and journalists, and are frequently evoked for their presumed “center-right” opinions on policies and issues, often without any real evidence to support such assertions (Michael X. Delli Carpini & Keeter 1996; Lewis 2001; Lewis et al. 2004; Johnson-Cartee & Copeland 1997; Johnson-Cartee 2005). This population is unlikely to define itself as anything other than a broadly defined “middle class,” but in terms of “life-chances” they are generally typified by having most of their property on lease or mortgaged, they send their children to free public schools, and most of their children who attend higher education do so on federal student loans. Wages in this region are within the national average, and thus due to the increasing costs of basic necessities have been functionally decreasing steadily in recent decades (Foster & Magdoff 2009; Harvey 2011).

Middle America can also describe a real social and economic demographic within American society. Middle Americans are, first and foremost, people who must work for a living. They live outside of the country’s cosmopolitan centers, and usually in predominantly white and culturally homogenous communities. Politically they fare better than most – they are more culturally aligned with the interests of their politicians, as a large group their vote is catered to, and they have enjoyed a long history of enfranchisement. But while Middle Americans are not politically set adrift in comparison to, say, poor urban Black America, they are not known to be particularly involved either (Michael X. Delli Carpini & Keeter 1996; Boykoff & Laschever 2011; Skocpol & Williamson 2012; Guardino & Snyder 2014).

The vast swath of those who could be called “Middle Americans” are alternatively single-issue voters or low-information voters. They do not spend a lot of time tending to local or national politics outside of major elections, nor are they known for being active news seekers. Economically, again, they have historically done better than most (though their chances to rise into the cultural/economic elite are miniscule). They tend to be able to mortgage a home, find jobs, and have children that have decent schools and go to college (Guardino & Snyder 2014).

The other reason was my interest in the tension described above, of a powerful social imaginary that is invoked by politicians and journalists alike and the very same demographic that experienced the financial crisis as an otherwise unprecedented sharp drop in economic
and social stability. This demographic of white middle and working-class Americans have acted historically as an important part of the dominant historic bloc. In Gramsci’s theory of cultural hegemony, historic blocs are strategic alliances between disparate social classes which align under a common ideology. In America, the capitalist classes have largely enjoyed the long-term support of Middle Americans, who generally support capitalist practices and institutions (Michael X. Delli Carpini & Keeter 1996; Lewis 2001; Kaelber 2016). In return, the concerns of Middle Americans are often the first to be absorbed into the dominant hegemony, and in good times they enjoy relative material security and cultural representation (Gilens 1999; McCortney & Engels 2003). In Gramsci’s formulation, dominant classes lead with these historic blocs, and are able to use the support of a significant portion of the dominated classes to continue domination over other sub-sections of society whose needs are less attended to by the dominant system. However, in spite of this bloc’s historic cooperation, “consensus cannot withstand chronic, severe material shortages” (Artz and Murphy 2000, p.39), and the shock of the financial crisis and economic recession had the potential to produce a fracture at the heart of this crucial alliance between classes.

Peer Group Design

These peer-discussion groups were formed of non-elite and non-activist citizens of American middle and working classes. These are the classes that are experiencing the drift downward in social inequality, and many have experienced a rapid decline in overall quality of life since the economic recession took hold (Harvey 2010). The interest in talking to non-activist citizens was twofold. The first reason for this choice was an interest in investigating the beliefs of those who do not openly identify with oppositional frames and thereby are already practiced at discussing them in a social context. Typically, activists by their very nature spend time cultivating oppositional frames and understandings of political issues.

The other reason for including non-activists is the recognition that, upon the sudden re-arrival of large protest movements like those of the Arab Spring and Occupy Wall Street in 2011, there is a healthy amount of focus upon activists amongst researchers currently underway and there is a danger for researchers that "attending only to 'informed opinions' might simply reinforce other inequalities in the political system" (M. X. Delli Carpini & Keeter 1996, p.21). A deeper understanding of the social-political lives of those who do not
identify or act as activists should provide important context about those who are, particularly when both groups often share the same neighborhoods, workplaces, and even families.

Five peer-discussion groups were conducted, each with five to nine members (see profiles later in this chapter). Following the experiences of Gamson (1992) in *Talking Politics*, recruitment was conducted via establishing an initial contact that then assisted me in assembling a group through their own social networks (Gamson 1992; Patton 2001). These initial participant contacts were made through a combination of cold contacting through the community and inquiring through personal extended social networks. The resulting groups were formed by people who were already in regular social contact with each other in order to facilitate comfortable conversation. As Gamson (1992) explains:

As participants bring their everyday knowledge to bear on...issues, we are able to observe the commonsense conceptions and taken-for-granted assumptions they share....their *intersubjectivity*. This process rests....on the assumption that others see the world in the same way and, hence, is defined socially, not individually. The key variables in the degree of intersubjectivity are personal contact and similarity of socialization....hence, the closer the focus groups come to natural peer groups, the more easily will this world of everyday knowledge emerge. (p.192)

Another advantage to this approach is that it can be a way to avoid discussions dominated by a cynical chic stance, which "is more common among familiar acquaintances than among close friends and intimates...and is most likely to be present in sociable public discourse, where there is a risk of being taken in and of looking foolish in front of a gallery" (Gamson 1992, p.21). To ensure comfort and convenience as much as possible, the peer groups met for discussion in the same space they work or typically meet (Bauer & Gaskell 2000).

Discussion Design

The peer-discussion activities and topic guide were designed to reconstruct the explanatory frames that participants had at their disposal. Each discussion started with a series of association exercises. The first exercise had participants offer words they associated with the financial crisis and recession to “warm-up” the conversation and to get access to top-level
memories and references. Participants were then asked to make two more lists; one for “causes” of the financial crisis and recession, and one their “victims.” Participants were instructed at this stage to include ideas they did not necessarily agree with or understood but had heard of. The end result was a list of framing devices which the participants both agreed and disagreed with, but ultimately remembered and associated with the event.

From this point, the discussion could turn to constructing what they felt were plausible explanatory frames as a group in an effort to explore the knowledge claims that lay behind these associations, as:

The relationship between media and public opinion consists less in telling people what to think than in sometimes providing them with a lopsided informational climate. Testing knowledge claims, in this context, is not a simple question of seeing whether citizens are informed, uninformed, or misinformed; it is a way of probing into ideology, discourse, and media power. (Lewis 2001, p.117)

Each group was asked to take the “causes” list and “victims” list and rank the first five of each in order of importance. This forced individual participants to offer their own understanding and provide their own persuasive evidence. It also allowed space for moments of agreement without discussion or explanation, which happened frequently. The second half of the discussion consisted of more specific questions about their opinions regarding the financial crisis, the recession, and finally the source of their information.

This research was designed to get access to the understandings of the economy and financial crisis that participants had at their disposal with minimal prompting. Because of this, the frames found in the media analysis were not brought into the discussion unless brought in naturally by a participant. Additionally, this research was less interested in participants’ beliefs around the media itself than on how they used information they gathered from the media and other sources as they went about their daily lives. Because of this, participants were only told of the study’s interest in the media after the discussion had ended. To gather more specific information on participants’ media habits, they were handed a questionnaire asking where they normally gathered news information, their political affiliation, and how consistently they vote in political elections. These informed the overall analysis of the
discussions, and were coded as attributes within NVivo to watch for patterns between these characteristics and preferred explanatory frames.

The following is a brief detailing of each peer discussion group, the information is compiled through both what came up in discussion and through their answers to the questionnaire filled out after the discussion.

Peer Group Profiles

The discussion groups shared several characteristics with each other by design. I aimed to construct the groups of participants who were 1) non-activists 2) middle/working class and 3) at or above the age of 35. The reason for the age limit was an attempt to limit significant generational differences in how participants approached politics and sources of information. Older Americans are less likely to seek out information on the Internet than younger Americans (Cushion 2012). Because of this, there was worry that allowing a significant range in age would bring in a significantly wider range of participant practices and knowledge. While this is obviously desired in research generally, the constraints of time and resources for this project made this prohibitive. Thus, to increase chances of reaching a reasonable level of thematic saturation to allow for analysis, an age limit was chosen (Patton 2001; Corbin & Strauss 2007).

There was a risk that my initial contact participant may invite people along that did not fit the above criteria but, thankfully nearly all of the participants met all of these measures. The one exception was in the rock climbing group, detailed below, where two participants were just under the age of 35.

There were a couple of other shared characteristics which were not planned but happened anyway. The first is that nearly every participant was white. While this wasn’t something that was directly selected for, it was largely expected. The racial diversity of the Front Range region of Colorado is minimal, and the make-up of the peer discussion groups largely reflects this. This was likely exacerbated by the fact that my point-of-contact participants were all white themselves. Race relations being what they are in contemporary America, it is also not surprising that their social groups were also largely white. There was one exception, as one woman identified herself in conversation as Native American. Two other participants had names that indicated a Hispanic origin. This accounts for the entirety of
the racial and ethnic diversity in these groups. This should be understood as a potential limitation in this study. If Black, Hispanic, Asian or Native Americans have particular understandings about the financial crisis and recession that fall along racial lines, it will not be found here. This should be kept in mind, and the study should be understood as most accurately depicting what is happening in the conversations of white middle-class Americans of this Western region – and only merely suggestive or informative as to what might be going on in the rest of the nation. Such are the limitations of any qualitative research.

The second and more surprising shared characteristic of nearly every participant across the peer groups was that they reported voting consistently in every election. I did not select for participants that would-be voters, and had expected this number to be lower given that I excluded highly politically active people. It’s unclear why the participants had such diligent voters. This may simply be a result of self-selection, those interested in participating in a two hour talk on the economy were those already those more attuned to civic matters. This may also reflect their demographic. Middle class people are more likely to vote than the poor, and older people are far more likely to vote than the young (Michael X. Delli Carpini & Keeter 1996; Irwin & Van Holstyn 2008). Whatever the case, for the most part these participants were engaged enough to vote regularly, as reported on their questionnaire filled out at the end of the discussion.

The third shared characteristic among participants was their primary sources of news were television broadcast or cable channels. When asked to list their source of news, the most frequent answers were “TV,” and “NBC,” “CBS,” “ABC,” and “CNN.” It was less common to find “MSNBC” or “Fox News,” though they were present. Notably, the participants on the whole were not getting their news from The New York Times, The Washington Post, or any other major newspaper or magazine. Several participants, all 60 years or older, reported reading the local paper regularly – though it should be noted that this paper had infrequent coverage of national level news, particularly economic news.

The following are more detailed descriptions of each peer group. Note that all participants were assigned a pseudonym for the sake of their anonymity. All names and locations have been altered to ensure privacy.
Nurses

<table>
<thead>
<tr>
<th>Participant &quot;Name&quot;</th>
<th>Age</th>
<th>Gender</th>
<th>Top Information Source</th>
<th>Did they discuss these topics normally?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deborah</td>
<td>51</td>
<td>Female</td>
<td>&quot;TV News&quot;</td>
<td>Occasionally</td>
</tr>
<tr>
<td>Linda</td>
<td>60</td>
<td>Female</td>
<td>&quot;TV News&quot;</td>
<td>No</td>
</tr>
<tr>
<td>Susan</td>
<td>55</td>
<td>Female</td>
<td>CNN, FOX News</td>
<td>No</td>
</tr>
<tr>
<td>Nancy</td>
<td>59</td>
<td>Female</td>
<td>FOX News, CNN</td>
<td>No</td>
</tr>
<tr>
<td>Angela</td>
<td>40</td>
<td>Female</td>
<td>PBS, &quot;News documentaries,&quot; CNN, &quot;Financial News Channels,&quot; &quot;Books&quot;</td>
<td>Yes...not sure. Occasionally</td>
</tr>
</tbody>
</table>

Group one was a group of nurses working for the local hospital. They all worked in the same unit, and saw each other nearly every day. This was a group of five women, four of whom were in the ages of 50-60, and one who was 40. By their profession, we can assume that they had some level of post-secondary education, due to the standard requirements for doing this type of work. Four of the women identified themselves politically as either “unaffiliated” or “unidentified” – one elaborating that she “found it very difficult to identify with a political party these days.” One woman identified herself as “Republican/Independent.”

Four of the women said they voted, and the one who did not vote was due to the fact that she was still Canadian by nationality.

Four of the five women listed TV news as their major source of news. 60 Minutes (CBS News) was a very prominent show that was listed regularly, but all news channels were mentioned at least once. The two more politically “conservative” participants reported watching Fox News.

The fifth participant, a 40-year-old Canadian mother of four who will be called “Angela” throughout this report, was an active information seeker, and was able to introduce to the conversation specific information and different frames of understanding. She reported watching the Public Broadcasting Service (PBS), CNN, “financial news channels,” “news documentaries,” and reading “journal/research articles.” She knew she had seen several documentaries, but could not remember the names of most except for House of Cards. This was a CNBC documentary on the financial crisis. She also reported reading articles that were linked by friends and family on her Facebook page.
Aside from Angela, most of the nurses did not make regular use of web-based resources. Those who did reported simply clicking links on the front page of their preferred search engine, answers like “Yahoo,” “first top stories on MSN.com,” and “AOL.”

### Bible Study Group

<table>
<thead>
<tr>
<th>Participant &quot;Name&quot;</th>
<th>Age</th>
<th>Gender</th>
<th>Top Information Source</th>
<th>Did they discuss these topics normally?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Janet</td>
<td>53</td>
<td>Female</td>
<td>“TV News”</td>
<td>“Don’t feel informed so don’t discuss much”</td>
</tr>
<tr>
<td>Terry</td>
<td>67</td>
<td>Male</td>
<td>CBS, FOX News, NBC</td>
<td>No</td>
</tr>
<tr>
<td>Mary</td>
<td>61</td>
<td>Female</td>
<td>“Brian Williams” (NBC)</td>
<td>No</td>
</tr>
<tr>
<td>Stephanie</td>
<td>44</td>
<td>Female</td>
<td>“Twitter,” NPR</td>
<td>No</td>
</tr>
<tr>
<td>Theresa</td>
<td>60</td>
<td>Female</td>
<td>CNN</td>
<td>No</td>
</tr>
<tr>
<td>Gary</td>
<td>66</td>
<td>Male</td>
<td>CNN, “TV”</td>
<td>Yes</td>
</tr>
<tr>
<td>Richard</td>
<td>70</td>
<td>Male</td>
<td>NPR, CBS, PBS, TIME Magazine</td>
<td>“Occasionally”</td>
</tr>
<tr>
<td>Judith</td>
<td>69</td>
<td>Female</td>
<td>“TV News,” BBC, Face the Nation (CBS)</td>
<td>“My husband (Richard) and I often discuss this topic”</td>
</tr>
</tbody>
</table>

Group two was a bible study that met weekly to discuss Christian scripture and to support each other in their day-to-day lives. The group consisted of five women and three men, most between the ages of 60 and 70, though one woman was 44, and another woman was 53.

Politically this group was mixed. Two participants defined themselves as wholly unaffiliated or uninterested in identification. Two others described themselves as “Independent,” though one admitted that she “leaned more to the Democratic Party.” Interestingly, two identified themselves as formerly Republican, but they now considered themselves politically independent. One man specified that he was a “Teddy Roosevelt Republican.” Finally, one woman stated herself to be a Democrat because she was “basically more interested in common field, education, and health.” Six out of the seven participants reported voting consistently in elections.

Again, television news was the predominant source of information for all of the participants. Only Stephanie cited “Twitter” as an Internet based source of information. The broadcast channels; ABC, NBC, and CBS, were the consistently preferred channels across the group members. Stephanie and Richard said they had watched documentaries and
investigative reporting from public broadcasting channels, both PBS and the National Public Radio (NPR). In addition, the group frequently cited watching local news channels, which focus more upon the day-to-day news of Colorado than national or global events.

Richard was an active information seeker, and frequently added new information and competing frames to the conversation. He reported seeking information widely, including public news sources and books on the subject of the economy and the financial crisis.

Only Stephanie used the Internet to find information, citing simply “Twitter” as a source she regularly used for news.

### Teachers

<table>
<thead>
<tr>
<th>Participant &quot;Name&quot;</th>
<th>Age</th>
<th>Gender</th>
<th>Top Information Source</th>
<th>Did they discuss these topics normally?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chris</td>
<td>43</td>
<td>Male</td>
<td>CBS, ABC</td>
<td>&quot;A little&quot;</td>
</tr>
<tr>
<td>Tammy</td>
<td>48</td>
<td>Female</td>
<td>CNN, “Local,” MSNBC</td>
<td>No</td>
</tr>
<tr>
<td>Nicole</td>
<td>34</td>
<td>Female</td>
<td>NPR, NBC, The Economist</td>
<td>No</td>
</tr>
<tr>
<td>Mark</td>
<td>41</td>
<td>Male</td>
<td>Rolling Stone, The Atlantic</td>
<td>No</td>
</tr>
<tr>
<td>Gunther</td>
<td>49</td>
<td>Male</td>
<td>NBC, CNN, Deutsche Welle</td>
<td>No</td>
</tr>
<tr>
<td>Steven</td>
<td>50</td>
<td>Male</td>
<td>CNN, BBC World Report</td>
<td>Yes</td>
</tr>
<tr>
<td>David</td>
<td>43</td>
<td>Male</td>
<td>CNN</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Group three were all teachers at a local high school, consisting of two women and five men. Most were between the ages of 40 and 50, but one participant was only 34.

Five participants recorded voting regularly in political elections, while one did not. A final participant could not vote as they were still a German citizen. Politically, four participants identified as Democrats, one as “moderate-to-liberal,” and two declared themselves “unaffiliated.” This group was largely from the social science department of the high school, including one economics teacher. This was not terribly surprising, as it could be expected that these would be the teachers who would find the opportunity to discuss the financial crisis and participate in research interesting. This also gave an opportunity in the research to see if there was a significant difference in the quality or type of conversation among those who presumably find these topics interesting and who engage in discussion on them regularly as part of their profession (albeit at a high school level).
Unlike the other groups, this group reported discussing these topics semi-regularly amongst themselves. There were also some differences in the places they sought their news. NPR becomes a more prominent source, and The Daily Show with Jon Stewart and The Colbert Report were listed in their questionnaires. However, the most frequent news source were television news channels. One exception to this was FOX News, which nobody reported watching. They reported using the internet to seek news, but only through “front page” services like MSN.com or yahoo.com aggregators, or through the websites of major television news channels.

One particularly interesting thing to note about this group is that, based upon their own reports of who they spoke to about current events generally and the economy specifically, this was a closed conversation circuit. They agreed that they only really discussed these issues with each other, and never got information from other individuals who were not official news sources.

This group of five women, all in their 60’s, met regularly to discuss books of fiction and non-fiction as friends.

All stated that they regularly voted in political elections. One listed themselves as “Conservative,” another as “Independent,” while the others labelled themselves Democrats. All reported being tuned in to the local and community news via local newspapers and television stations. One exception is one participant who did not watch TV and only listened to NPR. The other four relied heavily on the television broadcast networks, ABC, CBS, and NBC for news outside of their town. The conservative member of the book club watched FOX News as her main source of news. The participant who labelled herself a Democrat watched
The Rachel Maddow Show on MSNBC, as well as CNN. The broadcast Sunday current events show 60 Minutes is listed on several of their questionnaires, and seemed to be their main source of any investigative or in-depth reporting on the economy or the financial crisis. Only one member used the Internet as a source of news.

They reported speaking only occasionally about these topics, and usually only with friends and family who shared their opinions. It was not a regular discussion topic for themselves as a group.

### Rock Climbers

<table>
<thead>
<tr>
<th>Participant &quot;Name&quot;</th>
<th>Age</th>
<th>Gender</th>
<th>Top Information Source</th>
<th>Did they discuss these topics normally?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jason</td>
<td>38</td>
<td>Male</td>
<td>&quot;The Web&quot;</td>
<td>No</td>
</tr>
<tr>
<td>Todd</td>
<td>33</td>
<td>Male</td>
<td>The Rachel Maddow Show, Bill O’Reilly</td>
<td>No</td>
</tr>
<tr>
<td>Kevin</td>
<td>37</td>
<td>Male</td>
<td>Web News Sites, Colbert Report</td>
<td>No</td>
</tr>
<tr>
<td>Charles</td>
<td>51</td>
<td>Male</td>
<td>&quot;The Internet,&quot; BBC America</td>
<td>Yes</td>
</tr>
<tr>
<td>Dawn</td>
<td>55</td>
<td>Female</td>
<td>&quot;TV News&quot;</td>
<td>No</td>
</tr>
<tr>
<td>Ron</td>
<td>47</td>
<td>Male</td>
<td>The Daily Show, Huffington Post</td>
<td>No</td>
</tr>
</tbody>
</table>

The final group met as rock climbing enthusiasts, and regularly went out to rock climb together. This group consisted of one woman and five men. This group was on average a bit younger than the other groups, ranging from early 32 to 55 in ages.

They also ranged much more widely in their political affiliation. On the post-discussion questionnaire Dawn answered the prompt “Do you identify with a political party or philosophy? If so, what is it?” simply “No.” The others listed themselves as such:

- “No party. Civil libertarian. Not a large L-libertarian or affiliated with that party.”
- “Not exactly, but I wish I could vote for a Republican. That would require them to know the facts, though.”
- “Independent”
- “Liberal Dem”
- “Green…Demosocialists”
Save for “Independent,” none of the above are American parties, nor are they particularly common political affiliations. This group as a whole displayed an ambivalent attitude towards current events and politics, but most voted regularly in elections.

This group was also far more active in their search for information and relied more heavily on Internet sources relative to the other peer groups, though they did not have particular sites they trusted more than others. They also cited alternative television sources like *The Daily Show with Jon Stewart* and *The Colbert Report*.

In spite of the apparent thought that was put into their political identities, this group also reported that they only occasionally discussed the economy or the financial crisis with anyone, whether in the group or amongst other friends and family.

**Peer Groups Discussion Analysis**

The transcripts of the peer group discussions were uploaded into NVivo to aid in a thematic analysis (Patton 2001; Corbin & Strauss 2007). A traditional thematic analysis was conducted of the peer group discussions in their entirety. In the first stage of open coding metaphors, beliefs, key phrases, and types of supporting evidence or logic were approached as framing devices in a similar way to the content frame analysis described above and turned into analytical nodes. These nodes were then axially coded for common associations with one another and for common logical underpinnings. The nodes that arose out of the axial coding became the containers for the nodes that resulted from the open coding.

All nodes were then compared with the association lists created by the respective peer-discussion groups to reconstruct the major explanatory frames which governed the discussions. Originally, it was anticipated that these peer group discussions would contain multiple competing frames which would be consistently sponsored by particular individuals. It was also anticipated that the major analytical question would be which of these frames managed to dominate the conversation while others receded to the background. Instead, there were multiple competing explanatory frames which were presented inconsistently by the same individuals, and agreement by the rest of the group would be granted, rescinded, and granted again over the course of the discussion. Due of this tendency, moments of agreement and disagreement were also coded for to try and account for patterns of what participants found
plausible and what they found implausible. The importance of this is discussed in the body of this thesis.

Finally, nodes were cross-referenced with participant and discussion group attributes to check for patterns within or across sources of information, political affiliation, or voting behavior. Perhaps due to the relative homogeneity between and within the discussion groups, nothing of significance was found at this stage of the analysis.

Finally, the reconstructed conversation frames and themes were detailed by their cause, effect, solution logic, their supporting evidence, and their framing devices (metaphors, etc.), based upon Lewis’ argument that "since few people will express opinions on a completely random basis - an opinion is usually based upon some kind of knowledge claim - the question is more a matter of what perceptions of the political world are available and how they operate in opinion formation." (Lewis 2001, p.106). The conversation frames were then compared with those that could be found within the media discourse to see which paralleled closely, and where the peer discussions added their own logic, explanatory frames or otherwise resisted the frames found in the media.

LIMITATIONS

The limitations of this study are the same that can be found with most qualitative methodologies. The price for the richness of context and meaning is that these findings cannot be generalized outright (Bauer & Gaskell 2000; Patton 2001; Corbin & Strauss 2007). The hope is, however, that these findings can inform survey and opinion poll design to check for their general applicability. Along that same vein, it must be understood that the population the peer-groups were drawn from, while deliberate, is analytically limited. It will remain entirely unclear how other American demographic groups speak about the financial crisis and recession. It should be expected that there will be significant differences along class, race, and generational lines should these peer group discussions ever be repeated with other groups.

However, this study might serve as a “jumping-off” point for any similar research with other Americans who are not white and middle/working class. Similarly, it was impossible to sample from all forms of news media in the context of this study, and there may be completely different frames at work amongst other news outlets, like internet magazine articles or current-events podcasts for example.
CHAPTER 3

STRATEGY-GAME FRAME

If the public perceives politics as a game played by insiders based on self-interest, the result will be a mass disengagement from political participation.

(Blumler & Coleman 2010, p.142)

From the start of the inductive frame analysis, it was clear that the news media seemed to struggle to understand the financial crisis and recession as crises of the economic system. Instead, the news frequently went about the business it is more familiar with and suited for – the reporting of the internal machinations of politicians. This chapter explores the strategy-game frame in the television news coverage of the financial crisis. This frame is commonly used in the news and puts politicians and political maneuvering at the center of a story. The following discussion demonstrates how this frame was used to cover the financial crisis and how the use of the strategy-game frame re-narrates the financial crisis as an issue for electoral politics, and denies the information environment of facts that would indicate otherwise. Additionally, a corresponding theme from the peer group discussions, the belief in a dysfunctional government, is described and analyzed in relation to the wider system of hegemony and counter-hegemonies.

The Strategy-Game Frame and Modern Journalism

A strategy-game frame is “the framing of politics as a strategic game [with a] focus on questions related to who is winning and losing, the performances of politicians and parties, and on campaign strategies and tactics” (Aalberg et al. 2012, p.163). This frame is well known in the communications field and there is a relative wealth of information on how the strategy-game frame is produced in the newsroom and audiences then relate to it. Strategy-game frame is known to dominate the American news landscape (Jamieson & Waldeman 2002; Fallows 1997; Cappella & Jamieson 1997b; Farnsworth & Lichter 2011) and it has been used by newsrooms more frequently over time (Patterson 1993). Research on the strategy-game frame
generally treats these trends as problematic for several reasons, one of which is the tendency of the strategy-game frame to de-emphasize factual information. Another reason is their tendency to narrate the process of politics through a cynical lens of politicians’ self-interest:

Strategic news frames do not merely draw attention to motivations; they imply or even state explicitly that political motives are directed at giving the actor or her constituents an advantage with voters. In short, the motives are self-interested and they thereby imply attributions that are negative – manipulative, dishonest, self-centered, deceitful, pandering – rather than positive. (Cappella & Jamieson 1997a, p.167)

Research on news production offers several reasons for the dominance of strategy-game frame in modern journalism. One group of research suggests the professionalization of political communication and public relations in politics has inspired an adversarial reaction in journalists. When given highly polished and “spun” communication releases by public relations professionals employed by politicians, journalists came to consider it part of their work to challenge and expose their rhetoric. As this battle increased attention was drawn away from the implications and analysis of public policy (Fallows 1997; Patterson 2000).

Additionally, the tension of profit and economic viability for news organizations seems to play a significant role in the rise and reign of the strategy game frame. Creating substantive coverage of policy is expensive. Weighing the pros and cons of competing policy programs requires knowledge experts from expansive fields of work and it takes significant time to put together. Alternatively, strategy game frame is cheap for journalists to chase and will slot conveniently into the news cycle (Fallows 1997). These frames also have a market advantage in that they readily provide narrative tension and a daily source of quotes and sound-bites (Skewes 2007). Others argue the strategy game frame is a continuation of the journalistic tendency to make the news “personal” (Van Aelst et al. 2012), and that celebritized politicians - their movements, their home lives, their personal motivations and achievements - simply make for better story-telling and therefore draw larger audiences (Iyengar et al. 2004). Viewed from the perspective of Gramsci’s cultural hegemony, the strategy-game frame can be seen as the product of journalist practices being organized around the demands of capitalism. The media, particularly in the United States where television news is an entirely private venture, must justify itself through the generation of profit. This produces practices and norms that emphasize efficiency, low labor costs, and the attraction of
large audiences to attract advertisers. News frames that can fit into these demands will become favored, and over time those frames will be the ones that journalists are most proficient at using and the most likely to “see” in a story.

The impact of this organization of journalist practices resulting in the creation and domination of strategy-game frame is less understood and more controversial. Cappella and Jamieson (1997) theorized that a dominance of the strategy-game frame would lead to widespread cynicism in the public and increase the levels of distrust in political institutions. Some experimental studies seem to bear this anxiety out (Rhee 1997; Valentino et al 2001a; 2001b; DeVreese 2004). These studies show when individuals are given a story framed as a political strategy-game, politicians’ self-interest becomes more salient in the minds of audiences relative to all other issues. The end result is a feeling of resentment towards politicians and little knowledge retention of actual policy issues (Jamieson 1992; Patterson 1993; Cappella & Jamieson 1997b). Typically, the reason the audience retains little knowledge of policy is because these articles contain very little information in the first place. Coverage is instead dominated by counter quotes from other politicians and “analysis” of how elections and approval ratings may be impacted.

However, it has also been found that even when substantive policy information is presented within the context of strategy-game frame viewers are far less likely to absorb it (Valentino 2001, 2001a). Some have argued that the strategy game frame may actually have a positive impact on viewers because it increases their interest in politics (Meyer & Potter 1998; Zhao & Bleske 1998; Norris 2000; Iyengar et al. 2004; Newton 2006). Irwin and Van Holsteyn (2008) argue that strategy game frames actually drive journalists to include more information than they otherwise would, as they are incentivized to closely follow even the smallest political movements. Additionally, DeVreese and Semetko (2002) argue that the results of their research suggest that exposure to the strategy game frame does not actually depress political participation. Aalberg et al. (2012) argue that the strategy game frame can be broken up into two sub-frames and the differences between the two may account for the differing impact on audiences. The two sub-frames are the game frame and the strategy frame. A game frame is characterized by reliance upon opinion polls and the heavy use of war-related language and imagery. The focus is upon the movements of politicians along political opinion ‘fronts’ - Candidate Y ‘moves in’ on Candidate X on this week’s opinion poll, Candidate X’s
election victory is now in danger, etc. This sub-frame may be the one that drives audience attention and increases overall interest in politics to those that are exposed, while the more typical strategy frame drives people away (Valentino et al. 2001; De Vreese & Semetko 2002; Vreese 2005). In a strategy frame the focus revolves around a candidate’s or party’s motives for taking a stand on legislation or policy. The language is centered on communication “styles,” their political ambitions, and instrumental choices (Valentino et al. 2001). It is potentially this frame that drives cynicism and suppresses policy related knowledge.

However, there are two issues that still need to be adequately addressed. First, the ability of the strategy-game frame (or just game frame) to drive additional interest in politics needs to reconcile with the quality and type of the information gathered due to that additional interest. More information about the movement of politicians without a corresponding proficiency in the policies these politicians aim to enact does not mean individuals participating in these experiments are able to identify their real interests amongst the realm of politics. Second, there is a question regarding the ideological impact of the continual direction of civic attention towards the movements of electoral politics and voting to the exclusion of any other issue or group. In the following section, the strategy game frame will be analyzed as it relates to its presence in the coverage of the financial crisis.

**A Crisis of Capitalism becomes a Crisis of Politics**

The strategy-game frame was well represented in all sampling periods. The methods employed for the framing analysis in this study cannot say anything firm about trends across time and channels, but there was an apparent tendency for the strategy-game frame to be more frequent the farther coverage got from the start of the crisis, and more common in cable news channels than the network broadcast channels.

The sampling periods of the financial crisis/recession for this study converged with major political (and legislative) events. For the first sampling period, in September and October of 2008, this is entirely coincidental. The failure of Lehman Bros and subsequent credit market freeze and stock market crash arrived during the last two months of the 2008 Presidential election between John McCain and Barack Obama. As a direct result of the crisis
during this period, congress fought and eventually passed the “bail-out” bill to unfreeze credit markets (Robb 2013; BBC 2014).

The four other sampling periods coincide deliberately with political events because they created critical discourse moments when discussion of the crisis and recession spiked in news coverage. The financial crisis and recession are indelibly entwined with politics on the American information landscape for obvious reasons. Given this, there was no expectation going in to the analysis that the crisis and recession would be covered in a way that did not include a discussion of politics or legislative battles. However, the definition of the strategy-game frame requires that all information passes through a political strategy lens. What one would expect in a strategy-game frame is that all framing devices and information will bend to the gravity of political “success” or “failure.” In this aspect, the financial crisis was no exception.

Many news stories in the sample focused like a laser on the personality and leadership styles of politicians, parties, and political institutions and most of these samples put President Barack Obama at their center. Here is a typical example of this frame in the context of the financial crisis. In this piece on NBC Nightly News, the story describes a newly elected President Obama meeting with the opposing party to start a process of writing and passing a very significant economic stimulus bill, in the hopes of slowing the economic free-fall started by the International credit freeze.

**NBC Nightly News** with Brian Williams  
January 27th, 2009  
“Obama Seeks Republican Approval on Stimulus Package.”

Chuck Todd: ... “President Obama used his fight to pass the economic stimulus plan as a way to showcase another campaign promise, and that is changing the tone in Washington. So anxious…”

Within the world presented by this frame, the President’s “fight” for the government stimulus plan is a personal career goal intended to “showcase” a “campaign promise,” rather than a policy goal of trying to stimulate the economy. His motive for meeting with Republican legislators is not to get the bill passed; instead it is presented as a desire to ease his own personal anxiety to appear bipartisan. Even the topic of fostering bipartisanship, which is
strategically relevant for passing legislation in congress, becomes a strategy for personal career advancement. Republican actions are under similar interpretations a few lines farther in the story:

Todd: “House Republicans used their time with the president to complain about how they’ve been treated by House Democrats.”

The story ends with:

Todd: “OK, Brian, here’s where things stand. Number one, the House will pass Obama’s stimulus plan tomorrow, probably with not a lot of Republican support. The Senate then takes it up where Republicans will probably get a few amendments in there that’ll make it more palatable to some Republicans...”

This is precisely the type of coverage where strategy-game frame earns its title. Here, the economic stimulus plan is not a proposed policy solution to a pressing real-world problem, but simply “Obama’s stimulus;” a personal ambition being moved through obstacles (Republicans) to get to a goal. The goal in this case is framed as the fulfillment of President Obama’s ambition. This story provides no discussion about what is in the stimulus bill. There are no experts discussing the relative merits of any of the propositions in the nearly $900 billion of allotted government expenditures. What’s more, the changes to the bill expected from the Senate are presented as a political strategy to make the bill “more palatable to some Republicans,” not more functional in its intended purpose. The frame takes a complex policy of passing influential policy and turns it into a story about the political strategy of the bill. The personal ambitions and movements of politicians are elevated in this frame, while the policy fades into the background.

**Taxpayers, stock markets, and greedy banks**

The framing devices found in the financial crisis strategy-game frame were a recurring set of important characters and language use which pitched them in a constant battle. The most important characters in this cast are political figures or political parties. Around them are three other recurring “characters,” or institutions and social imaginaries that play out
consistent roles in strategy-game frame stories. These three characters are “the taxpayer,” “greedy banks,” and the stock market. Taxpayers occur frequently, and typically serve as an appeal to the responsibility of the politicians to the public. Usually, this appeal is made using references to huge budgetary numbers, as in the phrase “700 billion in taxpayers’ money.” In the context of the moral story of strategy-game frames these numbers do not typically convey what this money is being used for, but rather implies who “rightfully” owns the money. Taxpayers are imbued with a sense of virtuous entitlement through monetary exchange. They pay the government money in the form of taxes, and therefore taxpayers deserve that the money not be wasted.

On the other hand, the “greedy banks” character serves as the frame’s antagonist. This character shows up more prominently in other frames discussed later, but in strategy-game frames the “greedy banks” are presented as “out-of-control” institutions which need to be tamed by politicians and political bodies. Why or how the banks and/or financial institutions caused the crisis is not dealt with in this frame in any substantial way. Instead they are regarded as a sort of naturalized hazard that elected officials need to contain. The containment would logically point to some sort of regulatory effort, but the particulars are rarely discussed. Indeed, the word “regulation” is rare in these samples. If regulation was mentioned, the most frequent type was an enforcement of salary caps of bank CEOs. This is surprising given the relevancy of regulation to the causes and potential solutions to the financial crisis (The Financial Crisis Inquiry Report 2011; Murphy 2015). Instead, this subject is brought up in the context of “Wall St.” needing to be “reined in” before the frame typically moves on to political styles.

The big difference for the game frame versus the strategy frame in financial crisis coverage is the game frame consistently leaves out a source of blame for the financial crisis. There are no “greedy banks” or out-of-control “Wall Street” characters here. Instead, through this simple omission, the financial crisis becomes fully naturalized. Within the confines of this frame, the financial crisis is an event that was caused less by the actions of people, but an inevitable obstacle of a natural world through which politicians must navigate their careers through.

Characters of the game frame, aside from the relevant politicians and parties, are “The American People,” and “The Economy.” “The American People” largely sit in judgment via
opinion polls and votes of a given politician’s or party’s performance – not in relation to the crisis or recession, but relative to the other politicians and parties. “The Economy,” how “good” or “bad” it is, functions similarly. A bad economy is bad for the politician in power, and good for the politician vying to get into power. Otherwise, questions about how the economy is structured, whom is largely serves, how it is changing, remain almost entirely unexamined. Once again, like the strategy frame, policy in the game frame, even the relevant policy preference difference between parties as above, receive little to no substantive attention. Further, the ‘greedy banks’ character drops out entirely. The financial crisis and recession become causeless and unexamined.

The stock market is not a character in the same way that the taxpayer and greedy banks seem to be. Instead, it is used directly as a measure for political “success” or “failure,” if the stock market “drops” after a given political announcement or legislative move, then that announcement or move is deemed to be a poor one. Similarly, a “rise” in the stock market is used as evidence for a correct political move. Consistent with previous research, strategy frames in financial crisis coverage provide little to no discussion of policy (Cappella & Jamieson 1997a). This characteristic of the frame endures even when the subject of the coverage is policy, as it is with the “bail-out” of 2008, the “stimulus bill” of 2009, or the “jobs plan” of 2011.

This style of coverage isn’t limited to specific people. Entire political institutions are given the same treatment. During this same attempt at passing an economic stimulus bill, CNN puts forward this piece on Anderson Cooper 360° titled “Obama Announces Salary Cap for Bailed-Out CEOs.” Relevant policy information was shared with the audience in this piece, specifically that there would be a salary cap for CEOs of companies that received money in the Federal bail-out bill that was passed months earlier. However, this information was framed within the strategy-game frame and the story was conveyed through the lens of “a campaign from the White House” to “convince the American people.” After a clip of President Obama’s speech regarding the new legislation, the anchor summed up:

MALVEAUX: So, Fred, what you’re hearing is really this rather aggressive campaign from the White House to convince people that that $900 billion economic stimulus package is something that is necessary
to fix the economy. He wants to see lawmakers move forward on that as quickly as possible, so he needs to address the whole issue of accountability and responsibility. So that's why you see this announcement today.

This piece of legislation is now constructed as a “campaign,” an “aggressive” one, and success is defined through its ability to gain the support of legislators rather than its ability to stabilize the economy. More specifically, success for this legislation is defined through its ability to gain the support of legislators from both American political parties. An in-depth discussion of the merits of this particular piece of policy is skipped entirely, even though this story spans a significant portion of Anderson Cooper’s show. However, there are several hints within the language which imply particular reactions to the policies, even if they don’t really explain them.

Frames are powerful units of communication in large part because they are so efficient. In a short amount of time and with relatively few words or images, a frame can convey a massive amount of narrative information that points the listener through narrative logic and on to a preferred logical conclusion (Entman 1993; Van Gorp 2007). Consider the phrase “convince the American people that this administration is going to be more responsible with our dollars.” This implies that the government, or at least the executive branch of the government, has been irresponsible with “our dollars” in the past, but it does not say how. CNN’s report leaves the phrase open to interpretation, but leaves no question that the phrase itself is correct: the government has been irresponsible with tax money. Something similar is implied with the use of numbers in this story. Both of the phrases “billions and billions” and “$900 billion” are numbers that are difficult to comprehend and completely ungrounded in any relevant context. What might be useful for the viewer to know is how much $900 billion is relative to the normal government budget, or how much the $900 billion can be expected to generate in the economy given that it is intended as economic stimulus. Instead, CNN simply gives us the impression that this is a very large purchase being done by a government which has been irresponsible with money in the past. The only credit afforded the government by CNN is that the government have an admitted incentive to convince us of their responsibility as taxpayers. While it is entirely lacking on critical information regarding the policy in
question, it implies heavily what that information would eventually lead the audience to conclude: that the stimulus proposal is enormous and very likely wasteful. It simultaneously creates a vacuum of policy knowledge and then fills it instead with a cynical implication that there is nothing to know in the first place save for the personal motivations of career politicians.

In this way the strategy-game framing of the financial crisis transforms numerical information into framing devices. Numbers appear often but lack context, not just relevant context but truly any sort of context. These numbers, most frequently an approximated “cost” of a legislative bill, usually serve not to inform the public in any meaningful way but instead function to add narrative tension within the frame. Within the confines of the news story these bills become something that is not policy but part of a grand political game. This is not just a failure to inform the audience, it is a form of misinformation. This use of numbers not as information but as a framing device implies that these legislative decisions have no impact on the audience, and that the success or failure of any given bill is only of interest to the politicians who play the game. Thus, the importance of legislation and policy having been negated twice over by failing to give any real information and then by implying through ungrounded numbers that policy has no consequence to the audience and the desired conclusion of the strategy game frame is left undefined and therefore open to an entirely new interpretation.

Ideologically, the result of the strategy-game framing of the financial crisis re-narrates a crisis within the capitalist economic system into a crisis of politics and a failure of government. The news media returned to their normal practice of placing representative democracy and voting under the spotlight and subjected this realm to criticism. Under this frame important articulations are formed through which the crisis is understood ideologically. Viewers become voters and taxpayers, and their role is interpreted through poll numbers and expenditure budgets. Politics become politicians and their personal ambitions and displays of personality. Their successes are heavily personalized and measured against polls and stock market prices. The economy also becomes conflated with the stock market, the growth or collapse of which determines the success or failure of politicians. The role left to the viewers in this frame is largely passive, with small points of participation left open to them via voting or polling. Viewers are called to choose among sets of politicians’ character traits. These
politicians, once elected, act largely without input from citizens and citizens are not given information on policy by which to judge the politicians by.

This frame did offer two “solutions” to the woes of the viewer. One was the return of the stock market to pre-crisis prices. This means that political leadership must therefore appease the stock market in order to serve everyday people. This serves the interest of a neoliberal, financial capitalist system particularly well as the health of the overall economy is judged by the health of the part of the economy which serves the capitalist class directly (Foster & Magdoff 2009; Harvey 2005). The other solution offered in the strategy-game frame of the financial crisis is bipartisanship.

**Bipartisanship and the Greater Good**

When the financial crisis was presented in the form of a strategy-game frame the strategic movements of politicians and parties transformed into a problem to be solved. In a more classic use of the strategy-game frame, like in an election, the focus of maneuvering is typically more neutral (Aalberg et al. 2012; Lawrence 2000). This is how so much election news coverage has taken on a “horse race” quality. However, the financial crisis was an economic emergency that needed to be solved. When political maneuvers around the crisis were framed as motivated by personal ambition, they became an issue of personal irresponsibility on the part of the politicians and partisanship was presented as inherently baseless. Eventually the maneuvering itself was approached as a problem needing to be solved. The corollary to this logic within the frame is that the solution becomes bipartisan cooperation. Take this interview with the then-White House Press Secretary Robert Gibbs on ABC News. The interviewing journalist, Diane Sawyer, starts out the entire segment with this question:

**ABC News**
January 29\(^{th}\), 2009
“Robert Gibbs on Bipartisan Support; Lack of Bipartisan Support for the Stimulus”

DIANE SAWYER: So, after all the courtship and all of the persuasion, not one of the 177 Republican votes went with you. What went wrong?
ROBERT GIBBS (WHITE HOUSE PRESS SECRETARY): Well, look, Diane, the President's gonna - gonna continue to keep reaching out to Republicans. He did so even last night after the vote. We understand how important this piece of legislation is. He spent time on Capitol Hill. He invited Republicans down here. He's gonna continue reaching out because he understands that Washington isn't gonna change the way it works in just a few days. But he'll certainly keep trying because it's what the American people deserve the most.

DIANE SAWYER: But 41 Senate Republicans up ahead. Are you saying that the cocktails made the difference last night? How many...

ROBERT GIBBS: Yeah.

DIANE SAWYER: How many votes are you expecting from the Senate Republicans?

ROBERT GIBBS: You know, we don't, I don't know what numbers they expect right now. We understand this is the very beginning of the process. But we're happy to have worked with Republicans in the House to get measures that they thought should be included into this legislation. You know, Diane, we've all watched this week while Home Depot, and Starbucks, and Boeing have announced layoffs of about 100,000 workers. So, the situation economically gets more dire each and every day.

In much of the coverage of the financial crisis bipartisanship is the solution proposed by the strategy-game frame. In most legislative battles, a bill without at least a few votes from the minority party has little chance of getting passed. However, as we see in the previous interview, bipartisanship is elevated beyond a practical necessity into a sort of moral good in its own right, with the suggestion that bipartisanship is something that “the American People” deserve. Because the strategy-game frame puts politics and politicians at its center, the solutions are inevitably solutions of politicians’ character and their willingness to “cooperate.” This draws the focus of the frame even further from issues of policy and economic solutions.
If the measures mentioned by Robert Gibbs in the interview were to make the bill less effective at stimulating the economy (thus providing some solution to the crisis), then why should the audience support a bipartisan solution over a hypothetically more effective albeit partisan one? Unfortunately, without the relevant information about what is in the bill or in the new measures meant to attract Republicans, the audience has no way of judging whether either position matches their own best interest. Instead, the frame has created its own logical loop: the focus on politicians and parties as a strategy casts politicians’ self-interest and partisanship as a problem for the American People, therefore the solution the American People deserve must be bipartisanship.

This situation also occurs when there are factual claims being made in a news story. Often in these frames a politician claims the opposite political party is wholly or partially to blame for the financial crisis and in response the reporters refuse to investigate that claim. Instead, such accusations are ignored from the outset on the grounds that they are partisan. It is assumed that because a fact or causal claim is partisan, it must be motivated by the ambition of the politician and not a piece of relevant information. In one story, Anderson Cooper actually follows this logic all the way through to its end. Bipartisanship is not only the solution, so is a non-partisan admission of direct guilt by all politicians.

**CNN Anderson Cooper 360°**
October 1<sup>st</sup>, 2008
“The Senate Approves the Bailout Bill”

COOPER: Jessica, have any of these folks in Congress, Senate or the House, Republicans or Democrats, have any of them taken any personal responsibility? Have any of them said, raised their hand, said you know what, I played a role in this, I played a role in this shoddy oversight that we’ve had for decades now?

Has anyone done that? I mean, I asked Barney Frank if he takes any personal responsibility. And he said, no, it was all the Republicans’ fault. Does anybody take any personal responsibility?
This refusal to entertain the notion that legislative policy or economic practices may have had consequences in the form of the financial crisis was made repeatedly in the coverage samples. The viewer is not just getting a lack of information on policy, this placement of bipartisan cooperation as the solution to the crisis is actively denying the role of policy or practices and continuing to reinforce the understanding that this economic crisis is actually a political one.

This is what is particularly interesting about the strategy frame in regard to the financial crisis; this frame consistently places the interests of the audiences as inherently opposite to any political position. This is not because policy being promoted by either candidate or party is ineffective. If any given policy were ineffective or harmful, the audience would have no way of knowing because almost no policy related information is conveyed. Instead, the machinations of politicians are treated with deep cynicism and the one thing that the politicians are presented as not wanting to do become the audience’s definition of “success” - to act along bipartisan lines. The narrative consequence of this framing of events is that elected government and the audience are placed in direct odds with each other. The logic within this frame presents political action as the products of inscrutable personal motivations of politicians or the ambitions of political parties. This frame leaves little for the average viewer by way of having their own place in politics or even a place where an average individual can participate in public affairs. It is important to point out, even what little coverage there was of the two major protest movements in this time period, the Tea Party and Occupy Wall Street movements were also largely presented within the strategy frame.

**CNN Anderson Cooper 360°**
September 14th, 2009
“Patrick Swayze Dies; Rising Anger in America; Yale Murder Mystery”

COOPER: Let's "Dig Deeper" now into the anger and the backlash against President Obama on display of the rally on Saturday but also on the House floor and the town halls across the country.
Earlier tonight, I spoke with senior political analyst, David Gergen, political contributor and Democratic strategist, James Carville and Mark Williams, organizer of the Tea Party Express Tour.

(BEGIN VIDEOTAPE)

COOPER: Mark, there was a bigger turnout this weekend -- at this weekend's protest than probably a lot of liberals and Democrats expected but the people who we saw are not necessarily people who voted for President Obama. In fact probably, most of them did not -- most of the country however, did vote for president.

What do you say to those who say, look, this is sour grapes from those who weren't happy with the election results?

WILLIAMS: Well, I have no way of knowing for whom these people voted. I know I did speak across the country with quite a few people who did vote for Barack Obama and were very disappointed in the change that they are getting. It's not they had hope for.

Sour grapes? These were working stiffs. These are people who pay the bills; these are the people who are being called Nazis and mobsters by their government. These are people that are being told that there's something is wrong with them. Because they embrace the Constitutional form of government we have.

COOPER: But wait Mark, you're actually the one who called President Obama Nazi.

WILLIAMS: I didn't call Barack Obama a Nazi.

COOPER: Yes, he's on your list, on your Web site of like 21st century Nazis. You have his name.

WILLIAMS: We've got the philosophy of fascism and national socialism at work here. Of course we do.
COOPER: No, no but you have the president's name, although it's a derivation that's not his actually name, it's a name it's kind of a negative.

WILLIAMS: Mubarak Hussein Obama.

COOPER: Right, that's what's you call him on your Website. You're the one who's using the term Nazi.

WILLIAMS: Sure. I call him Mubarak Hussein Obama. And he's a man who is sitting in the office right now, taking the seeds of socialism planted by George W. and fertilizing them and watering them until they go into full bloom.

Anderson Cooper strategy-game frames this news segment when he repeatedly analyzes the Tea Party movement around how “liberals and Democrats” and President Obama will respond and analyzes the movement itself as a personality. The main focus of the story becomes a question of whether or not the rhetoric is “appropriate” or “extreme.” This can be an important question to ask around social movements, but it is not the only question worth asking. Very little is discussed around what the Tea Party movement wanted or why they felt the need to take direct action. Occupy Wall Street, while in many ways on the ideological opposite side of the spectrum, fared little better at the hands of television journalism.

**International Threat Frame**

The international threat frame was relatively rare in the sampled coverage, but had a similar tendency of the strategy-game frame to draw attention away from large financial institutions and their practices and onto other targets. Usually these were in the form of foreign markets or, in the case below, foreign governments:

**NBC Nightly News**

Sept 5th, 2011

“World financial markets take a beating”
KATE SNOW, anchor: Wall Street was closed on this Labor Day holiday, but other financial markets around the world took a beating today…Michelle, why such steep drops in Europe today?

MICHELLE CARUSO-CABRERA reporting: Well, the general concern, Kate, is that a lot of governments in Europe for many decades now have borrowed a lot of money in order to give very generous benefits to their workers and their retirees. They thought that they would grow enough to generate enough tax revenue to pay back those debts. That hasn't happened. The immediate concern right now, the reason the markets sold off today is Italy. It is the most indebted nation in Europe, and the situation grew so grave earlier in the summer that investors started to treat Italy like a subprime borrower, pushing its interest rates up very, very high. Europe's central bank stepped in and said, 'We will help you, Italy. We'll help you keep your interest rates low, but you've got to promise to make changes, like balancing your budget, reducing the size of your government which is very bloated, passing a balanced budget amendment.' So far Italy has failed to do all those things despite getting the help, and over the weekend leaders of the European Central Bank made very clear they're unhappy with Italy. The sell-off you see comes from the concern that if Italy doesn't keep receiving help, if they were to default on their debts, you would see bank failures across Europe. And that would be problematic. European banks are the ones that have lent Italy all that money.

SNOW: And bank failures does not sound good for anyone. What does that mean for American consumers, for all the rest of us?

CARUSO-CABRERA: Well, if there were to be bank failures in Europe and a banking crisis, you can be sure that the European economy would go into a recession. Think about this, when you put all the countries in Europe together collectively, their economy is bigger than the United States. An economy that big going into recession is
problematic overall. And then remember, they buy our products. They are one of our biggest trading partners. They buy iPods, they buy cars from General Motors. It would hurt us and our economy as well. Plus, we can expect our stock market to fall pretty sharply in the morning.

The “threat” in this case was the potential negative impact on the American stock market, which is similar to the threat a “bad leadership” maneuver poses in the classic strategy-game frame. The main difference here is that the actor is not of the American government, but Italy’s.

**Information Environments: Politics over Policy**

A strategy-game frame is often low in information, regardless of topic (Cappella & Jamieson 1997a; De Vreese 2005). This trend held for the strategy-game framing of the financial crisis. As mentioned above, information regarding policy was almost wholly absent when this frame was present, and certain kinds of information, like numbers, are only used as framing devices to further narrative tension. The presence of the strategy-game frame leaves the information environment devoid of details on the nature of the financial crisis or potential policy reactions. However, the strategy-game frame does leave the information environment rich in detail on the political maneuvering of politicians and political parties. The end result is an information environment that can support detailed opinions on politicians but not policies. This is precisely the situation suggested by the research of Delli Carpini and Keeter (1996) where individuals will be unable to identify their real policy interests.

**NBC Nightly News**  
September 18, 2011  
“Republicans go on attack as Obama gets ready to unveil new plan to deal with debt crisis”

LESTER HOLT: In Washington this evening, Republicans are starting to pounce as more details trickle out about the president's long-term plan to bring down the national debt. The plan will reportedly include higher taxes on the wealthiest Americans and many conservatives are calling that a nonstarter. We get our report tonight from NBC's Mike Viqueira.
While the segment above tells the audience there is difficulty around a proposed new tax on the wealthy there is no explanation for the economic reasoning behind the tax. At no point in this story are the pros or cons around this tax weighed. The few details given are driven entirely by those policies the Republican Party came out against. If there was no Republican statement against a part of the bill, then the audience would not know it existed without seeking out a new information source. When the bill is contextualized, it is done through a game frame:

VIQUEIRA: Mr. Obama's new proposal comes as the economy continues to struggle and his approval rating drops. Today, one Republican came close to predicting a GOP victory next November.

Senator LINDSEY GRAHAM (Republican, South Carolina): (From CNN's "State of the Union") This is our election to lose. President Obama's done everything he knows how to do to beat himself.

VIQUEIRA: The new push comes as the president tries to turn up the heat on congressional Republicans, casting them as unwilling to compromise on the economy and jobs and indifferent to the struggles of the middle class.

Mr. CHARLIE COOK (NBC News Political Analyst): The president needs a contrast. If this is a referendum on the economy, President Obama loses. Right now, if it's a referendum on him, he loses. He needs to have it between me and Republicans.

VIQUEIRA: And, Lester, I'm told by a senior White House official today that that overhaul of the tax code that so many experts are calling for will, in fact, be endorsed by the president tomorrow. What he won't put on the table, any changes to the Social Security program. You remember last summer he had been discussing changes to Social Security with the speaker in that debt ceiling fight. Lester:
HOLT: Mike Viqueira. Thank you.

As explained at the beginning of this chapter, there is a small but compelling body of research that suggests that exposure to game frames cause audiences to gain an interest in politics. This research was presented optimistically, with the assumption that more attention to politics is certainly better than less (Meyer and Potter 1998; Zhao and Bleske 1998; Norris 2000; Iyengar 2004; Newton 2006). However, if exposure to the game frame does increase attention to politics, the question should be asked: what is that attention rewarded with?

ABC, NBC, CBS and CNN function quite similarly when the strategy-game frame is present, though CNN stands out significantly in that they seem to use the strategy-game frame far more frequently. However, at FOX News and MSNBC the story is slightly different. Both have strategy-game frame heavily represented in their samples, but each takes a stance that is consistently from a U.S. conservative or U.S. liberal perspective, respectively. In the case of MSNBC, take this piece from Countdown with Keith Olbermann during the middle of the financial crisis:

**COUNTDOWN for October 2, 2008**

OLBERMANN: If tonight’s debate, 26 minutes hence, has already given the McCain campaign one advantage, it is this: it has taken attention from McCain himself today saying that the president should veto the Wall Street bailout bill. In our third story tonight, McCain just voted for the bill.

....

McCain voted for the bill, for the bill he now says is putting us on the brink of economic disaster. No, he did not correct himself. For the bill he now says the president should veto.

The campaigns of candidates John McCain and Barack Obama may have focused on the economy that day, but this piece does not. Instead, it is focused upon the political strategies of John McCain and what they mean for his chances for getting elected and for his potential
effectiveness at running the country. The bill ostensibly under discussion here is the same a financial “bail-out” bill intended to re-start the frozen credit markets. Here is part of the treatment of this same topic by CNN:

**CNN Anderson Cooper 360°**
October 3rd, 2008
“Done Deal; Examining All the Bailout Angles; Analysis of Vice Presidential Debate”

COOPER: And up next, there is more than just bailout money in this bill. Fill up the trough because there’s a whole lot of pork in this as well. Your tax dollars to talk about for rum, for wooden arrows, stock-car racetracks. What did any of that have to do with bailing out the economy? Joe Johns tonight "Keeping them Honest."

What McCain and Obama had to say about the bailout today, we'll tell you that and what McCain plans to do to now to recapture the momentum, can he? Is this campaign about to go all out negative?

In the CNN coverage, they mention large amounts of “pork” - legislative parlance for targeted spending on projects local to particular congressional members that are put in the bill in order to persuade that congressional member to cast an affirmative vote. In the CNN piece, the term “pork” is used vaguely, and contributes directly to the sense of ineffectual and financially sloppy government. In the MSNBC piece, the bail-out bill pork gets a more thorough analysis:

RACHEL MADDOW: But what is the economic position here that he could take a stand on? Is it for fiscal conservatism? Why is the pork helping them pass this bill? That was pork put in to attract House Republican votes. They had to make the bill less fiscally responsibility [sic] in order to attract fiscally conservative votes. It makes no sense.
McCain wanting to campaign for the bill while the Republican Party campaigns against it. They are taking every position on the bill possible. The only thing I can think is they are looking ahead to an economy that is going to stink no matter what happens. This bailout bill is designed not to make the economy all better, but to stop it from getting a lot worse a lot quickly -- much more quickly than it otherwise would.

Regarding this particular bail-out bill, around the same general time, a viewer who watches the MSNBC segment will have more information than a viewer who watched the CNN segment: specifically, that the inclusion of legislative pork is being driven by a need to attract members of the Republican Party. However, that extra information is strategic information relevant to party politics and the legislative process. Either viewer wanting more information on the actual bill, the intended impact or the likeliness that the law would actually bring about those intended impacts, would have to seek out additional information from another source. If we introduce a third hypothetical viewer, and put them in front of FOX News, they would see this.

**FOX News: The O'Reilly Factor**

October 3rd, 2008

“Analysis of VP Debate; Analysis of Financial Bailout; Interview with Kelsey Grammer, Kevin Farley”

O’REILLY: Now, with the bailout passing today, things may calm down in America. Let's hope so. But the folks will still be angry come election day. With Obama running about 7 points ahead in the polls, it is on John McCain now to turn that anger to his advantage if he wants to win. McCain has to do that next Tuesday night. He has to say exactly how he’ll clean up Washington and Wall Street, and point out that the Obama-Biden ticket will just make government bigger. It will be interesting to see just how forceful Senator McCain will be on the subject.
The O’Reilly Factor is very consistent in tying “Wall Street” to “Washington,” by which he means the Federal government, broadly. The concern about a “big government” is also a frequent theme of this show, which is unique to it and was not found in samples from the other channels. While the broadcast channels, CNN, and MSNBC don’t make any explicit call for a “big government,” their coverage seems to actually expect a strong, direct intervention by the national government on behalf of improving the economy. However, O’Reilly does a strange thing with his coverage, particularly through the samples of 2008 and 2009, which declares Fannie Mae and Freddie Mac to be the explicit cause of the crisis, two semi-public investment institutions that have historically handled federally subsidized programs of national interest like student loans and home mortgages for the working class. Freddie Mac and Fannie Mae, like most large lending institutions, were in varying ways involved with and impacted by the crisis, but they are not considered a direct or even a leading cause (Lambie 2010; Thompson 2012; Calhoun 2011; The Financial Crisis Inquiry Report 2011). However, O’Reilly makes this very explicit connection over and over again in the sampled coverage. This connection includes liberal senator Barney Frank, whom O’Reilly repeatedly accuses of benefitting directly from risky lending by Fannie Mae and Freddie Mac. FOX News is thereby pointing the finger of the cause onto the government, liberal legislators, and programs that aid the needy, and away from wholly private ventures like Lehman Bros, Washington Mutual, or Bank of America.

Ultimately, if you are partisan enough to watch either MSNBC or FOX News, you may have access to more detailed information on party differences, motivations, and strategic movements. But, while this information is undoubtedly important, it is still notably lacking in real policy debates, though this is slightly more present in MSNBC. FOX News, on the other hand, will expose audiences to information that promotes government culpability over private institutions, and largely dismisses policy as inherently ineffective, as it comes from the government.

In the following section of this chapter I will discuss how the prominence of the strategy-game frame appears to have lent to a persistent belief in a dysfunctional government in the peer group discussion in spite of the discussion participants having any specific information on how the government may be acting dysfunctional, or any relevant policy that may have led to or provided a solution for the financial crisis or economic recession.
PEER DISCUSSION GROUPS
The Persistent Belief in a Dysfunctional Government

Each discussion group began with exercises designed to reconstruct participants’ understanding of the financial crisis through the creation of lists of associations. These lists, collectively built by each group, reflected their understanding of what the financial crisis was as an event, who (or what) caused it, and finally who (or what) they thought it impacted. After an initial warm-up question of simple association with the word “financial crisis,” the groups were asked to put forward “causes” and “victims” of the financial crisis and the recession. This exercise created a cast of characters and the roles they played, as best as the participants understood them. After the cast was set, the groups were asked to collectively rank the top five “causes” and “victims,” via discussion and consensus (they could take this exercise further if they wished). Through this stage of the exercise participants were able to explain their understanding of the crisis and in the event of a disagreement, individuals or small social-coalitions were able to try and persuade others of their reasoning. In the end there were five separate lists of “causes” and “victims” along with the conversation that built them, recreating the basic suite of framing and reasoning devices that the group had at their disposal and giving insight into the participants’ information climates.

Conversations are not newscasts. There are no editors demanding a cohesive narrative and the participants were not professional journalists or anchors. These were everyday people who catch glimpses of the larger world as they go along their very busy and often difficult lives. What arose out of the analysis of the transcripts, the lists, the notes, and the questionnaires were three distinct frames utilized simultaneously by the groups, even by the same individual participants. To make matters more complex, these frames do not completely align with one another, in a few places they actively conflict. Some “causes” are also listed as “victims,” and some proposed solutions point in the opposite direction of implicated bad actors. However, these three frames existed in all five peer group discussions. All three can be found at some point in every discussion. This could have been explainable if different people were lobbying for a particular frame of understanding each time, which would imply there were three popular frames of understanding and individuals would attach themselves to one or another. However, this is not how it worked, and instead these distinct understandings wove
their way in and out of the conversations, and agreement was reached easily for each one. This section describes one of these three frames, which I have termed a belief in dysfunctional government.

In all groups there was a widespread belief that the government, particularly at the national level, was deeply dysfunctional. This did not take the form of a lack of faith in the government’s ability to solve the lingering problems caused by the recession - a sort of “Oh, it would be great if we could have X, but I don’t think that can pass our Congress.” The theme of dysfunctional government was deeply pervasive throughout the discussion and was understood by participants as directly tied to the causes of the financial crisis and the recession. This theme of dysfunctional government presented itself as soon as groups began the first exercise of presenting associations with the financial crisis and recession. For the first exercise, the rock climbing group produced the phrase “congressional gridlock” to which the rest of the group agreed. The group of nurses took a less technical approach, and suggested “lack of leadership.” When I followed up on what this meant to them, they agreed that it was a lack of political leadership that they associated with the financial crisis and recession. The social book club threw out the word “complex.” It’s hard to argue with that particular assessment, but when I followed up with that word, they stated what they meant was complex political maneuvering, and that they found it impossible to follow. Ultimately, when asked to identify causes of the financial crisis/recession there were far more references to a dysfunctional government amongst every group.

The book club had a particularly difficult time discussing this issue, because they rarely discussed the financial crisis or recession before the focus group. Many of their one-phrase answers were enigmatic and could only be understood with a thorough discussion of what they meant by each. Under “causes” they placed the term “power,” and “the government.” “Power” to them meant quite a few things, part of which will be unpacked in a later chapter, but part of it was akin to the nurses’ concept of “lack of leadership.” They had the sense that those in power had failed them somehow. “The government” had a much simpler answer – they meant partisanship, specifically. Later, when asked to rank their list of causes of the financial crisis the book club placed partisanship in government as the #5 cause of the financial crisis and resulting recession.
The bible study group had a similarly broad way of speaking. Often they would collapse several discrete issues into a single conceptual phrase. For them, one of the major causes of the financial crisis/recession was “irresponsibility.” Like “power,” this word was directed at several different targets. The conflation of these targets into one larger “problem” will also be discussed in a subsequent chapter - this is part of the mechanism behind the tendency to hold logically competing frames simultaneously. However, one key and undisputed group of people whose irresponsibility led to the financial crisis and recession were political leaders.

The nurses spoke largely through a concept of leadership, and both “unrealistic government leaders,” and “unstable [political] leadership” made it onto their list of financial crisis causes. In the end, they agreed that “unstable [political] leadership” was the #4 cause of the financial crisis.

The rock climbers were generally more inclined to seek out information on the economy in general, and on the financial crisis in particular. They made regular use of internet-based sources and non-fiction books on these topics. Unsurprisingly, they were a bit more savvy and technical in their discussion. However, they too listed “congressional gridlock” on their list of “causes.” This ended up being disputed in discussion and taken off of their list, but it is interesting that even for them, this concept of a dysfunctional government (or at least a dysfunctional Legislature) was so intertwined in their images of the crisis and recession that they had a difficult time separating it out from cause and effect.

When asked the question “who or what do you see as victims of the financial crisis and recession?” government falls entirely out of the conversation. Only the social book club mentioned government at all, with “government credibility” being collectively ranked as the #6 victim of the financial crisis.

What was particularly interesting, and unique in regards to other topics that the focus groups discussed, was that this belief in government dysfunction does not seem to originate from, nor be informed by, their personal experiences (Lang & Lang 1981). They do not, for example, reference their experiences with the Department of Motor Vehicles (DMV) or paying taxes. Frequently during the discussions participants gave detailed and evocative stories when pulling from personal experiences or the experiences of those close to them. Participants were generally not shy about using themselves or their experiences as examples
and they often used stories to demonstrate the experience and logic behind their opinions. However, these stories were simply absent when discussing their belief in a dysfunctional government. They do not directly reference media, either. However, they do say things like “I hear,” which is a direct reference to information coming from somewhere else, and “I feel,” or “I think,” which in absence of personal experiences also suggests that these opinions are the result of processing information outside of their direct personal experience. These statements are often vague, even by the standard of these discussion (through much of which the participants struggled to express themselves). Participants also usually did not state where their information came from - which, as you will see later, is the case when they remember the source of their information.

This belief in government dysfunction is the result of a complex mesh of general cultural belief, conversations with other people, and the information they get from the news (Gamson 1992; Gamson et al. 1992). Participants were pulling from their general information environment: an environment that made it quite easy to associate the government and politicians with the financial crisis. From the questionnaires, we know that this informational climate is heavily reliant on television news. Participants’ news media diet consisted almost entirely of television news and the local newspaper, and television news for most participants meant at least one of the major broadcast news channels and CNN, though fewer reported watching either FOX News or MSNBC.

**Lack of Leadership and Partisan In-Fighting**

Through the focus groups, the discussions of government dysfunction generally took two forms; talk of “leadership” (or lack thereof), and out-of-control partisan fighting. For the nursing group, dysfunctional government was discussed through their phrase of “unstable leadership.” When asked to rank “unstable leadership” in how important/pivotal it was to causing the crisis, they tried to explain themselves:

**Nancy:** I guess I feel that, the unstable leadership because...

**Angela:** Or the unrealistic government later.
Susan: Yeah, because that just kind set the ball in motion and it’s like, to me, it’s like a domino effect, you know one thing goes down, and then everything else does.

And later the discussion turned to:

Angela: I think, I think the government let it happen then, they were playing the house pricing, playing the stock market. That’s the cause of everything and I think it just became kind of out of control.

Even when asked, the nurses could not point to any specific action or any specific leader that led to the crisis. Instead they openly admit to not remembering or understanding “the details,” but they were quite sure that their impression of a failure in political leadership was the key to the economic catastrophe. The thought process here seems to be that good leadership, supposedly “stable” leadership would have somehow prevented the financial crisis and recession, and therefore because the financial crisis happened, leadership had failed them.

A similar discussion around political leadership happened in the bible study discussion group. Here it was presented as a loss of leadership:

Terry: ... polarized, exactly. I don’t remember the key dates and it was like 2010 when all this is happening, but where we used to be able to look to our government for leadership and I'm not going to talk about the president or anybody else ...

Gary: Right.

Terry: ... just Washington DC, look to them for leadership and guidance...

These statements never preceded any alternative preference as to how the participants would like political leaders to act. I think it would be incorrect to interpret them as statements for a
sort of libertarian rejection of the role of government in the market entirely. Rather, these
statements are consistently associated with expressions of an uncertain future, another very
consistent theme throughout all of the focus groups. The tendency was to see the government
leadership as having an important role in fixing the situation, but it had thus far failed to do so.

Angela, 40 years old and with three children, expressed her cynicism during the nurses
peer group discussion. She doubted that things would ever get better for herself or her family
in the future, and ended her statement with:

**Angela:** And the other thing is, I don't feel like I can believe anybody in
the leadership role in our government right now.

There was one active information seeker in the nursing focus group and one in the
bible study group: Angela (above), and Richard, a 70 year old retired city manager. Both
Angela and Richard were prolific readers, both reported having watched documentaries on the
topic of the financial crisis, and both regularly tuned in to public news sources (National
Public Radio [NPR], and the Public Broadcasting Station [PBS]). Richard also pulled from his
personal experience working in local government to augment his understanding of both the
crisis and potential solutions to it. Both were pessimistic about the current government’s
ability to provide resolution. However, the rest of the groups in both cases were equally
convinced of the same situation, even though they rarely wandered past their habitual TV
news source and perhaps the local newspaper. These sorts of statements, however endemic to
the conversation, were universal in spite of appearing to be completely ungrounded in any
knowledge of either detail of the crisis and recession or of policy options. When asked to give
specifics, very few individuals could give any real answers.

Other focus groups spoke more specifically in terms of partisan fighting taking
precedence over problem solving. This topic came up frequently in the teachers’ discussion
group. Steven, a 50-year-old psychology and civics teacher, was also an enthusiastic
information seeker, even when compared to the rest of his colleagues, most of whom were
also social studies teachers at the high school. He, like Angela and Richard, reported frequent
use of NPR, PBS, national newspapers (New York Times [NYT]), and even the BBC. In a
spontaneous discussion about how much this recession had in common with others, he
interjected with a comment in favor of seeing it as a novel event:
Steven: There is currently the inability of the government to agree on anything and that affects the economy as well even now. I mean, this is why we're not getting back [to where we were] when we actually should.

This statement stands out, because while it does not offer details he is able to communicate an understanding of the topic that few others are able to match in any peer discussion group. He pinpoints exactly where he thinks that government dysfunction is having an impact; that the recession would have been over much more quickly had the government been able to agree on policy. When the topic came up for the rest of the focus group, their opinions were expressed as simple distaste for partisan disagreement.

David: Well, I think when people try to blame individuals, you know, "Oh, its Obama's fault there, its Obama's fault and whatever, I have an issue with that. Because I think it's too simplistic based on the things that people have already said.

Interviewer: So by simplistic you mean —

David: Scape-goating.

Interviewer: Politicians in particular. Then specific --

David: Specific parties.

Interviewer: Sure.

David: You know, these parties pointing fingers, that party and that party just pointing fingers, that party and that...

Mark is a 41-year-old English teacher that reported being very passive in his information
gathering. He was also one of the few participants in the whole study to report never voting in any election, stating “I do not familiarize myself with the issues enough to feel truly informed so I do not participate in my right to vote.” In spite of this lack of attention, he expressed being deeply concerned by partisanship.

**Mark:** Sometimes, I worry that with the finger pointing supposedly by the partisans, you know the democrats versus republicans and stuff. I don’t know, I just feel like sometimes we can’t have an intellectual discussion because people get so entrenched in their ideologies or what they think… this talking head versus this talking head, “I am going to believe so and so instead of Fox News,” or whatever. And, I think that’s some of where the kindness goes away, too.

It’s a lot more angry. I think when people feel more stressed sometimes they get more angry which then decreases the morality and the kindness… and things like that, too.

Nicole, 34, who unlike Mark was an active information seeker, was the high school Economics teacher. She reported her main source of information being NPR, but also frequently read *The Economist* and watched NBC and ABC news.

**Nicole:** Yeah, I thought I was, I thought that we would have learned more and more what had been done and just from, like I said, I can’t really understand the legislation when I try and read it but, hearing, you know, the political ends, the commentators, it, their opinion, as I perceive it is that nothing really has changed very much.

The book club expressed a similar concern about partisan fighting, though in this case it wasn’t stated as something that was regularly a worry or personally offensive to them. Instead, partisan in-fighting was something that they “heard” was a serious problem. Karen, a 61 year old retired social worker who mainly watched local television news and the local newspaper,
and Patty, a 69 year-old retired non-profit administrator who watched national broadcast networks and NPR, had this discussion about things that might “solve” the recession.

**Karen:** It’s, yeah... digging into it there’s this political rivalry or political inequality or something, just a two, two parties just from everything I heard the two parties do not seem to cooperate.

**Patty:** I’d like to get somehow to better cooperation in politics. I just think there is going to be more hope if the parties are spending more time and having more comprehensive or agreed upon plans to deal with some of the things that are happening. I trust the government, I think for the most part people are serving in the government because they want to make a difference, but so many of the things that I hear about are just really troubling that their just seems this is the same pass people can’t accomplish what they want because of their the... partisanship, the infighting, whatever they call it. It’s just so troubling, just wasted time. I heard that our congress is the most inactive most ineffective in something like forty years.

**Interviewer:** Has anyone else heard about this?

[All nod]

**Barbara:** Yeah, yeah.

The rock climbers were very animated on this topic. All but one person used internet sources regularly to get the news, and many watched more partisan news sources like MSNBC and FOX News. They had the easiest time discussing these topics and reportedly did so frequently amongst friends. Because of this, they spoke in quick references and often used irony and sarcasm to express points and emotions. This is part of their discussion when trying to form a list of causes of the financial crisis and recession, when one member put forward “congressional gridlock,” but it was eventually decided that it couldn’t be counted as a cause of the crisis.
Kevin: Congressional gridlock.

Todd: Oh, yeah, the election.

Dawn: Yeah, right, right.

Todd: And the party saying, we are going to focus our entire goal on not getting Obama re-elected.

Kevin: Obstructing everything, yup.

Charles: I don’t -- I think that was a cause of the crisis...

Kevin: Yeah. But it was -- we’re talking 2008.

Ron: Yeah. Well...

.... [crosstalk]

Kevin: But we could easily -- we could easily be working the way out of this but instead of -- instead of focusing on anything like jobs, bills or the economy, they’re focusing on regulating uteruses.

Charles: But that’s not a cause.

Todd: That’s not the cause for this.

Kevin seems to be trying to make a similar point as Steven brought up in the teachers’ focus group, that partisanship and lack of cooperation in the legislature is unnecessarily prolonging the recession. But, Kevin was not able to point to specific policy measures that would have shortened the recession and was unable to pass due to the political parties being unable to cooperate. Instead, he is able to pull up two instances of political strategy. The first is a known instance of the Speaker of the House of Representatives where he states shortly after the election of Barack Obama that the goal of the Republican Party would be to prevent his re-election. The other is a common critique of the House of Representatives frequently bringing up anti-abortion bills for a vote. Nevertheless, “Congressional gridlock” was put on the unranked list. Later, when trying to rank their causes, this discussion was had:
Ron: How about congressional gridlock? You guys like top ten?

Charles: Uhm, actually, uhm, there was disagreement; I don’t believe it was congressional gridlock.

Jason: Yeah.

Charles: It was all controlled -- it was controlled by the Republicans and both houses said they were controlled by Republicans when we had a Republican president.

Ron: When? This is 2000…


Charles: And ‘08.

Kevin: Yeah. And then -- and after the -- and during…

Charles: And then after the election in the 2000 -- there was an election 2008, it’s when it went over to the congress becoming Democrats and being just as bad.

Kevin: Well, and…

Todd: That and -- and during the -- during the right –right at the very beginning of the crisis, like everybody panicked. They were like, “Okay. Well, we have to do something.” And this sounds alien to us now but we did something like, they were -- we passed a bunch of laws right after that happened. And they worked more or less how they were expected to or how they were hope to.

Here is the difficulty of memory. The piece of legislation that Todd recalls is presumably the so-called “bail-out bill” meant to free up the credit markets, though it was passed in 2008. Charles, however, is mistaken in the make-up of the legislature at this particular point. The
Congressional session that was in place during late 2008 was the 110th, and was controlled in both houses by the Democratic Party. With a Republican President in office, this was considered a split government. Additionally, as pointed out by the CNN and MSNBC pieces above at the time, Republican legislative votes were needed in order to pass the bill, thus partisan wrangling was very much an issue in the passing of the bill. However, Charles isn’t arguing that partisanship wasn’t out-of-control or a problem, merely that it wasn’t structurally possible as a cause of the crisis, and that both parties were equally useless at solving problems related to the financial crisis.

The belief in a dysfunctional government isn’t necessarily incorrect - there are quite a few legitimate critiques that could be applied to all levels of the U.S. government, many of which would involve how it relates to the financial crisis and the economy. What is interesting here, however, is that it is so pervasive. It is found in every peer discussion group and among both active information seekers and passive information takers. Additionally, it seems ungrounded in specifics. There is no one event, or a handful of events, that keep coming up that are associated with a dysfunctional government. Instead, it seems to serve as a sort of backdrop to the rest of the discussion – an aspect of reality that everyone can agree with before trying to get to details. The belief very much seems to precede details. Active information seekers have difficulty explaining them, and passive information takers generally do not bother to make the attempt to explain them. Yet, everyone agreed with each other. When this topic was brought up by one member, it would be met with enthusiastic nods, and “yes!”

Bipartisanship is also a strong theme emerging from the focus groups. Like the coverage, this was not backed up by policy related concerns. Rarely was policy mentioned at all, and never in association with a stated desire for bipartisanship. In fact, bipartisanship or a desire for parties to “just get along” was most often paired with a direct statement of not knowing the details or being information deficient.

Mark: Too bad, journalism ethics were mentioned before and you talked about you know, what is the business of journalism, is it to inform or is it to make money. And I don't think we know the answer to that
anymore, I mean, ah, maybe we did 30 - 40 years ago or at least thought we did, I don't know.

**Gunther:** People don’t want to be informed. People want to be told they’re right.

**Steven:** *(In agreement)* No.

**Gunther:** “I watch Fox News because I agree with everything they say”, right? “I watch MSNBC because I can nod my head the whole time, I don’t want to be informed I want to be told I’m right”, and so, I am going to cater to that.

In the post-discussion questionnaire, many respondents declined to identify themselves with a political party or a political ideology, like “liberal” or “conservative.” Those who did often felt the need to clarify that identification, for example: 44-year-old Stephanie in the bible study group answered, “Not really – I lean more to the Democratic Party, but I am largely independent.” There were a few participants who indicated a change in their political affiliation recently, all former self-identified Republicans.

Active information seekers generally seemed to share this value, though they expressed it in a particular way. They reported habits of deliberately making a point to seek out partisan sources of information that they did not agree with in order to “challenge” their world view. Here is part of the discussion as it happened amongst the teachers:

**David:** I like listening to all kinds of different peoples speak ah...it's I think, sometimes it's really informative. If you read an article, I always go down and read the comments of the articles because I am fascinated on how supposed, you know, just everyday people who had just read that same article I read what they're saying about the article and you can see [the] political fault lines develop and, you know, who is making the more educated response to that article than you know respondent 17, versus respondent 8, and it is kind of fun.
Steven: Very old school this, I want to know more than the average American knows, so going and getting an expert’s opinion at least.... I want to know what the experts know so I’ll Google to see who I just read. What’s this guy’s background or what’s this woman’s background, are they more conservative or are they more liberal, what did they publish and so, I want to know what they’re, what point of view are they coming from and ah, this might be their background, I want to hear from it, I don’t want to just be told what I believe, I want to be told multiple sides. That’s just my prosecutors’ background.

And so then I can, formulate I think is a better overview of what’s going on, so, part of what I like from NPR is they often hear from both sides coming in. But, it can’t, not always so that’s why I get my own resources of information. Christian Science Monitor, I have looked to the New York Times, and then if I don’t know the author I would Google the author and find out and so I can say, “Okay this is the sort of view I am getting.”

If I can’t, obviously sometimes it’s clear that “ok this is liberal” and “okay it’s conservative.” But if I don’t know and this is going to be watched then okay, let me just find out who this is.

Again, Steven is stating something that nobody else reports doing - most participants simply report watching FOX News if they agree more with MSNBC (though no participant reports doing this in the opposite direction). Given the results of the frame analysis contained in this chapter, it’s unclear what this habit of seeking out opposing information sources really achieves, at least in the case of television. Any extra information participants had related to specific details on what caused the crisis, what impact it had, and what options there were to fix it came largely from documentaries, books, and investigative journalism specials.

In the peer discussion groups, bipartisanship and the discomfort with being partisanship are, on their surface, ways to promote civility and cooperation. However, there is a deeper relationship with levels of held information and how deeply that information is
understood. Non-identification with a particular political party could be an entirely rational decision if a person decides that neither party actually represents their interests. But, how could these participants actually discern who would or would not be acting in their interests when they aren’t able to remember or articulate a single piece of policy? When policy is unknown the path of least resistance, both intellectually and socially, is to commit the fallacy of the golden mean and assume that the solution must lie somewhere in a compromise between two unknown policy positions.

The strategy-game frame and the belief in a dysfunctional government share two key ideological articulations. The first is linking the financial crisis to the behavior and responsibility of politicians, and the second is the elevation of political bipartisanship to a moral good. The dominance of the strategy-game frame in news coverage means partisan fights in the legislature are more easily interpreted as unnecessarily uncivil and merely the result of personal career ambitions of individual politicians by those that rely on the news for their information. This cynicism does not necessarily originate from the news (though it might), but when the participants do get exposed to current events coverage they are unlikely to be challenged in their view and more likely to be viewing a story that echoes back that same perspective.

**Gary:** To phrase in another way it mean, I don't see the end of the tunnel.

**Terry:** Yeah. At all, that one or...

**Gary:** And that's why we've downsized because of at the end of the day what I have control over is my own household and I, to the best of my knowledge, just do the best as I can and hope that it's not going to be affected by everything else, that's what [Richard] said.

**Theresa:** Yeah, I mean, we're taking care of our family and our kid and their kids and that's our life.

**Richard:** Yeah, during the recession.
Gary: Yeah, and it is but with that said if we can, you know, with our jobs or for our church, do something for the world or do some that makes a change then you know, obviously we're open to that but our priorities are our homes.

Critically, this cynicism did not motivate any participants to either seek more information or get more involved with the political realm. Quite the opposite, many participants reported that in the last few years, they had decided to pull away from politics.

Information Seeking Practices

Cultural hegemony is a process of continual consent built through a combination of ideology and practices, and there were a few ways that participants gave evidence to the practices which ultimately resulted in their personal information environments.

There were two ways that participants related to available information. Most were passive information takers. In their questionnaires they listed few sources of information, and those they listed were easily accessible. Typically these were standard television news shows, or local papers. In conversation, these participants had a difficult time justifying or explaining their reasoning for including items on the discussion list, or for why they felt an item should be ranked a certain way.

The second type of relating to information was displayed by what I have termed “active information seekers.” These participants were much rarer. There was never more than one in any peer group, and two peer groups (the book club and the rock climbers) did not have any active information seekers at all. These active information seekers listed many sources of information, some easy to access and others that took more deliberate activity to access and process. These active information seekers stood out in conversation, as they had a significantly easier time arguing for their listed items and their rankings. Interestingly, though it was often clear that these participants had novel information in relation to the rest of their group, the group often had a difficult time taking up their arguments or points. When a piece
of information was truly new, or required a grasp of knowledge that the group did not share, conversation often drifted away from the point that the active information seeker was trying to make.

This tendency suggests two things. The first is that the role of information - both quantity and type - may play a significant role in the formulation of ideological understanding for the individual. The second is that information environments may have a significant impact on how social groups are able to form collective ideological understandings. Individuals had a very difficult time introducing new information into the conversation in a meaningful way – meaning that simply relying on social contacts to “fill out” the information environment left barren by the media may be wishful thinking for those concerned about the level of general public knowledge.

SUMMARY

Strategy Game Frame and the Belief in Dysfunctional Government

The strategy-game frame, by its very nature, highlights the personal interests of politicians. To choose a strategy-game frame is to choose to tell a story about legislative battles rather than legislation and to tell a story about the president’s leadership style rather than tell us where the president is leading us to. Those stories of the financial crisis told through a strategy-game frame were high on information about the political movements within the legislature, but very low on information about the crisis; what caused it, what will happen as a result, and who may be to blame. Surprisingly, they are even lower on information about related policy; policy to fix the crisis, policy to prevent a new crisis from happening again, or policy to help those impacted by the recession.

While the movements of politicians were put forward in these news stories as important – they are the focus of the coverage after all - they are not portrayed as doing “good work.” The legislative process is instead implied to be inefficient and unnecessarily partisan. The “solution” that comes out of this logic process is then legislative cooperation and bipartisanship. While cooperation is certainly nice, cooperation as an end goal without regard to policy outcome is facile.

This frame seems to be reflected in the peer group discussions. Participants believed, consistently and fervently, that the current government was dysfunctional and that politicians
were self-serving and out-of-touch. Arguments can easily be made that this is the case, and in specific ways. However, the vast majority of participants could not make such an argument nor give any specifics. They did not know where the dysfunction occurred. They could not indicate, even when prompted, whether this dysfunction was occurring in the congress, or the White House, or in the legislative process of committee sponsorship, or any other place. Additionally, participants could not point to any specifics as to the actual damage that this dysfunction caused, though at least three groups put it forward as a cause of the crisis itself. These groups held a clear shared image of a culpable, ineffective government system. The image was enthusiastically agreed to by all or most members of a group, and even the slightest signaling in conversation would bring the rest of the group to a shared understanding. Yet, every time, this image fell apart upon further probing.

The belief in a dysfunctional government was a clearly formed cultural reference point that had not been built by the participants themselves. This was a received concept. Participants could not retrace their logic because it was clear that they had never traced it in the first place. It is not a surprise that participants’ understanding of national politics around an international event would be largely a received one. This region of the country is over 1,600 miles from Washington, DC. No participant had ever run for an office, or known anybody who had. There was no place where they could expect to gain first-hand experience. However, it was surprising that this belief in a dysfunctional government was so firmly believed with such little skepticism or specifics. Moreover, this belief was so thinly centered that it could be applied to nearly any other belief. Any outcome in policy could be attributed to a dysfunctional government, whether it was a failure to prosecute the actors behind the financial crisis or the failure to lower taxes on billionaires in an effort to increase their ability to invest in new business.

Further, participants’ belief in a dysfunctional government seemed to inoculate participants from the desire to seek out more specific information. The “answer” to the questions “why did this happen” and “why is it so bad for us” was simply that politicians are too partisan and refuse to cooperate with one-another. What they would cooperate on was a question left unasked.

The association of the belief in dysfunctional government with statements about withdrawing from civic participation seems to support the findings of Capella and Jamieson
(1997) who argued the strategy-game frame promotes cynicism and a withdrawal of the many citizens from politics. The participants and the strategy-game frame ultimately utilized the same suite of framing elements: self-interested politicians, ineffective legislature, and a mandate for bipartisanship. Additionally, an information climate starved of policy discussion left participants with little more than ungrounded imagery and few actual points of fact to discuss. This combined into a collective discussion frame of the belief in a dysfunctional government which shares the exact frame elements of the strategy-game frame. Moreover, these discussions were nearly effortless. There were few points of disagreement within the group. While this could be attributed to the fact that these groups were all self-selected collections of friends, when you look at the content of the discussions one could mix individuals in any direction between all other groups and arrive at this same frame. Instead, this agreeableness appears to be, in part, a function of having so little information on hand that the conversation simply alights on vague, shared imagery. Again, Cappella and Jamieson’s (1997a) thesis and findings predict this result:

> Over time, for some, cynicism about people (they’re all crooks) and positions (poll-driven pandering) becomes not simply a node but a superordinate node with all other political information subordinated to it. The node is highly accessible, frequently and recently activated, and carries a negative affective tag” (p.167-168)

**Agency Denied**

The peer discussion groups expressed deep dissatisfaction with politics and political leaders. It would be tempting to see this as evidence for a counter-hegemony, or at least a counter-ideology, forming in everyday discourse. However, if we examine these beliefs against the elements of the collective action frame we can see how this is probably not the case. As introduced in the beginning of this study, Gamson presented three crucial elements to a functioning collective action frame – that is, frames that are “action oriented sets of beliefs and meanings that inspire and legitimate social movement activities and campaigns” (Benford & Snow 2000, p.613). The crucial elements of this frame are injustice, agency, and identity.
A sense of injustice is defined as a sense of “moral indignation” which is “laden with emotion.” Defined this way, injustice was heavily present within the strategy-game framing of the financial crisis and within the group discussions. Key to Gamson’s “injustice” element is that human actors bear at least some of the responsibility for suffering. For example: losing a home to an earthquake may be unfair, but it is not unjust – as this implies a human wrongdoing. The financial crisis strategy-game frames provide a variety of human actors to assign responsibility for the suffering of the recession. Such indignation was even expressed by the journalists and anchors themselves. Even though much of the visual and aural elements of expressing frustration and anger are lost, the language in these news stories is often more than enough to pick up the sense of exasperation that anchors and guests were expressing – the outburst evident by Anderson Cooper in the examples above was a common sight in the samples. The discussion groups were also demonstrative in their sense of injustice.

However, it is important that in both cases the targets of the moral indignation are not the investment banks, or the mortgage-lending industry, or the credit-rating industry. Instead the target of this indignation was the government, particularly individual politicians. Even though the belief appeared to be largely ungrounded in facts, participants were openly angry at their government, and had very little patience for politicians they perceived to be not cooperating or for losing themselves in partisan fights. As citizens, they expressed a feeling of betrayal. The injustice being done was less about the crisis and recession during these moments of discussion, but that the government entrusted with the care of the country was indifferent to their suffering. Politicians were more focused on their personal careers than in “fixing the problem.” However, the sense of injustice without the specifics on the type and severity of harm is a poorly armed revolution. Participants were angry, but not entirely sure at whom, or why – and they could not fully articulate the injustice that had been done to them. They relied entirely on inspiring a shared image with their peers – an image that was equally fuzzy for everyone.

As mentioned in the introduction, politics and policy did have a direct hand in deregulating the banking industry, which allowed investment institutions to over-leverage themselves and expose themselves to very high financial risk (The Financial Crisis Inquiry Report 2011; Murphy 2015). However, in the strategy-game frame of the financial crisis this is not the crime that politicians committed. Instead, politicians become villains because they
are self-interested and partisan. All legislative moves after the crisis are interpreted as manipulative power grabs, while relevant legislative moves that created the climate which enabled the crisis are never mentioned.

The next crucial element of a collective action frame is agency, which is to say “the consciousness that it is possible to alter conditions or policies through collective action” (Gamson 1992, p.7). In media frames this would appear as indications that the audience, or at least some part of the audience, would be able to have an impact on their own social-political world. The role of the audience here also addresses the third element of the collective action frame, identity: who are the “we” who will move to amend the injustice?

In the case of the strategy-game frame, the audience appears in two forms, as the taxpayer, and as the American People. As the taxpayer, the power of the audience is largely transactional. By dutifully paying their taxes, they hold their government to a certain level of responsibility. However, this responsibility is narrowly defined. There is no call to spend the money in any specific way, perhaps in prosecuting major players in the crisis, or perhaps in creating a program to help homeowners restructure their debt. Instead the frame demands only that the money not be “wasted.” Given that there is no discussion of policy or the relative effectiveness per dollar spent, “not wasting” money seems to boil down to simply not spending it at all. The audience is called upon to be outraged at large numbers of “their” money being spent regardless of how it is being spent or how it might actually help them.

As “The American People,” the audience functions in a very similar manner. This is less transactional, as the concern is less about money when “The American People” are invoked, and more moral and emotional. “The American People” deserve a functioning government, a bipartisan government, and they deserve a strong leader.

While the taxpayer and “The American People” seem to “deserve” quite a bit in the strategy-game frame, they have little real agency. There is no room for collective action of any kind, only the feeling of betrayal and outrage when politicians fail to hold up to the requirements of being bipartisan and strong leadership. Even when the coverage is about actual collective action movements, as is the case with the Tea Party movement and Occupy Wall Street, the actions of these movements are re-framed into the strategic movements of particular politicians, rather than the focus turning to the impact the movement may have directly.
Agency, the belief that their own collective actions could address the injustice, was not at all associated in conversations about dysfunctional government. Instead, participants expressed feelings of hopelessness when the topic came up. As shown earlier, Gary, Theresa, and Richard explain how their belief in a dysfunctional government has prompted them to withdraw even further from civic life. They felt their responsibility lies with their own survival and the maintenance of their home.

The third element of a collective action frame, identity, fared similarly in the peer discussion groups. The sense of a “we” that is in opposition to some different “they,” was easily marked out in the dysfunctional government theme. They mirrored the same identity dichotomy put forward by the strategy game frame news stories. The citizens, “The American People,” are owed the good-faith work of their politicians to better their lives and to protect them from the worst ravages of the economy. However, the self-interested and out-of-touch politicians are more focused upon their own careers, and the citizens are thus betrayed. The “we,” in this case, the citizens, are formed more by their relationship to the dysfunctional government than they are to each other. The “we” is not a point of power that many citizens can form around. Instead each person bound through mutual responsibility to the government via individualized contracts.

A Displaced Sense of Injustice

Williams (1977) pointed out that because cultural hegemony is always in flux, there will always be some combination of emergent and residual cultural practices. Emergent practices are those that arise out of the current contradictions of society, and residual practices are those that exist from the previous or existing system of consent. The strategy-game frame can be understood both as arising out of a residual practice, and a residual practice in its own right. Previous research shows how this frame is a result of the orientation of journalism towards the cataloguing of politics and politicians which results in certain stories being told in a certain way.

Emergent and residual practices can have a dominant, alternative, or oppositional orientation to the hegemonic system (Williams 1977). The results in this chapter show that in the context of the strategy-game framing of the financial processes, this practice is decidedly dominant in that it serves to reinforce the status quo. When the financial crisis is narrated
through a strategy-game frame a crisis of the economic system becomes a crisis of the political and government systems. This deflection of attention is, at least in part, the result of the fact that the practices of journalism as a profession and an industry have lent themselves to being a watch-dog of politics in service to voters. Journalism as a capitalist venture is simply not attuned to be a watch-dog of most capitalist activity, particularly those activities that are deemed legal and normal. This combines with the pressure of a 24-hour news cycle and the demands of advertisers for a compact series of high-pressure news moments rather than in-depth investigations.

Strategy-game frame is a reflexive, cheap frame that fits the requirements of daily journalist work and does not demand that journalism turn its attention to unfamiliar targets. This framing is an ideological process which allows the financial practices which caused the crisis to remain obscured and the public spotlight is turned instead onto the personal motivations of individual politicians and their election activities.

This attention to the government at a time of market volatility and the failure of the capitalist system to provide material security for the majority is very much in keeping with a neoliberal capitalist cultural hegemony. Neoliberal hegemony has consistently sought to repurpose the role of the state into the maintenance of stable market conditions (Patomäki 2009; Peck 2010; Crouch 2011; Harvey 2005). The articulations created by this activity result in the economy being reduced to the movements of the stock market, viewers become voters, and the activity of legislation and politicians become the displays of individual politician’s ambitions and personality.

The impact of the strategy-game frame on the information environment for potential viewers of television news is it becomes over-stuffed with minutia regarding the daily statements and motivations of politicians but remains devoid of details on policy and the potential impacts of that policy. Strategy-game frame also starves the information environment of important details regarding the real causes of the financial crisis. Ultimately, the strategy-game frame is so good at giving information on the personal career ambitions and needs of politicians that it leaves out all discussion of the dependence of the economy on the practices of private business, the role of the viewer in the economy as workers, the concept of viewers as active citizens, or the purpose of politics as policy.
This process of strategy-game framing a crisis of capitalism resulting in an ideological understanding of the failure of markets as a failure of government and an information environment bereft of knowledge that might indicate otherwise. This process could be understood as a hegemonic process of displacement (Therborn 1983). Therborn demonstrated that class antagonisms have historically often been projected onto other social characteristics—typically along lines of race, professional rank, ethnicity, or other social stratifications. In this case the strategy-game frame supports a neoliberal understanding of the state as responsible for maintaining ultimate health of the markets, and thereby displaces enough of the anger and dissatisfaction resulting from the crisis onto the government as an institution. The peer discussion groups were openly angry about the financial crisis and deeply dissatisfied with their precarious condition in the economy, and yet much of this anger was directed at politicians and electoral politics.

This then appeared to lead many of them to Therborn’s second method of preventing counter-hegemonies: submission. Feeling locked out of an opaque and distant political system, which participants understood as the responsible party, they withdrew even farther from political life and resolved to focus on their own personal survival in an economic system they believed to be forever inhospitable to their needs.
CHAPTER 4

THE HUMAN-IMPACT FRAME CLUSTER
Survivor Stories and Bootstraps

This next chapter describes not so much a single frame as an ideologically coherent cluster of frames. The frames identified are distinct and will be broken down individually, however they belong to a common ideological and thematic group. In its most basic sense, these frames all relate to each other in their focus upon “everyday” individuals and their reactions and responsibilities in relation to the crisis. Like the strategy-game frame discussed in the previous chapter, little to no blame for the financial crisis is attributed to any person or practice in particular. Instead, this cluster frames the financial crisis in terms of a natural disaster, and the causes of the crisis are rarely, if ever, discussed. The three distinct frames that form this conceptual cluster, which will be referred to as the human-impact cluster for simplicity, have been termed “survivor stories,” “bootstraps,” and “opportunity in disaster.” Each are an attempt to cover the average citizen’s experience of the fall-out of the financial crisis and each rely heavily on narratives and concepts of rugged individualism and the protestant virtues of “hard work, lifestyle austerity, and personal humility (McCortney & Engels 2003; Kalberg 2016; Kaelber 2016). This frame cluster works to make the financial crisis a project of the self, most particularly a project of self-empowerment. However, it will be detailed below how this is not an empowerment of the self to resist the current system but rather empowerment is defined as a chance to commit oneself more fully with the demands and practices of the current economic order (Artz & Murphy 2000; Kalberg 2016).

In the following chapter, the news frames survivor stories, bootstraps, and opportunity in disaster will be described and analyzed through the lens of cultural hegemony and their impact on the information climate. Next, the corresponding frames of personal responsibility and moral decay from the peer discussion groups will be discussed in regard to how they show elements of both hegemony and counter-hegemonies.
Survivor Stories

Some broadcasts stood out from the rest of the samples because they lacked common narrative elements. In these broadcasts, there were no villains or heroes. These stories had very little information pertaining to the economic nature of the crisis, including the usual inclusion of stock market activity or bank closures. While these broadcasts were about the financial crisis, they closely resembled the coverage of aftermath of a natural disaster like a tornado or an earthquake (Tierney et al. 2006; Fernando 2010; Houston et al. 2012). The frame shared by these broadcasts has been named the “survivor story” frame for the purposes of this chapter.

The survivor story frame is a frame that highlights the personal misfortune of the financial crisis and the recession faced by ostensibly everyday people. This frame, like the strategy-game frame, is like those that have been found in frame analyses on other topics. The reliance on individual stories, or episodic framing, has been long recognized in framing research (Iyengar 1991a; Behr & Iyengar 1985). Experimental evidence suggests that it can have an impact in audiences, lessening their broad understandings of political issues (Iyengar 1991a). The survival story is particularly similar to the “human-impact frame,” for which this frame cluster is named after, identified by Neuman et al. (1992). The human-impact frame “focuses on describing individuals and groups who are likely to be affected by an issue,” and while not “explicitly” expressing empathy or compassion, “did employ adjectives, personal vignettes, and visuals that might generate feelings of outrage, empathy, sympathy, or compassion from the audience” (Neuman et al. 1992, p.69; see also Cho & Gower 2006; An & Gower 2009).

The human-impact frame is a generic frame, however, and the aim of this study is to pay attention to the particularities of the coverage of the financial crisis. The survivor stories frame of the financial crisis has a distinctive narrative arc. This arc starts with a secure, often idyllic “before” which transitions to a harrowing “present,” and ends anxiously with a statement of “uncertain future.” The “before” is often told through an individual story and typically took the form of a stable job, a house, perhaps a retirement fund. The “now” is a stark contrast of misery; lost jobs, foreclosed homes, and children that cannot be put through
college. Unlike the other two frames in the bootstraps cluster described later, the survivor story rarely ends on a positive note and instead ends on a note of anxiety and uncertainty.

Here is a typical survival story from ABC News in late 2009, around the same time as the first protests of the politically conservative Tea-Party movement.

**ABC News**  
September 14, 2009  
“Where things stand; the reckoning”

BETSY STOCK (ABC NEWS)  
(Voiceover) When we first met Olimpia Rubino...

OLIMPIA RUBINO (UNEMPLOYED)  
This job fair is huge.

BETSY STOCK: (Voiceover) ...she had lost her job as an executive assistant at a pharmaceutical company and she was fearful.

OLIMPIA RUBINO: You worry what's going to be, will I be able to survive.

BETSY STOCK: (Voiceover) Today, one year later, she is one of 15 million Americans still looking for full-time work.

OLIMPIA RUBINO: See the jobs I posted for.

BETSY STOCK: (Voiceover) She's applied for hundreds of office jobs. But the only offers have paid less than what she gets on unemployment.

(Off-camera) You were worried, will I be able to survive? So what's the answer to that?

OLIMPIA RUBINO: Well what's the answer to that? The answer is, you
can survive. You can do things.

BETSY STOCK (Voiceover): She gets by mostly on unemployment. Vacations, even discount theater tickets are out.

OLIMPIA RUBINO: Now I'm realizing that I was very well paid.

BETSY STOCK: And she fights the blues by volunteering at a local nursing home.

BETSY STOCK: (Off-camera) So do you enjoy it when this lady comes to visit?

RESIDENT (NURSING HOME): It's wonderful.

BETSY STOCK: (Voiceover) Olimpia now hopes her volunteer job becomes a paying one.

OLIMPIA RUBINO: I didn't think I'd get this much out of it. They see you their eyes light up. It's very, very good. I wouldn't mind working in a place like this.
In this case, the “before” part of the survivor story frame is not at the beginning of the story, but you can see it in the included statement of Rubino, “Now I’m realizing I was very well paid.” The story moves on to a second “survivor;”

BETSY STOCK (ABC NEWS): And then there’s Jason Poles who considers himself one of the lucky ones. After more than a year of life as a stay-at-home dad, he’s found a new job in banking, but it pays $50,000 less than his old one.

JASON POLES: One thing that we learned through what happened was, we can live with a lot less and still be happy.

The story ends with the characteristic down-note of the survivor story frame, “a difficult lesson. One year later, Americans are navigating the job market with a combination of resilience and despair.” This is typical for the survivor story frame, which do not end with a sense of hope and instead focus on anxiety. In this next case, a story from NBC Nightly News in late 2011, the focus of the frame is on a group of homeowners.

**NBC Nightly News**
September 16th, 2011
“Number of home foreclosures filings rises in August”

(Voiceover): Now to the other debt burden hitting home. The number of home foreclosure filings in this country soared more than 30 percent in August. That means a lot more people are saying goodbye to what they thought was their piece of the American dream. NBC's Kerry Sanders reports on one of the hardest hit parts of the country, Florida.

Notice here how the plight of foreclosures is largely emotional. While the statistic of 30 percent rise in foreclosures for the country implies a broad perspective, there is no discussion of what causes the foreclosures in a structural way, what Iyengar (1991) would describe as a thematic frame. Nor is there any discussion of potential consequences from this sudden rise in
foreclosures for families or for the broader economy. Finally, there is no discussion about potential solutions to the foreclosure crisis on a policy level. The consequences of this narrative myopia towards emotional suffering become very clear in this particular story:

SANDERS: These are the foreclosure files in Miami-Dade County, more than 100,000 sterile documents, each with a sad story of a lost dream. And then there are the officers who deliver these documents who say they're increasingly sympathetic. This is becoming so routine in our country.

DEPUTY GORDON: Most people, you know, they've lost their jobs, and, you know, they--you know, that's the problem. You know, they can't find work. So can't find work, you can't pay your bills.

SANDERS: Rick and Teri Fisher...

Mr. RICK FISHER: I just hope things work out.

SANDERS: ...say holding off a foreclosure can be maddening. They thought the bank awarded them a loan modification only to find out another division of the bank is moving forward with the foreclosure anyway.

Ms. TERI FISHER (Homeowner in Foreclosure): I send the paperwork but you don't hear from them. So I'm phone calling and phone calling and then you get someone different and you, again get different stories.

The refusal of the banks to work with people trying to avoid foreclosure, which means the seizing of property by the bank that can now benefit from its re-sale, is illegal. In spite of this, the practice became widespread during the great recession, and eventually became a point of lawsuits\(^1\). However, in the above story, these journalists uncovered this important story, and do not appear to have followed it up. Instead, the difficulty of contacting the bank attempting to foreclose upon the Fishers’ home was left unexamined and treated as dramatic backdrop to the focus of the frame: the dramatic suffering of these individuals.

The defining feature of this frame is the narrative arc of an individual or small group of individuals moving from fiscally “fine” to “destitute,” then ending in uncertainty. The financial crisis fades to the background and remains largely unexamined. There is one other characteristic of the survivor stories frame which is a tendency to detail these individual victims’ moral qualities, particularly in regard to how they manage their financial life. Below is a piece that follows the survivor story frame, aired on ABC News a full year after the initial break-out of the financial crisis. The issue at hand is an interesting one: credit card companies are lowering credit limits not based on repayment schedules or income levels, but based upon whether a customer shops at high-end retail places or low-end retail places. Prior to the following clip, the story is placed within the subject of the recession by the anchors who introduce the issue as a way to protect your finances and credit scores during the “uncertain economy,” and point out that a bad credit score can hurt your chances of being hired for a new job if you find yourself laid-off.

**ABC News**

February 3rd, 2009

“GMA Gets Answers; Protecting Your Credit Limit”

ROBIN ROBERTS (ABC NEWS) (Voiceover): Yes, now to “GMA Gets Answers,” and this morning, important information about your credit rating. You could be hurting it without even knowing about it, even if you

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pay your bills on time. At issue, where you shop. And Chris, as always, watching your money for you.

Notice how the credit card companies, which are generally very large banks, recede to the background of the story: it is the audience, “you,” who may be hurting “your” credit limit. Again, this story is episodic and uses the story of one victim (survivor) to explore the issue.

CHRIS CUOMO (ABC NEWS)
(Voiceover) At just 29 years old, Kevin Johnson is the type of customer most credit card companies would want.

KEVIN JOHNSON (CREDIT CARD CUSTOMER)
Hi, Quentin, this is Kevin Johnson with Johnson Media.

CHRIS CUOMO (Voiceover): The CEO of a PR firm in downtown Atlanta, he owns his own home and has what most experts consider a stellar credit score, a 764.

KEVIN JOHNSON: My dad worked in a credit industry, and so talking about finances was a common thing in our household.

CHRIS CUOMO (Voiceover): Johnson says his father taught him to manage credit wisely, so two years ago he jumped at the chance to get an American Express Blue credit card.

KEVIN JOHNSON: They have a wonderful rewards program where I can get a lot for my money.

CHRIS CUOMO (Voiceover): He says he never paid late. Never went over his limit and rarely carried much of a balance. But in October, while he was on his honeymoon, American Express sent Johnson this letter, drastically reducing his credit line by $7,000.

The reason for this reduction in credit limit was Mr. Johnson had bought something at a store that was located in a poor neighborhood of Atlanta, Georgia. The piece goes through great pains to describe Mr. Johnson as someone who is financially savvy – a “stellar” credit score, with a background that taught him to “manage credit wisely.” On one hand, holding up a clear case highlights the unfairness of what happened to Mr. Johnson. It is easy to discern that his reduction in credit limit is due exclusively to his innocent shopping patterns. On the other hand,
if this practice is to be considered somehow unfair, it would be just as unfair if it happened to somebody who also has the occasional missed payment on their credit card. It would also be unfair if the person who shopped at the same store and similarly lost the credit limit was not as “wise” in managing their credit because they did not have a father who worked in the credit industry. The survivor story frame often puts an inordinate amount of time into the construction of the “good victim:” people who clearly did “everything right,” even when it was relevant to their fortune or misfortune.

In the end, the survivor story frame offers just that, a story. There is little useful information beyond the knowledge that you may not be alone if you are also suffering from job loss or a foreclosure. These stories do not provide information or examples of where to go if someone finds themselves in foreclosure or without a job, as the financial crisis is treated as a natural event which must be endured (Houston et al. 2012). The “Protecting Your Credit Limit” ABC News story, which comes very close to actually breaking the frame and assigning blame, instead ends with this rather dismal, defeatist piece of advice.

ROBIN ROBERTS (ABC NEWS)
(Off-camera) So, should we pay attention if we were using our credit card at a gas station, discount store, things like that?

CHRIS CUOMO (ABC NEWS) Unfortunately, yes. Shouldn't have to. You should focus on paying your bill on time but now there are other factors.

In these survivor stories, the focus is placed on human suffering. However, blame is rarely placed and instead responsibility is thrust back upon everyday individuals to solve problems caused by a global economic crisis. Further, in order to emphasize the suffering, these frames tended to take pains to construct victims which were morally “good,” and had no questionable actions or characteristics which could be attached to them. As mentioned earlier, this creates a double-edged sword. Victims who are uncomplicated will (likely) engender the most predictable responses of sympathy or empathy. On the other hand, by only seeing images and hearing stories of victims who have “done nothing wrong,” those who may have been less than financially “virtuous” – those who may have missed the occasional payment on their bills or
took on too much debt – will not find themselves represented. This construction of undeserving and deserving victims of financial destitution is echoed in the peer group discussions, and its impact on how they understand the financial crisis and recession will be discussed later in the chapter.

The broader ideological implications of the survivor stories frame will be discussed later in this chapter. In the next section, the second frame in the human-interest cluster will be discussed: the bootstraps frame.

**The Bootstraps Frame**

The up-beat sister frame to survivor stories is the “bootstraps” frame. This frame is fundamentally about personal success in times of personal difficulty. Like survivor stories, the bootstraps frame is framed episodically through a single individual, a small group, or the presentation of a rapid succession of individuals. This frame has an inspirational tone and relies on framing devices that parallel self-help books and motivational speakers, which encourage empowerment through individual positivity (Grodin 1991; Woodstock 2005; Cherry 2008). The narrative arc typically starts with a person who has “lost everything” due to the crisis, however this person “did not lose hope,” and persevered. Next the individual finds themselves in a new situation, whether it’s a new job, or living in a new way, and thus “rebuilding” and returning to successful lives. The subjects of these frames often insist that they are “happier now” than before the crisis because they have learned important moral lessons of simplicity, humility, or gratitude.

This story from late January 2009, comes at the height of job layoffs and deep recession immediately following the initial crisis of late 2008.

**ABC News**
January 26th, 2009
“Recession Rescue; Adapting to Tough Economy”

ROBIN ROBERTS (ABC NEWS)

(Voiceover) Greg Perry’s fall sounds like something out of the Great Depression. Once a highly-paid mortgage banker, he got laid off. Now he
shines shoes. For Greg, a former tank commander in Operation Desert Storm, it was...

GREG PERRY (SHOE SHINER)
Shock, dismay, what am I gonna do now?

ROBIN ROBERTS (Voiceover): He's discovered a life with less stress. He's grown the shoe shine business from three stands to six. And he's learned a lesson.

GREG PERRY: You don't stop. Depression, you know, filters in and can take, can get the best of you. I just say, just continue to take, put one step in front of the other and believe.

Here you can see the full bootstraps frame. The subject is laid off from his highly-paid, prestigious job, but through his own actions alone managed to build a new business that is now thriving. In the meantime, he has learned an important moral lesson to “put one step in front of the other and believe.” The power of the individual to change their circumstances is the critical piece to the bootstraps frame, be it through “hard work” or some version of emotional positivity. The same newscast continues on to another couple:

ROBIN ROBERTS (ABC NEWS)
(Voiceover) For Michael Arcus and his wife Norma, a similar fall. While they kept their jobs, they lost their 4,500 square foot dream house to foreclosure and now live in what was a storage room in their office.

MICHAEL ARCUS (LIVING IN OFFICE)
The house that we used to live in, the closet was about this big. You know, I had tears and I've gone through all the emotion and the anger and everything else. It's just a house. Where do I have my socks? I think I
have them over here. Something that we haven't had to do for better than 25 years is go to a Laundromat. Now we're doing it again.

ROBIN ROBERTS (Voiceover): For showers, they joined an athletic club where Michael has managed to lose 30 pounds. For food...

MICHAEL ARCUS: Microwaves, microwave dinners. It's, you know, good enough for us. We've got a roof over our head.

ROBIN ROBERTS (Voiceover): The message?

MICHAEL ARCUS: I'm nobody, and if I can bounce back from this and just say, you know what, dust yourself off, get back up, start doing whatever it is you do, and whatever you lost, start making it back.

This bootstraps frame does not end in complete victory for the Arcus family, they are still living out their own office. However, there is the same insistence that they are “bouncing back,” and are done mourning their loss.

The bootstraps frame often comes in the form of these sorts of episodic, personal examples. However, throughout the financial crisis and the recession, bootstraps frames also came in the form of advice given directly to the viewer, usually from a financial, “job-hunting” or employment expert. The narrative arc no longer exists in the form of a story with a traditional subject, but in a hypothetical scenario that the viewer is either experiencing or vulnerable to. Here is a story with advice offered to those who find themselves suddenly unemployed or underemployed (working fewer hours than you would like or at a job that is a lower skill level than you are qualified for):

ROBIN ROBERTS: All right. So, if you’re underemployed, what are some creative ways? What are some things you can do to make up for some money?
TORY JOHNSON: First, think about how you can do what you do now but for more people. So, for example, as long as you don't have a non-compete with your current employer, can you perform the same skills for somebody else, or even for private clients? Maybe if you are an accountant or a bookkeeper and you're really comfortable with tax prep software, now is really a good time to start advertising your willingness and availability to help people with their personal returns. And on ABCNEWS.com, we actually have a little bit of text to help you send out that email to get started.

TORY JOHNSON: A seamstress who's seen her hours cut at a dry cleaner still needs to make up the time someplace else, so she could create a flier and go to non-competing dry cleaners to offer her services on a freelance part-time basis. So the idea is to create a win/win for everybody, to help you recoup some of that money.

ROBIN ROBERTS: And also stepping outside of your comfort zone, if you will, outside of something that you normally do, saw this in Boston, what you saw with people, how do you go about doing that?

TORY JOHNSON: That's right. Registering for temp agencies is a really great way. At the Boston event, we had some temp firms that were there and I kept hearing them say to everybody that you can earn a paycheck while you're working on your career. There was one woman who's signing up to be a substitute teacher one day a week because her office has mandated a four hour workweek. Also looking at the help wanted ads every Sunday. You know, they're thinner than ever before. But even this Sunday, in my 'New York Times" there were 300 job postings.

...
(Off-camera) Very thin, very thin, but still over 300 jobs in here that are current, fresh, now, that employers are looking to hire for, many are part time.

The bootstraps frame insists that power lies with the person who is facing misfortune. If one finds themselves unemployed, they should simply embrace the “win/win” situation of freelancing their profession, or any profession, on a part-time basis. The audience is advised to step outside of their “comfort zone” to find their next opportunity. This piece reminds their national audience that there are a full 300 jobs listed “current, fresh jobs” in the New York Times. Here is another example, again from ABC News, about “5 Jobs you can get now.”

**ABC News**  
February 17th, 2009  
“5 jobs you can get now; Freelance & Part-Time Opportunities”

**TORY JOHNSON (ABC NEWS)**  
(Off-camera) Outside of the classroom, really fun thing I think are stadium staffers. Aramark, for example, the food services company has 10 staffing centers throughout the country. Right now they’re gearing up for two pretty specific things, one is 500 workers for the largest indoor rodeo in Houston, that's going to kick off next month, and the other is a thousand seasonal workers for Major League Baseball and the pay for those positions ranges from $7.50 to $18 an hour, again, depending on experience and location.

Stadium staffing is not typically well-paid or steady work, but the bootstraps frame is relentlessly optimistic and instead presents this seasonal minimum wage work as “fun.”

**TORY JOHNSON (ABC NEWS)**  
(Off-camera) Yes, an interesting area also. How about the valet parking attendants for health care facilities. There's a company, Health Care Parking Systems that focuses exclusively on that. They operate in 200 cities. I talked yesterday to the president of the company who said that
they're looking for 1,000 part-time workers right now and interestingly enough he said the job is 20% parking, but 80% hospitality and guest services, so that too cool for school jock isn't going to do as well as someone who has like a really pleasing personality, because of the environment that they're working in and the pay for that ranges from minimum wage to about $15 per hour plus tips, again, based on the shift, the location and the experience that you bring.

Those who might not conform to the these type of low-paid service positions’ need for “pleasing” personalities are disparaged. To be a “too cool for school jock” is to be somebody who does not put their own employment at the top of their personal priorities and thus are morally suspect. To reject service work because it requires maintaining a pleasant persona for customers is presented as a sort of arrogance.

TORY JOHNSON (ABC NEWS)
(Off-camera) Yeah, when you like the pet better than the owner, Fetch Pet Care is hiring 1,500 pet sitters throughout the country. They are operating in I think 37 states and you receive half the money that the client pays. So you don't have to line up the customers, but you get the money from the services you provide to the pets.

ROBIN ROBERTS (ABC NEWS)
(Off-camera) These are part-time positions giving us something to think about in the meantime, when you're looking for that full time job. Thank you Tory. Go to our website for more info. We'll be right back.

Hiring a pet-sitting service is a luxury at the best of times, and is normally required when the pet-owner has a job. This story is so dedicated to the understanding of the financial crisis as a personal misfortune that it presents a scenario that relies on a pre-crisis economy. There is no acknowledgement of the scale of the financial crisis or the widespread impact it would have in
the coming years (Robb 2013; Foster & Magdoff 2009). These advice-style bootstraps stories often look helpful and hopeful. However, they follow the same logic as the episodic bootstraps stories: the onus of survival lies in the ingenuity of the individual.

This frame also revolves around a moral command of personal humility in the face of adversity. In episodic bootstraps frame, the subjects are not “happier now” because their quality of life has improved. They are not more secure or have more opportunity for themselves or their families. They are “happier now” because they have found acceptance in their new less wealthy and more precarious situations. There is a similar concern in the advice-style bootstraps. Being “too cool for school” is a recipe for not finding a job. Precarious, minimum wage work is touted as “really fun” rather than financially secure or socially mobile.

Here is another bootstraps frame centered on a food bank in Portland, Oregon which shows just how important this moral element of personal virtue is to the bootstraps frame. Individuals and families who use the food bank are required to volunteer for the food bank in return, as well as take a home finances class.

COWAN: Barry and his wife, Suzanne, run Birch Community Services. Their goal is to help the working poor. But while the food and the clothes are all free, there's still a price to pay.

Ms. SUZANNE BIRCH: People step up or step out, it's that simple.

COWAN: That means no free lunch. To shop here, families pay $50 a month for a membership, sort of like Costco. They have to volunteer in the warehouse twice a month.

Unidentified Man #2: And let's dive right into it.

COWAN: And they have homework. Families are required to attend at least one home finance class as well.
The story goes on to show users of the food bank describing the relief that the food bank has provided to them at the advent of a job loss or reduction in work hours. Many individuals and families turned to food banks across the nation during the great recession, and this story could have been told at any one of them. However, the story is done on this particular food bank because of its requirement of users to “step-up” and “take-control of their situations.” The story becomes not one of shared abundance (food banks are generally stocked with excess food from retail outlets that would otherwise be discarded), or a story of charity (many other items are also donated). The story of the Portland food bank is of interest to NBC because it is framed as a success story. One that is mirrored by the personal story of the food bank owner:

Ms. JOHNSON: It's stepping up and taking accountability and saying, ‘OK, I need help, but I'm not going to just take. I want to give.'

COWAN: And there are 600 other families just like them, getting a hand up, not a handout. It is a remarkable story of success, made even more remarkable by the fact that it was born of personal failure.

Mr. BIRCH: When I was 40, I lost everything I had. I was actually eating out of a dumpster.

COWAN: Years of alcoholism and gambling had taken their toll. A handout wouldn't have helped, accountability did. And a business model was born.

Mr. BIRCH: Bless you.

This program is probably 90 percent about people and 10 percent about food. And most of the other programs are the reverse.

COWAN: It's not for everybody. Tough love hurts sometimes but it can't be quite as tough as the times. Lee Cowan, NBC News, Portland.
This “accountability” model, born out of a personal experience of alcoholism and gambling, is presented here as a parallel to the users’ current situation of the food bank. There are legitimate discussions about the role of society and the power of the individual in the case of personal addictions, and Mr. Birch’s experiences around these issues are legitimate. However, this is a curious comparison to someone who lost their job due to the fallout of the practices of multinational financial institutions which accumulated into an international crisis. But, true to the bootstraps frame narrative, the morality play of a fall coming before a lesson learned is framed as the real story. As a logical result, it is decided that these laid off families require a “tough love” of finance classes and unpaid volunteer work.

It is not only the unemployed or the foreclosed upon who get the bootstraps treatment, in this CBS Evening News story, at the height of the original crisis, small businesses are the subject focus.

**CBS Evening News**
October 14, 2008
“Dollars and Sense; Where to find capital in the current market”

SANDRA HUGHES reporting:
Opening a new business in these tough economic times is anything but child’s play, a fact well known to the new owners of this indoor playground in Studio City, California.

Ms. JULIET BOYDSTUN (Small Business Owner): We believe in our business and choose to believe that kids are the last things parents stop spending money on.

HUGHES: They couldn't count on a conventional bank loan, so they looked for money elsewhere.

Here is the same narrative arc. The times are “tough,” and a small business perseveres through persistence.
Ms. ARISTI CONTOS (Small Business Owner): When I got that phone call and they said, you know, 'You've been approved,' I called my family members immediately and said, 'We got it.' Tomorrow night we have live music.

HUGHES: Aristi Contos and her family got $1.7 million in an SBA loan from Excel Bank to expand the restaurants they've owned for 45 years. It was a welcome surprise after they'd been turned down by their longtime bank despite good credit.

Ms. CONTOS: We have to be as risk taking as we've always been as small business owners and search for those loans, expand as much as possible, because this is actually our time to shine.

HUGHES: In spite of the stormy financial outlook, well qualified and tenacious businesses can find the money they need to flourish. Sandra Hughes, CBS News, Studio City, California.

Thus in the end, despite the actual reality of small businesses (and medium and large sized businesses) closing everywhere due to losing their access to credit in a catastrophically locked up system (Financial Crisis Inquiry Report 2011), the journalist blithely asserts that “well qualified and tenacious businesses can find the money they need to flourish.”

The bootstraps frame ultimately ties survival in a difficult economic landscape to personal virtue. Those who succeed are those who are able to work hard enough, to humble themselves to ever-more precarious employment conditions, and those who are able to emotionally accept their losses. The crisis itself largely falls out of the frame, and narrative attention is drawn away from the causes of the crisis and becomes naturalized. The potential impact of this is discussed later in the chapter. First is an introduction of the third and final member of the bootstraps frame cluster: opportunity in disaster.
Opportunity in Disaster

The “opportunity in disaster frame,” like bootstraps, starts from a place of despair and disaster, but frames the crisis as an opportunity to get ahead financially. The point of the opportunity in disaster frame is just that; you can get a “great deal” and there are opportunities to take advantage of thanks to the crisis. These opportunities are usually major consumer products, particularly houses.

ABC News
February 4th, 2009
“$6,900 Home?; Home Sales Increase as Prices Drop”

DIANE SAWYER (ABC NEWS)
(Off-camera) And now, we wanna bring you up to date on housing in America, a perspective across the nation. Word this morning that Americans have begun to buy houses again for the first time since last summer. It’s a surge. And by way of comparison, when the market was completely healthy three years ago, it took just three months to sell a home. And now, it is taking on average about five months to sell a home. And what about the price? It has come down. A year ago, the average price of a home in America, $207,000. Today, $175,000. But that’s the average price, which means a lot of prices out there are a whole lot lower. In fact, in some cases, so low, it costs you less than a car, as consumer correspondent Elisabeth Leamy found out.

ELISABETH LEAMY (ABC NEWS)
(Voiceover) An amazing 20% of the homes listed for sale on real estate website Zillow.com are priced at less than $100,000 right now.
AMY BOHUTINSKY (ZILLOW WEBSITE)
Buyers are really in the driver's seat to negotiate now.

ELISABETH LEAMY (Voiceover): You can now get a Michigan house for the same price as one of the cars that's made there. Which would you rather have? This beige three bedroom, two bath house in Muskegon, Michigan, or this beige 2004 Chevy Impala, with 93,000 miles? Both priced at $6,900.

AMY BOHUTINSKY: You really can create your own bargain no matter what home you're looking at.

This piece is typical of the opportunity in disaster frame in how it disconnects the cause of low prices from the prices themselves. The houses mentioned in this story are in states that are particularly hard hit by the recession and in places in those states that are locally extremely hard hit (Foster & Magdoff 2009; The Financial Crisis Inquiry Report 2011). In reality, in order to “take advantage” of such an opportunity an individual must have a household income, good credit, and a significant amount of liquid capital. If a person lives outside the immediate area they would have to have the additional ability to move to the area while maintaining all three of those other conditions.

That nobody is able to meet those requirements are cause-and-symptom of the very recession as well as the low housing re-sale prices. Those who are still able to “take advantage” of this opportunity would most likely be a very fortunate member of the upper middle classes. However, as is typical of the opportunity in disaster frame, the audience is casually addressed as if this is the normal, typified situation for them and their families. Other times this frame is about giving advice about the “opportunities” that lie in other kinds of investment:

ABC News
October 9th, 2008
“The Economy in Crisis; Crashing DOW”

TERRY MORAN (ABC NEWS)
(Off-camera) Good evening, everyone. I'm Terry Moran. And let's begin with the economy, and some advice. Now, exactly one year ago, the Dow reached an all-time high topping 14,000 points. Today, well, the stock market sank for a seventh straight day, falling nearly 700 points and closing well below 9,000 points. That's a 40% drop in the last year. But maybe, just maybe, amid all that financial ruin, you could find some opportunity. And tonight our Nick Watt offers a survival guide to help you weather the storm and maybe even make some money in this economy in crisis.

This use of weather and natural disaster metaphors are common framing devices in the opportunities in disaster frame. Importantly, there is no actual advice about “weathering the storm” of the financial crisis, and instead the story consists of a list of investments that had good rates of return prior to the crisis. These investments include rare coins:

NICK WATT (ABC NEWS)
(Off-camera) I'm an average guy, I've got a job, I've got a mortgage, I've got a family. I've got just a little bit of money tucked away in the bank. So what should I be doing right now? Well, this is mini me. He looks like me but he wears a coat and tie and has an eye for the unusual. He is going to take just a little dip into the murky, shark infested waters of investments. So what are we looking at here?

GEOFF ANANDAPPA (STANLEY GIBBONS LTD)
Well, this is the Great Britain 1851 two-penny violet blue and we are selling this for around $35,000.

NICK WATT (ABC NEWS)
(Off-camera) $35,000. Is that a good investment?

GEOFF ANANDAPPA: I think so. Blue chip.
NICK WATT: (Voiceover) For 50 years, the value of rare stamps has risen by at least 9% a year. Driven by investors’ interest and the passion of collectors.

NICK WATT: (Off-camera) Is that going to slow down there?

GEOFF ANANDAPPA: On the contrary, I think it's gonna increase because at times when the stock markets are volatile, properties are a bit shaky, people put their money into hard assets.

Opportunities also lie in the autographs of famous people:

NICK WATT (Voiceover): Geoff is so confident that he will guarantee in writing a 25% increase on your investment over five years. He also sells autographs and is similarly bullish.

NICK WATT (Off-camera): Generally worth more if the person is dead?

GEOFF ANANDAPPA: Probably, yes. Yeah. You know that there's never going to be any more.

As well as high-end wine:

NICK WATT: So, Abraham Lincoln, $25,000. Jessica Alba, $80. If you want something that might age better than a starlet, fine wine.

NICK WATT (Off-camera): High-end wine always will have a value.
PAULA GOLDING (PREMIER CRU, FINE WINE INVESTMENTS): It will always have a value. We have never known a bottle of Bordeaux wine to be worth nothing.

It is important to notice that the suggested investments cost tens-of-thousands of dollar to enter the market, which is atypical for a standard American family or individual. Even more atypical is the following suggestion.

NICK WATT (Voiceover): Too rich for you? Well, then there's the alpaca, a symbol of wealth in ancient Peru, a niche investment in today's America. A top notch female might cost you $40,000 but she'll live for 25 years, grow valuable wool and have lots of babies that you can sell.

Raising livestock of any kind requires an investment of not only the capitol to purchase the initial animals, but the land, feed, and time to keep them. However all of these investment options are presented as broadly attainable and sound for the average viewer.

Victimhood Transformed to Heroism

The human-impact frame cluster does not focus on the individual as an entry into a larger story. Instead each frame makes the individual the larger story instead of the financial crisis or the recession. When individuals are suffering, as in the survivor story frame, they suffer from a financial crisis which is naturalized. Suffering is separated from the actions of the financial institutions which ultimately caused it and becomes a spectacle (Kellner 2005). In the bootstraps frame survival becomes attached to virtue and a deeper commitment to the capitalist system through dedication to finding work whether or not it sustains someone materially. The opportunity in disaster frame frames destruction as an arena for creativity and cunning, as a way to get ahead financially due to low prices of investment items, though these low prices are never explained.

The ideological construction within this frame cluster articulates the victimhood of the non-capitalist classes to personal heroism. The reality of class relations and the vulnerability of
wage earners becomes a story of the pluck, grit, and virtuous humility of the job seeker. The crisis, on the other hand, becomes even more articulated with a natural event, and thus capitalism itself becomes articulated with nature. The financial crisis is framed as a natural event from which the virtuous heroes emerge renewed in their commitment to their roles as worker and consumers.

Like the strategy-game frame, the human-impact frame cluster also starves the information environment of details regarding the causes of the financial crisis or any related policy option. Instead viewers are treated to the details of people’s lives. These stories have their own impact on the information environment, as the subjects frequently lead economically atypical lives. This human-impact frame cluster is the episodic treatment of the financial crisis. These frames are the result of news organizations trying to communicate the human cost of the financial crisis – a story that absolutely deserves telling. However, because frames by their very nature highlight some aspects of reality while relegating others to the background it is important to ask the question: what, specifically, is being highlighted in this new reality and what is being relegated to the background? For all three of these human interest sub-frames, “average” people are the obvious highlight. Indeed, the structures and wording of these stories imply heavily that these are the stories that are expected to be the most relatable to the news audience itself. And, there’s a particular story to be told about these “average” people (who are like the audience):

1.) They are firmly in the middle or upper-middle class.
2.) They used to be secure in their material future, but they are now not.
3.) The stories that get told are for those who “did everything right.”

Interestingly, there is nothing “average” about this picture of the average person. Those who are relegated to the background include the lower-middle, working classes, and those in deep poverty. Those who were already not secure in their material future become invisible. Those who did not always pay their credit card on time, or perhaps got too large a mortgage (which, again, was a large part of the crisis), do not get their stories told. The information environment becomes stocked with images of a world that consents, wholly and cheerfully, to the capitalist system. Returning to the definition of cultural hegemony as a continual process of consent, we can see how the media functions as a hegemonic apparatus at this time of crisis in the ruling order. The human-impact frame cluster constructs what are essentially role models of
enthusiastic consent and presents them as normal. These consenting every-men’s activities of participation in the capitalist system – their search for work, their purchase of commodities and investment products – are then heroized and presented as the path to happiness.

The peer groups had a more complex relationship with the human-impact frame cluster than the strategy-game frame, largely due to the fact that when it came to being victimized by the financial crisis participants had plenty of their own experiences to draw from. In the next section of this chapter, participants’ own victim stories will be introduced and discussed, along with their beliefs in personal responsibility and the moral decay of American culture.

**PEER GROUP DISCUSSIONS**

**Victim Stories and the Belief in Personal Responsibility and Moral Decay**

This next part of the chapter describes three discussion themes and frames which came up in all discussion groups, termed “survivor stories,” “the belief in personal responsibility,” and “moral decay.” These frames played a very different role in conversation than the belief in dysfunctional government. Where the belief in dysfunctional government came out in discussion early, often, and had significant passion behind it, these frames weaved in and out of discussions without much structure. In the associations exercises they appeared with vague terms like “greed” and “irresponsibility” as the participants attempted to describe something akin to an ethical state of being than an institution. The emotions behind these frames were also mixed, sometimes stated as simple facts, sometimes with condemnation, and other times with an uneasy lack of conviction. Most importantly, once analyzed, the frames of personal responsibility and moral decay were discovered to be associated with pauses in conversation and statements of not knowing enough information. Participants seemed to reach for these frames when they were lacked other available explanations. The importance of this will be discussed in a later section, but first is an introduction to the first frame – participants’ stories of victimization during the financial crisis and economic recession.

**Victim Stories**

Unlike the previous chapter where participants had no personal interaction with national level politics, victim stories were a topic where participants had very little need to reference the
media. In *Talking Politics* (1992) Gamson hypothesized individuals would employ different strategies to utilize media information in their daily lives. He predicted some people would have an “integration strategy,” in which they would be “selectively influenced by the relative prominence of media frames, responding to the degree that these frames are consistent with their popular wisdom and experiential knowledge.” The result is a worldview that is “constrained by media discourse, but relatively immune to differences in the relative prominence of visible frames” (Gamson 1992, p.196).

This hypothesis seems to bear out in these discussions. Participants used multiple strategies for integrating media information, popular wisdom, and personal experience which were often employed by the same individuals depending upon the topic at hand. The belief in a dysfunctional government discussed in the previous chapter did not appear to be influenced by personal experiences - participants cited none and they would logically have had few. When it came to survivor stories, however, participants had plenty from their experiences and those of their community.

Without prompting, participants often shared their experiences of the financial crisis and recession. These were usually the most emotionally charged parts of the discussions. These stories are important as they are the backdrop against which facts and stories from the media about the financial crisis and recession are understood. Participants’ victim stories did not conform to a narrative of a “before” that was good followed by an event that brought downfall as seen in the media’s survivor story frame. Instead, participants’ stories usually started at the beginning of the event and moved simply to consequences which were still being dealt with. The participants’ stories were expressions of fear, disappointment, and rupture. For 70-year-old Judith, the financial crisis hit just after her husband had died.

**Judith:** The [experience] I remember was watching my investment portfolio taking a deep nose dive and sitting on a couch and not having a clue what to do about it because my husband had always taken care of that and I thought “it will be okay, it will be okay, it will be okay.” And then, all of a sudden, I realized probably it wasn't going to be okay and there was some things that happened that turned out to be a blessing because I was just... in the end I was changing it myself and redoing these things
for the first time after he had done it for 40 years. Over time it has recovered, but it was very scary.

In the end, Judith had to sell her house and move across the country. She now rents a small apartment on what is left of her retirement. Participants’ survivor stories show how personal experiences can overtake media narratives in how an individual understand an issue or event, what Gamson (1992) called ‘personal strategies.’ These personal experiences are tools people use to make sense of the world around them, and Gamson predicted when people use these personal strategies they “are relatively immune to media effects, ignoring or discounting the relative prominence of frames, including even those that support their experiential knowledge and popular wisdom” (p.180).

As nearly every participant had some sort of survivor story of their own, media frames did take a backseat when discussion turned to the impact or effects of the financial crisis and recession. At no point did participants end their tales as the media bootstraps and opportunity in disaster frames with a moral lesson learned and/or a statement of being “happier now.” Instead, participants reported experiencing permanent shifts in their attitudes toward their own financial and material security. What is present in the participants’ victim stories but not the media’s survivor story frame is a sense of change - a sense that things today are markedly different from what they were before. Every group reported worrying more about their futures and the futures of those around them than they had before the recession. The media survivor story frame, by contrast, often presented the crisis as naturalized – a cyclical, predictable, causeless disaster. The teacher focus group often spoke through their professional experience with their students, and change, or the perception of it, was repeatedly brought up.

Mark: ‘Cause I’m not in the social studies, I’m not seeing that regularly ...it’s not been in the kind of magazines that I’m reading, learning about… but I agree with Steven that I’ve seen some of that same kind of decline [in student quality], and their skills sets.

And decline in their technologies that they have [access to] like ah, a lot of my assignments, I ask, I require that they are typed and a lot of students are unable to accommodate that. They don’t have that access at
home or, or it’s always broken or they have to share with three other siblings and they couldn’t get on it to do that.

So, a lot of assignments have to be in written because of that, and obviously I will always accept that but … it’s just something I’ve noticed.

Other participants admitted it had been “easier” for them to establish themselves and survive financially when they were younger, in contrast to what they were observing with their children moving into adulthood. Many of the participants were older and more established in their careers. Because of this many were in a better position to weather the effects of the crisis and their victim stories were actually about their adult children. This was particularly the case for the group of nurses. Four of the five had adult children (over the age of 21), while the fifth had four young children. All of the four nurses with adult children were supporting them in very significant ways, by either paying a significant portion of their living expenses or by having their children and grandchildren live with them:

**Linda:** My daughter is 36. She lost her job and she couldn't pay rent so she and her kids had to move in with me. Otherwise, she'd be on the streets.

**Nancy:** I've got a daughter. Well, my daughter that came back from, from, uh, Europe, from Asia, you know, she's working in Houston, but she is just barely making it from paycheck to paycheck. She can't find a good paying job. She works on commission. She doesn't get any paid vacation or holidays or nothing. She takes day off. She's just out of money, you know. And, and she's just struggling. My other daughter that lives with me, she was unemployed for a year. She just finally found a job just as her unemployment was running out. Um, her unemployment, um, I helped her buy a car so she wasn't using her [unemployment] checks to buy a car, or you know, to make her car payments, so that she could look for a job. You know, I am paying all of the bills at home. I'm supporting paying for her kids for clothes and she's, while she's not
buying groceries. But, you know, it's just, um -- There's not enough help for the people that are really, really trying.

Susan: And this is something close to home for you. I have my college graduate daughter. She got a part time job but that fortunately for her, somebody had just, uh, decided to put in a resignation so she had an opportunity within after being hired to go full time and she was fortunate to get that. But the majority of the people she's still in touch with that she graduated with, majority still are looking for have not found a job yet. And she recognizes how fortunate she was, but it's still very low paying job and no benefits, you know, and...you know, just that kind of thing. But still, I mean, it's just different from when we were college graduates, I still feel. It's because mostly part time is only out there for new grads, it seems like, and it's just not like it was.

Though participants were utilizing their own personal stories they shared an interest in the question of personal and financial virtue similar to the media bootstraps frame cluster. Those who shared their survivor stories stressed that they and their children had “done nothing wrong.” Some participants specifically stated that they wouldn’t have extended such aid to their children had they become destitute because of “drugs or something.” This construction of the “good victim” both highlights actual injustice as well as necessarily excludes some people into a “deserving victim” category.

Personal Responsibility and Moral Decay

The ‘integration strategy’ or interaction between received information from the media and experienced information from everyday life can be broken down into three further types. The first is replacement. When someone employs a replacement strategy, personal experience is
the preferred or only way that an issue is discussed, and input from the media is not brought in at all. This was the strategy behind participants’ victim stories. Another strategy is to partially adopt media frames and mix them with personal experiences and cultural wisdom. Evidence that this sort of strategy is employed is the use of vague indicators (“I hear,” “these people,” “people out there”) demonstrating an issue is not being processed exclusively through personal experience (Bauer & Gaskell 2000; Corbin & Strauss 2007). These ideas can be the products of second-hand discussions and conversations with others, “popular wisdom’ grounded in traditional and popular culture, or stories from the media. Often, they are the mix of all three. These discussions often mirror themes or frames that can be found in news stories and in general cultural beliefs. Both of the previous two interactions can coincide with a third interaction (or non-interaction) – lack of alternative information or interpretation. Notably, and typically, this is often a failure to notice or articulate structural issues or causal events – the sort of information that will not typically come from normal everyday experiences, but instead from either formal education or some form of journalism.

Contradicting the statements that participants and those closest to them “did nothing wrong,” was a repeated return to a discussion of personal responsibility, particularly in regard to personal finances. The personal responsibility theme is demonstrably not ‘bootstraps,’ nor ‘opportunity in disaster.’ Personal responsibility was a theme that focused upon the prevention of personal disaster rather than on a good outcome following the fallout of the crisis. There was very little confidence that one could simply “rebuild” without a corresponding recovery in opportunities or wages. However, this theme had a confused quality; participants would speak in terms of a general morality like ‘greed,’ and ‘impatience,’ and these terms would be applied as equally to their neighbors as to large central bankers. This would often also be presented in a narrative of general moral decay within the culture – the evidence for this was often given in the behavior of unspecified others or, very surprisingly, young children.

**Sharon:** Yeah, I just spent 3 days with my grandkids and I’m telling you everything is “right now, right now, right now.”

**Patty:** Exactly.
Sharon: Not only that, they’re so wasteful.

Patty: Yes.

Sharon: It kills me how wasteful.

Karen: Wasteful meaning they want it right now, but in 10 minutes they want something else and that thing gets thrown away or tossed out, or whatever.

Sharon: Yeah. Very... very, they have this.... I think that, they must think that money just grows on trees because they think. ...Mom and Dad give them everything; they are 6, 8, and 10

Patty: What I wanted to add...what amazes me is that, I’m trying to breathe, technology has us throwing stuff out ...you know computers, games, whatever, I think technology has something to do with it.

Barbarah: Like every 6 months you need to get an update.

Patty: Oh yeah, and you can pull stuff up so fast on the computer. I mean we are so used to just pulling up their phone just have information in there. I think that kind of teaches us to expect things.

Betty: Like the grandchildren I have who have an iPhone 5, say they “have to have the iPhone 6.”

Sharon: Not only that, when we were camping they were shocked that they had to leave their electronics at home.

Barbarah: Oh, my goodness.
Sharon: They do not know what to do with themselves if they are not constantly stimulated, constantly, constantly, they don’t know what to do, they’re bored, “I’m bored, I’m bored.”

Barbarah: And adults that have phones - that is fascinating to me. I’m really, it’s just something I think how the brain works and that human chemistry becomes so dependent and fixated or kind of mesmerized by that technology.

It seemed to be lost at this point of discussion that not a single child caused the crisis or recession. Active information seekers and others who had contradicting personal experience often resisted this turn in conversation, usually by pointing out the predatory tactics of institutions that were granting loans to middle and low income households. However, these people carried the burden of having to introduce new information to the group for the first time. The new frame was not rejected outright by the rest of the group and many participants even nodded in agreement with the point, but the new frame did not “stick.” Conversation instead bounced back to the personal responsibility and moral decay themes. This shared similarities with the media frame of “moral decay” which was found infrequently in the news content samples, typically in segments of FOX News:

FOX News O'Reilly Factor
October 3rd, 2011
“Amanda Knox is Free; Spinning the Economy; Campaign Controversy; Class Warfare”

O’REILLY: So it comes down to this. You, the American voter, will eventually have to make the call between the two strategies. "Talking Points" does not believe the Democrats are in a strong position because the debt is just too huge and blaming Mr. Bush is just too old.

Of course, I could be wrong because there is one other thing in play here. We are becoming a nation of excuse-makers. Younger Americans
especially have a tendency to accept excuses for bad behavior and failure no matter how outlandish those excuses are. Our culture has shifted from personal responsibility to, "It's somebody's else's fault if I don't do well."

These frames were so infrequent that it is difficult to describe shared characteristics, however it clearly shares this concern of a national, cultural decline in character.

Below is this discussion as it occurred in the bible study group. Judith had a son who had worked at a bank approving home loans, and so she knew how predatory many mortgages were thanks to her son explaining what he did in the course of his job. In the middle of a discussion about “irresponsibility” being a key cause of the crisis, she tried to point this out:

**Gary:** I guess, yeah, homeowners living outside their means, getting second or third mortgages and realizing that all of a sudden that actually without their credit cards they can't afford anything.

**Judith:** I remember my son was working for a bank at that time, and he said he was having trouble sleeping at night because he would have the young couples come in they would be approved for a loan that he was certain they were not able to afford and then he would be telling them that they were approved for this loan. And after watching all that happen he ended up finding a 1950s house that made...that needed a lot of updating and repair and so forth, so he wouldn't be in that situation. I mean, it was just a lesson for him.

**Gary:** ... no, like personal irresponsibility covers all the gamblers, I mean, it's the bankers, it's the loan lenders, it's the homeowners, it's the-- people go into business and anybody who gets...

Judith’s information, coming from second-hand experience of her son is very important and directly related to the causes of the financial crisis. However, the less informed Gary redirects the conversation towards what he seems to feel is a more comprehensive answer; an overall
moral decline where people of all levels of society being equally irresponsible. The rest of the group, also lacking Judith’s personal insight, follow along:

**Terry:** When I worked construction we did a lot of projects that we knew our clients shouldn't be doing it was that sort of a thing and they did it they handle money at the moment.

**Gary:** And it was systemic.

**Terry:** Right.

**Judith:** I know at that bank he was experiencing... he knew it was wrong. He didn't feel it was right, he didn't stay with the bank, but he didn't leave it either because he had a family to feed, so, it is a...

**Gary:** It's systemic because that's been the deal.

**Terry:** ... systemic.

By “systemic,” I suspect they mean something closer to “pervasive,” meaning irresponsibility could be found everywhere and not that there was an institutional or cultural structure moving individual actions toward irresponsibility. The bible study group, like most groups, seemed to lack the sort of understanding of the crisis and recession that would allow for a “systemic” level critique.

The teachers had similar difficulty contextualizing their personal experiences within the crisis. In the following example, the discussion was at this point about the declining skill levels among their students, and the school counselor in the discussion group pointed out that many of their students now lived out of cars or with grandparents and frequently missed meals. Yet, the conversation drifted back to the moral destruction wreaked by the presence of smart phones.
Mark: All technology, all technology is causing, you know, some of these kids to become stupid actually. They sit in front of these video games all day long and do nothing else, I mean, it’s, it’s --

Nicole: Or even on their iPhone, like, we’re talking about how much the economy has affected them, I mean I still see people like all of my kids have seemed, most of my kids have Smart Phones.

David: Mom and Dad’s plan was to save to pay for that themselves but the kids had to have it.

Interestingly, Mark had just moments before stated that an increasing amount of his students did not have access to a single computer at home.

The personal responsibility theme consistently appeared at the beginning of a topic or when there was a lull at the end when a topic had been otherwise exhausted. The reliance and preference for the personal responsibility frame, which is notably never applied to the participants themselves, appears to result from a combination of personal experience and a lack of access to alternative frames. For explanation of the financial crisis, the recession, and the precarity of the American middle class participants struggled to articulate or understand the structural issues in the economy or the actions of major financial and political institutions. Instead, they reached for the more familiar ground of their students, their grandchildren, and their neighbors with the big house. These are personally accessible pieces of information that are filling a void of more systematic explanations. Within these appeals to morality is a potentially legitimate critique of a culture that encourages materialism and acquisitiveness, but it is not developed nor is it empathetic. Instead it appears in a context that is clearly condemnatory.

There was a tendency towards a conflation of villains where, in the minds of participants, greedy banks were hand-in-hand with their victims in culpability for the crisis. This overwhelming power given to personal responsibility as a way to understand the nature of the financial crisis would be a hard belief to reconcile with an understanding of the systemic actions of professionals and the deconstructions of legal protections that occurred for decades leading up to the crisis. However, given how little the participants were able to recall about the
foundational causes of the crisis, there was likely no need to reconcile that belief with knowledge because they simply did not have this information. Personal responsibility and moral decay themes were instead the fallback explanations when faced with an informational vacuum.

**The Practice of Not Sharing Stories**

In spite of how often participants expressed a profound experience of change, and in spite of the emotional power many of their survivor stories had, for many participants the discussion groups were the first time that they had actually shared their stories out loud. For others, it was the first time that they had explicitly connected these experiences to the financial crisis or recession. Even the teachers, who had the experiential advantage of knowing hundreds of their students’ experiences in addition to their own, reported they had never made the connection between the struggles experienced by their students and the recession until the group discussion.

**David:** The residual toll has been taken.

**Mark:** So I’ve, I’ve noticed the, the skills, the overall skill set of the students that are coming in is deteriorating, ... there are more less adept readers, they’re less adept at writing...in we’re having to remediate or we’re having to try build skills, that we used to be able to assume the kids had at a certain level that we are seeing here.

That's—they're not at level anymore, or fewer kids are at the level that we used to see.

**David:** Yeah, that’s probably the best way to frame that.

**Mark:** I must say though I’ve never associated that decline, and I’ve seen in my years of teaching with the decline in the economy. I’ve never thought...

**David:** Hmm. Yeah.

Like the habit of turning to some sources of information and not seeking others as was discussed in the previous chapter, the participants again have provided insight into another key
practice which keeps them aligned with cultural hegemony in spite of their discontent. If “practice is a way of knowing, and how we live our lives is how we know our lives …[and] we understand the world through our participation in economic, political, and cultural practices” this includes these practices of not sharing personal experiences of economic hardship (Artz & Murphy 2000, p.27). Many participants shared similar experiences of hardship during the economic crisis, and yet were unaware of the hardships of their friends and co-workers simply because it was not in their normal practice to discuss these things.

There are a multitude of effects this may have on an individual and a community. In regards to the information climates of these participants, they are now also devoid of experiences which are similar to theirs from their own community. What is interesting is that as soon as these experiences were shared in context of a discussion amongst their peers, individual participants were able to make connections between things they had experienced (like students who were less prepared for school) and the financial crisis and recession in a way they had not achieved in the six years since the crisis.

**SUMMARY**

**Survivor stories, personal responsibility, and collective action frames**

There is very little ground shared between the media’s bootstraps frame cluster and collective action frames. Only the first sub-frame, survivor stories, has the potential to foster a sense of injustice, as the suffering of “average” people is one half of the requirement to fulfill the injustice element. However, the other half of injustice is to tie that suffering to the actions of human beings. This does not happen within the frame. Any connection made by the audience between the suffering detailed in a survivor story and the malfeasance of a group of individual actors (those who performed the actions that resulted in the crisis) would have to be made in the interpretation of the audience. This requires them to have the information from prior news stories of a different frame. Theoretically this is not a difficult interpretive task and it is possible that this frame combines with other into a whole picture of injustice. How likely audiences are to come across this other half of the frame will be discussed in the final chapter.

As for agency and identity, bootstraps and opportunity in disaster frames convey efficacy, but not “the consciousness that it is possible to alter conditions or policies through collective action” (Gamson 1992: 7). Within the logic of these frames, the individual has
extraordinary powers to find new employment, find creative investments, and exploit all sorts of eccentric financial opportunities. And, if these things fail, the individual also has infinite ability to find a spiritual sort of acceptance in their current plight. However, it is clear that what the individual cannot do is to band together to change the basic circumstances of their situation. In one of the above examples, it is even explicitly stated;

**ROBIN ROBERTS (ABC NEWS)**

(Off-camera) So, should we pay attention if we were using our credit card at a gas station, discount store, things like that?

**CHRIS CUOMO (ABC NEWS)** Unfortunately, yes. Shouldn't have to. You should focus on paying your bill on time but now there are other factors.

Chris Cuomo openly admits to an injustice in the actions of a credit card company, but the solution is to simply comply with their new demands. In these human-interest frames, there is no “we,” merely “I.”

When presenting the financial crisis in episodic terms, through small and personalized stories journalists are taking a massive event and telling it through the story of a single point of experience. However, when the discussion participants used their own experiences to understand the crisis, it is better understood as going the opposite direction, from small story to larger story. What happened to them is the main reality, and it is up to the participants to link it to the broader financial crisis. Lang and Lang (1981) argued that “low threshold” issues – issues where average individuals would have personal experiences to draw their understanding from – would prefer their experiences over those presented by the media. In the group discussions, participants readily used and shared their personal experiences but seemed to struggle to link them meaningfully to the financial crisis. They, of course, understood that these experiences were a result of the financial crisis, but they did not use them to probe or question media-received understandings. Moreover, they would as often draw from erroneous experiences like how their grandchildren or students interacted with personal media technology for their understanding of what had happened to cause the crisis.
Overall, there is a mixed and contradictory understanding of the impact of the financial crisis. Participants had sympathy for themselves and close neighbors, but still had some impression of a mass of financially immoral “others.” These appear to be dueling frames which participants switched rapidly between: one from personal experience and one from received cultural and media themes. What is most interesting is that these frames were never presented as conflicting – often both would come from the statements of the same individual in the course of a couple of minutes.

One of the most vexing qualities to survey based research is the apparent ability of surveys to completely switch public opinion majorities through simple changes to question wording (Lewis 2001; Michael X. Delli Carpini & Keeter 1996). One of the theories attempting to explain this phenomenon is that different words can “trigger” different explanatory frames (Lewis 2001). This appears to happen in conversation as well. In the same conversation participants switched readily from one theme to the other: from moral decay to personal responsibility to injustice and then back again and all without any apparent conflict. Like the survivor stories media frame, the telling of victim stories has the potential of feeding into a narrative of injustice, particularly as participants emphasized a sense of significant change. There was an expressed belief that things today are not what they were years before and that turn has been made for the worse. The survivor stories in the media, on the other hand, tend to emphasize a sense of nature, cycles, and inevitability.

When there has been a significant change for the worse in human experience, there is a preferred state that used to exist, and the decline is potentially the fault of human actors. Conceptualizing all of these elements is all required for the full manifestation of a sense of injustice. Peer group discussions of their victim stories are then merely one half of a full injustice narrative. It has the potential to be connected cognitively and conversationally with the actions of humans and an understanding of structural conditions, but those are not made in this conversation.

Agency is a complex issue in regard to the themes of survivor stories and personal responsibility. In telling their victim stories, participants actively deny their own agency in their personal lives (or that of their families, or individuals that they identify/sympathize with). They “do everything right” or at least “do nothing wrong,” and yet are unable to better their situation
or avoid financial misfortune. The system, whatever it is, seems to not serve them or people like them. They express feelings of anger and despair over this sense of inevitability.

On the other hand, this understanding of “there’s nothing I (or they) could have done,” is undercut by the personal responsibility and moral decay themes. Like the bootstraps frame, individuals are understood to have quite a bit of power in crafting their fate. The difference between the media frames and the participants’ belief in personal responsibility is participants imagine this power for the individual to be in protecting themselves from crises, rather than being able to help themselves recover from one. Ultimately, neither of these themes demonstrates an understanding of a solution through collective action. Instead the understanding is of an unfortunate event which had unfair consequences for the fiscally virtuous and entirely predictable, fair, consequences for the fiscally irresponsible.

In regard to the element of identity, it was interesting that most participants confessed to discussing this topic rarely even though they all had been personally impacted in one way or another. On a community level, it was clear that no “we” was being built prior to the discussion groups. During the group discussions, the themes of victim stories and personal responsibility build potential forms of identity. Through the telling of victim stories, the ‘we’ are the friends and family of the participants - normal people who “did everything right” and yet still are not able to obtain financial security - but the “they” is merely implied. Participants did not explicitly connect their struggles with the actions of other people who are responsible for their suffering. Personal responsibility, on the other hand, constructs a clear “they” – those who are irresponsible with their money, those who are too greedy, and those who have different values in relation to their work or material acquisition. This construction of the identity other is so expansive here that it includes everything from bankers down to the participants’ young grandchildren.

**Isolated Suffering without Context**

If we return to Williams’ (1977) notion of emergent and residual cultural practices, like strategy-game frame, the human-impact cluster of frames can also be understood as arising out of a residual practice. These frames are the financial crisis versions of known frame types, notably the human-impact frame (W. Russel Neuman, Marion R. Just 1992) and general episodic frames (Iyengar 1991a). Both are favored heavily by journalists in making sense of
issues and events. Also like strategy-game frame, the results in this chapter suggest this frame cluster has a dominant relationship to the broader hegemonic system because it largely reinforces the status quo:

The interpretations and spins we put on social reality are chosen from an existing set of visions and relations based on commodity production. The contradictions and inequities of commodity capitalism are not understood as structural defects, however, but experienced in hegemonically ideological terms as individual or group inadequacies. (Artz & Murphy 2000, pp.235–236)

When the financial crisis is narrated through a survivor story, a bootstraps frame, or an opportunity in disaster the economic system is understood not as a human construction but as a naturalized system to which there is no alternative. The causes of the crisis recede into the background where no questions are asked and no person or institution is held accountable. Instead accountability is projected onto the crisis victims. These victims are turned into heroes if their response to their victimization is to commit themselves further to a capitalist system in the form of seeking a job or building a business while simultaneously expecting less recompense. With these hero stories come sub-textual warning to those victims who may not have dedicated themselves enough to “hard-work” before the crisis by suggesting they may not be victims at all but merely facing the consequences of their own laziness or foolishness.

These frames ideologically encourage viewers to turn their attention to issues of individual worthiness and to hypothetical opportunities in employment or investment rather than to understanding the crisis as an event with systemic causes. Victimhood is re-narrated and articulated with heroism and rugged individualism, and capitalism becomes articulated with nature. The impact of this frame cluster on the information environment for potential viewers of television news is that it remains empty of factual and systematic understanding of the crisis and its causes. Also like strategy-game frame, this individualist cluster of frames keeps the information environment free of facts regarding any potential solutions to the recession or the economic insecurity being experienced by the average news viewer.

This process of framing the financial crisis in personal narratives of disaster, heroism, and opportunity supports an ideological understanding of suffering as a result of the financial crisis as personal failure and isolated experience. In the face of an information environment that
did not support other interpretations, the discussion groups demonstrated Therborn’s hegemonic processes of displacement and isolation (Therborn 1983). Therborn argued class antagonisms often get projected onto other social characteristics, and this is one way that we can understand the repeated turn in discussion to a theme of moral decay. Unarmed with knowledge that would tie their personal experiences of the recession with the events in the crisis participants began to speak of others who lacked the same qualities that formed the heroes in the bootstraps narrative. Rendered suspect were all those who displayed insufficient commitment to work, job-seeking, personal finances, and particularly material austerity and humility – up to and including their own children and grandchildren.

Causes of the financial crisis were understood by these groups more as the greed of everyday homeowners rather than the institutions which knowingly sold them their risky mortgages. Anger that could be turned towards the banks is thus turned back on hypothetical neighbors and spoiled children. This same lack of understanding of the financial crisis seemed to combine with the participants’ practice of not discussing politics or their own economic vulnerability with each other to form Therborn’s final hegemonic tool of isolation, where members of the subordinate class do not understand themselves as such and are unable to connect with their class as a whole.

What these results suggest is that cultural hegemony does not have to deny the existence of suffering, just make sure that it is experienced within hegemonic roles. Individualist frames, combined with a sparse information environment and a practice amongst participants of not discussing their plight socially meant the crisis was experienced as individual consumers and job seekers rather than as a vulnerable class that experiences the consequences of the decisions and practices of the capitalist class without any power to influence those decisions or practices.
CHAPTER 5

POPULISM

The second most prominent frame found through the qualitative frame analysis of financial crisis news coverage was a genuine surprise. Generally, media research would predict that the news would be unlikely to produce anti-elite frames or narratives (McChesney 1997; Herman & Chomsky 1988; Behr & Iyengar 1985; Bartels 2008). Yet one of the most prominent frames found in the coverage of the financial crisis can only be described as populist. Even more surprising, this frame was echoed in the peer discussion groups. Antonio Gramsci described cultural hegemony as a system of dominance that was always under some level of contention. Consent is a continual process of orienting beliefs and practices towards the dominant hierarchal system, and this chapter discusses a point where this system of consent may have become strained.

In the following chapter, the populist media and discussion frames will be discussed. First there is a demonstration of how the media constructed the classic populist dichotomy of the “elite” and “the people.” Next these constructions will be examined as they relate to the broader capitalist hegemony and to the elements of a collective action frame. The populist frame build by the peer groups in their discussion of the financial crisis and recession will be demonstrated and examined. Finally, it will be discussed whether this populism truly constitutes the formation of a counter-hegemony to the dominant American capitalist system.

A Challenging Concept

Populism is a challenging concept to work with academically, Ernesto Laclau acknowledged “few [concepts] have been defined with less precision ...we know intuitively to what we are referring when we call a movement or an ideology populist, but we have the greatest difficulty in translating the intuition into concepts” (1977, p.43). The struggle to translate populism into a concept we can operationalize as a field has led some scholars to call for its abandonment as a theoretical construct altogether, arguing that it is not specific enough to have analytical merit and instead more specific terms should be used (Bale, Van Kessel, and Taggart 2011; Deegan-Krause and Haughton 2009; Ionscu and Gellner 1969; Jansen 2011;
Meny and Surel 2002; Taggart 2000; Weyland 2001). Jansen (2011) goes so far to argue that populism is so ill-defined that it should never be used in social science at all.

Suspicion towards populism appears to be largely a result of its ability to catch in its conceptual net a surprisingly wide variety of political movements throughout recent history. For example, populism has been applied equally to the charismatic authoritarian regimes of Latin America and to the uprising of late 19th century Russian farmers (Canovan 1981; Laclau 2005).

This should rightly warrant a closer look at the functionality of the term. However, Laclau and others have suggested that the ability of populism to appear repeatedly across disparate times and cultures is not a flaw of the concept but a sign of its utility (Laclau 2005; Moffitt & Tormey 2014; Woods 2014). These theorists point out that for populism to be useful we should approach it as a rhetorical and ideological perspective which is dependent upon cultural and political context by those adopting it for its salience. Populism is a template of understanding that can illuminate basic social power relations in otherwise disparate cultural, political realities.

The problem many theorists struggle with when working with populism as a concept is a result of demanding too much of this otherwise useful blueprint to social understandings of hierarchy. Populism is a category of type, and the identification of populism in any given time and place is not an end to analysis but an insight that points the way to further investigation.

Jägers and Walgrave (2007) take the necessary step back in defining populism which reveals its analytical usefulness:

Populism always refers to “the people” and it justifies its actions by appealing to and identifying with the people; it is rooted in anti-elitist feelings; and it considers the people as a monolithic group without internal differences except for some very specific categories who are subject to an exclusion strategy. (p.322)

Similarly, a working definition from Mudde and Kaltwasser (2012):

Populism is a thin-centered ideology that considers society to be ultimately separated into two homogenous and antagonistic groups, ‘the pure people’ and the ‘corrupt elite,’ and which argues that politics should be an expression of the general will. (p.8)

It is the “thin centered” nature of populism which makes it difficult to operationalize. “Populism,” explains Woods (2014) “is not a theory in terms of having a system of self-
consistent assumptions….it is a robust concept that is easily fitted into different theoretical frameworks” (p.4). Another concept which functions this way is authoritarianism. An ideology, political platform, or leadership style can be described accurately as authoritarian in addition to being a number of other more culturally and structurally specific things without doing away with the usefulness of the authoritarian label. Just like authoritarianism we would expect, and find, many culturally and temporally specific articulations of populism. Indeed we do, and the populisms of the last two-hundred years of human history are legion.

When dealing with populist movements or rhetoric, the interesting question is not necessarily “is it populism?” The definition provided by Jägers and Walgrave (2007) shows how populism articulates social classes into a “people” versus an “elite,” with the virtuous and worthy position being held by “the people.” Investigating the nature and structure of these opposing constructions can provide a more interesting and useful avenue of analysis (Laclau 2005; Woods 2014). Once a frame is established as populist a host of useful questions remain open to us. It is within these follow-up questions where we can provide insight into a new social movement or party rhetoric. Who make up “the people?” Who are “the elite?” What characteristics are applied to these groups, and what puts them in opposition? And, finally, what is it that “the people” want?

Mudde and Kaltwasser (2012; see also Canovan 1981) offer a categorization of the three major movements of populism which have been used historically as comparative benchmarks. This categorization will be used in this paper to briefly define which populism this chapter deals with historically and culturally, and which it does not. Mudde and Kaltwasser’s (2012) three movements are the agrarian populism of the late 19th century in Russia and the United States, the Latin American populist regimes of the 20th century, and the “New-Right” populism of Europe in this 21st century which is known for its focus on domestic issues of immigration, crime, and nationalism (Mudde & Kaltwasser 2012).

The populism discussed in this chapter is not directly akin to the populisms of Latin America or of the European New-Right. If it has a historical or cultural ancestry it is most likely to be the strain of American rural/agrarian populism which manifested into the American People’s Party of late 19th century United States. This party was never formally admitted into the US political structure but had a lasting rhetorical and local impact in the American political landscape, particularly in rural areas (Mudde & Kaltwasser 2012; Canovan 1981). The
American People’s Party, in their own words, “appealed to the unprivileged position of the ordinary people and reclaimed the power to the people as a whole... ‘We seek to restore the government of the Republic to the hands of the plain people, with whose class it originated’” (Houwen 2011, p.9).

The methods of this study were not designed to trace any direct ideological ancestry between the populist frame found here and the historic movement of the American People’s Party, so it is not able to claim any direct lineage (though this would be an interesting question for future research). Rather, these frames seem to parallel the concerns of that original American populist movement: the moral righteousness of “ordinary” people, and a capture of government by a business class.

**Populist News Frames**

**Constructing The Elite**

If you were a viewer during the sampling periods of any major news channel, a common newscast you would encounter would be one about the business, financial, and political elite creating havoc for the rest of the country. The large financial institutions, and those that ran them, were openly, even poetically, characterized as voracious in their pursuit of wealth and lavish in their lifestyles. Financiers and hedge-fund managers were pilloried, sometimes by name, and set in narrative contrast to every other person in the United States. In the logic of the frame, the class of “everyday Americans” now found their fates and fortunes mangled by the capricious actions of the elite and were only able to look on with mounting anxiety. This story, with minor differences in characters and quotes, played out in coverage month after month. It was present in every sampling period and across networks.

The financial crisis was created by a set of practices occurring within the upper circles of the finance sector, which do involve an elite class of individuals even by wealthy “business-class” standards. The presence of a populist narrative in media discourse is not surprising in this sense nor is it necessarily incorrect. It could be argued that a populist frame of two classes pitched in conflict due to the upper classes’ misdeeds is the actually the appropriate lens with which to view the financial crisis and its fallout (Shehata 2014; Calhoun 2011; Calhoun & Derluguian 2011). However, the particular articulation of this populist media discourse is
interesting and important. Populism functions as a flexible container which a culture may pour itself into given the right conditions (Laclau 2005). The elite group targeted by one populist movement will not necessarily match that of another. In the media frame of the financial crisis the elite half of the populist equation was formed by two groups. The first group was the financial, business, and private sector elite. In the populist media frame this group was usually condensed into the term “Wall Street.” Wall Street was presented with terms like “greedy” and “reckless.” In the narrative presented by the media’s populist frame, it was Wall Street’s fraudulent practices which caused the crisis. The other group the media included in its populist dichotomy construct of the elite was the U.S. government. The U.S. government did not directly cause the financial crisis, though it can be argued that it created the legislative environment that made the crisis possible. However, this was rarely the reason given within media discourse. Instead government, particularly congress, was presented as decadent and culturally “out-of-touch” with everyday Americans.

**CNN**
October 9th, 2008
“Lavish Spending on Your Dime”

ROBERTS: Troubled insurance giant, AIG, apparently is getting the message. It faced widespread outrage for spending hundreds of thousands of dollars on a luxury retreat just days after taking a massive government bailout -- and it was about to do it again.

CNN's Dan Simon is in Half Moon Bay, California, just south of San Francisco -- Dan, update our viewers on all this.

DAN SIMON, CNN CORRESPONDENT: John, this is where AIG was going to be hosting its next extravagant event. This is The Ritz Carlton at Half Moon Bay. Rooms at this the scenic and very windy resort go for about $400 a night.

Now, we all know AIG got absolutely hammered for hosting a similar event, that one at the St. Regis Resort in Southern California. The company spent about $400,000.
Yet, as early as this morning, AIG was defending the junket here at The Ritz, basically saying it’s something they need to do for the health of their business.

But about an hour or so later, the company reversed itself, canceled the event here at The Ritz. Perhaps it had something to do with those harsh exchanges on Capitol Hill between lawmakers and AIG executives.

These were clearly populist frames and the above is a characteristic example. The financial bailout is presented as the doling out of “taxpayer” money to wealthy financiers. This piece directly connects taxpayer money and the purchase of a luxury retreat for high-level AIG employees. The lavishness in this frame is presented as audacious and sinful, and AIG is presented as large (“giant”) and feckless (“faced widespread outrage,” “troubled”). The outrage from the taxpayer, on the other hand, is presented without qualifier and is not questioned within the context of the frame.

In its most common form, the media populist frame accuses the government of aiding and abetting the dangerous behavior of the finance sector. In this scenario, the government and Wall Street function directly together as an elite cooperative group. Another version of this frame presents the government as the main instigator of the crisis. In these stories the financial meltdown and recession is a governance issue caused by incompetent or excessive regulation of private economic markets, though this version of the populist frame was significantly less common in the sample.

Overall, the interplay of these two elite groups within the media’s populist frame was narratively and ideologically complex. Sometimes Wall Street and the government were presented as a single unified entity while other news stories would present them as distinct institutions at cross-purposes. Some frames, particularly those found in FOX News, presented the corrupt elite as exclusively one institution, either Wall Street or the government, while the other institution stood exonerated. In the end, however, the most prominently identified elite class was Wall Street. These populist news frames began heaping blame upon financial industry titans immediately upon the start of the financial crisis and this frame remained present throughout the coverage sampled for the next three years.
ABC News
September 15th, 2009
“Closing Argument; Wall Street Culture”

TERRY MORAN (ABC NEWS)

(Off-camera) And although we may be seeing some signs of recovery, an
ABC News poll released this week found that 65% of Americans have
been hurt by this meltdown, a staggering 15 million people are out of
work. Despite so much pain, however, you are starting to hear some of
the same headlines that triggered outrage a year ago. More big bonuses
for corporate executives and the same risky lending that got us into this
mess in first place. So tonight we ask you simply, has the culture really
changed on Wall Street?

The framing devices here characterize Wall Street as greedy, excessively luxurious, and “tone-
deaf” in their public relations efforts. The frame casts them as unsympathetic to the plight of
“average” people even though they are guilty of creating the financial crisis and recession. Here
also is a demonstration found throughout many populist frames where Wall Street’s partner-in-
crime is the government. In the media’s populist frame the framing device of “the government”
usually manifests abstractly; as a singular monolithic institution which needs no introduction or
explanation. Other times this character is presented as Congress, the President, or specific
government agencies and programs. Below is a news story from ABC News in early October of
2008. Here, the government – in the form of Ben Bernanke of the Federal Reserve – is
lambasted for failing to predict and prevent the crisis. The “government” here is presented as
guilty by way of negligence regarding its assumed duty to protect “millions of homeowners”
and the economy of the country.
ABC News Nightline
October 6, 2008
“The Reckoning; Hard Questions.”

RICHARD BLUMENTHAL (CONNECTICUT ATTORNEY GENERAL)
The failure to see that the dots not only were connected, but demanded action is completely reprehensible and now should lead to strong and effective indictments and prosecutions for fraud.

BRIAN ROSS (ABC NEWS)
(Voiceover) There’s more than enough blame to go around for failing to see the crisis coming. Civil rights groups actually went to the Federal Reserve in the summer of 2007 to warn of an impending crisis due to all of the fraudulent mortgages.

WADE HENDERSON (PRESIDENT LEADERSHIP CONFERENCE ON CIVIL RIGHTS): What we saw were millions, literally millions of homeowners likely to be pushed into foreclosure because of the crisis that we now see has befallen the country as a whole.

BRIAN ROSS (Voiceover): The meeting was with Fed Chairman Ben Bernanke, according to the president of the leadership council on civil rights, Wade Henderson. Henderson gives Bernanke credit for attending the meeting, but not much else.

WADE HENDERSON: I wish he had done more. I wish he had sounded the alarm more directly. I do understand the cautious nature of the institution that he leads, but I'm just disappointed that more was not done.

When the government enters the populist frame of the financial crisis, it is portrayed as out-of-touch and ineffective at best, and openly corrupt and in cooperation with Wall
Street at worst. Occasionally politicians get implicated as inhabiting the wealth class, thus inherently in an adversarial position with the “average American.”

**ABC News**  
September 7th, 2011  
“Bringing America Back; Grande Ideas”

**CYNTHIA MCFADDEN (ABC NEWS)**  
(Off-camera) The President will give his speech about jobs tomorrow night. Now, there are plenty of people who are pretty angry that politicians only seem to be getting around to talking about jobs now.

This was particularly the case with FOX News, which wove a narrative that brought government very close to the cause of the crisis.

**FOX News THE O'REILLY FACTOR**  
February 20, 2009  
“Personal Story”

O'Reilly: "Personal Story" segment tonight Herbert and Marion Sandler are billionaires. They're not having any problems in the stock market right now. They are billionaires after their bank -- they sold their bank to Wachovia in 2006.

The problem is that bank, Golden West Financial, specialized in risky loans, the kind that eventually bankrupted Wachovia. But the Sandlers took their two and a half billion with a "B" and ran right into the arms of far left loons to whom they have donated millions. ... That's unbelievable. And it's true. They sold it for 24 billion, and their cut out of it was 2.5 billion. Now, after that skit ran, the Sandlers apparently complained to NBC, and some of the material was removed online, including the references to our pal Barney Frank. NBC saying the censored parts, quote, "didn't meet our standards." Sure.
Here's a partial list of donations made by the Sandlers: 2.5 million to Move On; 3.5 million to the ACLU. More than 2 million to the Center for American Progress, a far left group run by John Podesta. And 3.5 million to Human Rights Watch, the group challenging the U.S. government on terrorist detentions.

Now, remember, those people made some of their money by peddling subprime loans. As they said, the kind of paper that's caused the financial disaster. But there is no disaster for the Sandlers. They got out large.

This characterization of government as the center of the corrupt elite appears to hit its peak during the period of coverage during the debt-ceiling crisis of 2011. While the sampling and analysis methods used in this study are not designed to prove such things, it appears that particular types of events would lead to more coverage of either one or the other elite group. During certain events that involved politicians and legislative activity, like the debt ceiling crisis of 2011, the government became the primary populist elite group. If this is the case, it may explain the large presence of the government in this populist narrative trend overall. Even though the financial crisis and resulting fallout was primarily due to the actions of the business elite, or Wall Street, the day-to-day news events centered on legislative efforts to deal with that crisis. This once again brought the subject of government to the forefront. This becomes more pronounced in regards to FOX News. In the FOX News sample, Wall Street is included among the list of populist enemies only at the very beginning. By the time of the second sampling period of 2009, the government had become the singular elite group and this stayed consistent through stories sampled through late 2011.

There is another important characteristic of the elite as constructed by the media populist frame, aside from its inclusion of the government. While the elite, both Wall Street and the government, were clearly understood as responsible for the crisis in the context of the populist frame the real nature of that responsibility was rarely explained. Titles for populist frame stories included “Who Paid for those Tickets?: Banking Execs Party at the Super Bowl,” “Wall St.'s Madam; Did Execs use Corporate Money?” “Citigroup Plans to Buy $50 Million Corporate Jet.” and “Richard Fuld, Former CEO of Lehman Bros, under fire for transferring ownership
of multi-million dollar home to his wife for 100$. Negativity towards elites was discussed through their actions as consumers. This has two immediately apparent impacts. The first is that this frame also denies the information environment of information on the actual chain of events and decisions that led to the financial crisis and any available policy responses.

The second impact is ideological. As the media’s populist frame presents it, the elite are not a problem because they have outsized political or material power relative to all other classes. Nor is the problem that the elite were able to make decisions which negatively impacted the members of all other classes (including internationally), which would again suggest outsized power. Instead, the media presents elite class membership as merely a matter of consumer habits and ability. It almost implies that if these business executives had been more frugal with their wealth, or less ostentatious in their spending, then there would be little for the other classes to find grievance with. The question of real power, the ability to shape issues of governance and material security for millions of citizens, remains outside of the frame.

The Difficulty of Injustice

Ultimately Wall Street and the government were presented as a pair and shown to the audience as working in tandem to the detriment of the American people. According to the populist media frame, the financial crisis was a joint failure of both American business and American government. The lavishness of lifestyle and the constant insinuation of intentional fraud and mindless greed create a media environment that holds a key ingredient to the formation of a collective action frame – injustice. Again, injustice in this model is more than a simple acknowledgement that unfairness was committed. Gamson insists that the key to a working collective action frame is that it highlights a “consciousness of motivated human actors who carry some of the onus for bringing about human suffering” (p.7). In the construction of an elite class, populist media frames at the onset of the great recession includes specific individuals; Ben Bernanke, Herbert and Marion Sanders, or Hank Paulson. Other times it offers up institutions; AIG or The White House. Moreover, the language used in these broadcasts is highly emotive and make frequent appeals to morality, which is a hallmark of the “hot cognition” which lies behind a sense of injustice.
Injustice also poses a problem for those looking to start a revolution, however. Gamson and others suggest the injustice element of social awareness must walk a tightrope between concreteness and abstraction in order to actually inspire action amongst citizens. The requirement for the acknowledgement of human actors behind the unjust act is due to the tendency for “vague, abstract sources of unfairness diffuse indignation and make it seem foolish…we may think it dreadfully unfair when it rains on our parade, but bad luck or nature makes a poor target for an injustice frame….we are taught to accept what cannot be changed and make the best of it” (p. 31-32). However, go too far in the other direction and concreteness of the target becomes its own problem, because “as long as moral indignation is narrowly focused on human actors without regard to the broader structure in when they operate, injustice frames will be a poor tool for collective action, leading to ineffectiveness and frustration” (p. 33). In this case, the populist narrative within media discourse provides, at least in the beginning, ample individuals upon which to direct ire. However, it is consistently unclear what their crime actually is. There is an implied link between both governmental and business actors and the crisis, but this link is rarely explained and instead their lavishness of lifestyle stands in for a proxy of their crime. One could easily get the impression, if this was their sole introduction to the topic of the crisis, that the injustice done was merely one of material inequality and not that the material inequality was actively caused by these same individuals via fraudulent and predatory practices. This is issue number one.

Issue number two is as time went on and coverage got farther from the actual crisis and deep into the economic recession, concreteness in target gave way to the immense abstractions of “Wall Street.” Given only these frames it would be reasonable to assume that those who had caused so much suffering were those trading stocks on the floor of the New York Stock Exchange, not the people and practices of multinational financial conglomerates. In this way the populist media frames seem to present the worst of both possibilities. They are too concrete in the beginning and too abstract in the aftermath. Again, while the narrative elements needed to form a collective action frame seem present, an insufficient information environment appears to prevent it from really taking form.

The potential consequences of this will be discussed later in the chapter, but the elite are only one half of a populist construction. The following is a discussion on how the media’s
populist frame constructs the other half, “The People” (Laclau 2005; Woods 2014; Mudde & Kaltwasser 2012).

**Constructing The People**

In the classic dichotomy of populism, “Main Street” sat opposite to “Wall Street” in the media populist frame. The term Main Street and its associated imagery have important cultural resonance in America even when not juxtaposed against Wall Street. Not necessarily obvious to non-Americans, this small phrase evokes the culturally powerful image of idyllic small-town Americana (Neuman 2008; Orvell 2012). It is the cultural imaginary created for early U.S. television consumption through iconic shows like *Leave it to Beaver* and *The Andy Griffith Show* (Neuman 2008).

The architectural feature of the Main Street is a recurring road design that arose out of the rapid white settlement of the American West in the late 19th and early 20th centuries. Main Street was the name typically given to a street which through the middle of a Western town. This street usually held all of the structures that made up the public sphere of local American life, everything from the local mercantile to the Town Hall (Orvell 2012). This is where people would put on Independence Day parades, run their small businesses, go to get marriage licenses or their mail, and trek regularly to church or to the saloon. These main streets were historically where (white, semi-rural) Americans came together as Americans. The use of the term Main Street in the media’s populist frame is a symbolic invocation of the “American People” in this context of a combination of cultural imaginaries and history. Main Street refers to the (again, historically white) middle and working classes who rely on wages or their small local business to sustain themselves and raise their families. Other terms were used in the media populist frame in this same way, a key one being the “Average Joe” which relies on similar cultural imagery. Another important symbolic conceptualization of “the people” used in the media populist frame is “the taxpayer.” This permutation of “the people” implies less of the vulnerability that “Main Street” and “Average Joe” invoke, and instead demands respect vis-à-vis their provision of the revenue stream for the government.

This is a typical story in a populist frame from CBS, detailing a family who cannot find work and now found themselves homeless and living in a tent-city in Reno, Nevada. Notice
how this frame shares a similarity with the bootstraps frame in its emphasis of a life of “hard work.”

**CBS News**
October 1, 2008
“The Other America; Life in tent city in Reno, Nevada.”

Ms. MARIAN SCHAMP (Tent City Resident): I mean, we worked hard all our life. We shouldn't be, at our age, having to sleep in the dirt.

DOANE: Just last Christmas the couple lived in a rented house in Portland, until Michael lost the job he'd had for three years at a gas station. They moved to Reno in search of jobs.

This resume says you have your GED, you're a veteran, you've worked in warehouse operations before with forklifts.

Mr. MICHAEL MOORE (Tent City Resident): Yes, sir.

DOANE: But there are just not jobs, or no jobs for you, it sounds.

Mr. MOORE: Not right now.

“Hard work” played an important role in these populist media frames. Images and interviews of “average” Americans were consistently paired with descriptions of their “hard working” character. Most important was their willingness to work in paid employment again, and their efforts in finding new work immediately. This is different from the way “hard work” is used in the bootstraps frame, where hard work is the vehicle to personal empowerment and economic recovery. Instead, the populist frame uses hard work as proof of a systemic unfairness. Mr. Moore works hard, is willing to work again, and yet the economy does not have room for him. This is the only major frame to put this idea of a structural, systemic problem forward. The ideological impact of this emphasis on “hard work” is two-fold. On the one hand, this frame element is similar to the bootstrap frame identified in the previous chapter, in that it discursively excludes those who may have been unemployed prior to the crisis. However, in this
context “hard work” also stands in contrast to the idle elite, who are portrayed to possess their money fraudulently and easily and then spend it wastefully.

Some populist frames came from coverage of the Tea Party and Occupy Wall Street movements. This populist frame coverage presented these movements as coming from and representing “the people.” Here the outbreak of Tea Party protests is presented simply as “rage in America,” and adds that the collapse of Lehman Brothers had taken “the market and the economy with it.”

**CNN**
September 14th, 2009
“Rising Anger in America”

COOPER: Tonight, rage in America. You saw the anti-Obama march over the weekend in Washington. You've seen all the money raised for and against Congressman Joe Wilson after he called President Obama a liar during the president speech to Congress.

The anger and fear is real. There's new polling tonight on the discontent in America, especially after a year from millions of Americans. One year ago today, the broker, Lehman Brothers collapsed, taking the market and the economy with it. Today on Wall Street the president said we are making progress.

Below is a sister story from CNN broadcast during the middle of the Occupy Wall Street protests. CNN draws a direct connection between the two protest movements. They’re both characterized as backlash to the events of the financial crisis.

**CNN**
October 5, 2011
“Bank Backlash”

Well Wall Street protests are growing. New York, Los Angeles, Seattle, San Francisco, Albuquerque -- you're looking at shots of all of them now. There is something here reminiscent of the early days of the Tea Party,
which actually shares some things in common with the Wall Street occupiers. They’re both grassroots organization, from the ground up. They’re both angry at Washington.

And while most participants are sincere, there is hate in both groups. Most important, while they’re on opposite sides of American politics, they agree on something huge. They both hate the bailout of the banks and share animosity to the banks in general, which we think is a sign of a real issue because banks should be great for America. Never mind what we do without ATMs and places to store our money.

In the media’s populist frame “the people’s” hard work stands in stark contrast to the obscene lavishness of the elite. The construction of “the people” in the financial crisis populist frame also seems to lend itself to a collective action frame. The definition of a “we” in opposition to some “they” is at the heart of both populist rhetoric and a collective action frame’s element of identity. In this case, the “we” are the middle and working classes who are virtuous by way of their willingness and ability to do “hard work.” However, this whole function is complicated immediately by who the “Main Street” and the “hard work” discourses may exclude – racial and ethnic minorities, the already poor, the disabled, or anyone else who did not already fit into the pre-financial crisis economy. If the “we” is not inclusive enough, there is always the danger that the construction of a collective identity prevents effective mobilization of a movement through preventing sufficient numbers in the ranks or by encouraging the movement to turn back and attack those below them on the social hierarchy as scapegoats rather than those above them who set the original terms (Gamson 1992; Entman & Rojecki 2000).

Injustice without Remedy

In evaluating this populist media frame’s effectiveness in presenting a real counter-hegemony, it is important to consider what many scholars consider a key requirement for oppositional movements. It is frequently believed that “any political movement against oppression has to develop a new diagnosis and remedy by which this suffering stands morally condemned” (Moore 1978, p.88; emphasis mine). The populist media frame presents injustice and two competing classes of an elite and a people. However, it fails to present a cogent
solution to this injustice. Both the targets and the culprits of injustice appear to move wildly, from business to government and from concrete to abstract. If utilizing media discourse alone, the audience would be left with a sense of being wronged, but an unclear image of by whom or what they might be able to do about it. This is an utter absence of the requirement of agency prescribed by Gamson (1992) and others in the successful construction of a collective action frame. Moreover, much of the construction of the elites and the people in the media populist frame conform to hegemonic roles. The elites are understood as elites mainly through consumer power, and their outsized real power remains unexplained and thus obscured. On the other hand, in constructing “the People” virtue is ascribed through a dedication to and willingness for “hard work.” This is nothing new in various manifestations of populist rhetoric (Canovan 1981; Laclau 2005; Mudde & Kaltwasser 2012; Woods 2014). However, the emphasis on conformity to hegemonic roles and an implicit acceptance to how the dominated classes relate to the hegemonic system raises real questions as to whether this populist frame actually functions as a counter-ideology which may support a broader counter-hegemony.

In the next section, the populism within the peer group discussions will be examined with these caveats in mind.

**Peer Group Discussions**

**Emergent Populism**

The association exercises which started each discussion group produced three lists for each group, which were later ranked according to how key or important the concepts on these lists were to the group. This system allowed the discussants to offer their understanding of the event while still allowing for that understanding to be complex (and contradictory). The ranking exercise revealed the participants’ reasoning behind their understanding, and gave a window into their comfort and ability in sharing these reasonings.

Viewed as a whole, the lists created from these exercises revealed a decidedly populist picture. On every list of causes of the crisis sat “Wall Street” and various terms which denoted the government. Also on these lists were broader concepts like “greed” and “irresponsibility.” At the top of every list of financial crisis victims was “the middle class.” During discussions Wall Street was mentioned frequently, standing in for big businesses and large banks in the same way it was used in the media’s populist frame. Like the media frame, participants also
described Wall Street and its institutions as voracious in their greed and obscene in their lifestyles. Participants spoke of politicians who were “out for themselves,” and “out of touch” with the realities that working people like themselves had to face every day. Elected officials were portrayed as unreliable in the matters of holding large business interests accountable, and sometimes they were accused of being in direct collaboration with those businesses.

However, like the other discussion frames and themes, participants had very few details at their command when describing these issues. Specific events and institutional practices were sometimes listed amongst the causes of the financial crisis, but they were never shared between groups. For example, the bible study group listed “the housing bubble” as a cause but no other group did. Meanwhile the rock climbers cited “predatory loans” amongst their list of culprits, but this did not make it onto any other list either.

When participants went on to list “victims” of the crisis and recession they painted a picture of themselves and their communities. Unlike their understanding of “causes,” participants’ knowledge of victimization was a mixture of sources that included personal experience as well as journalism. Occasionally, a value or conceptual ideal would be listed as a “victim.” Every group voted the number one victim of the financial crisis as the “middle class.” “Young people/college grads” and “small businesses” were also listed consistently on every group’s top five victims. Less consistent but still common were “the poor” and “homeowners.” The “victims” lists created by the discussion groups were often very specific, and discussion was accompanied by rich discussion including personal stories and thoughtful, drawn out arguments. The construction of the “causes” list was much more difficult, and the groups compiled uncertain lists of vague conceptual terms like “greed” and “irresponsibility,” which they had a difficult time justifying or explaining. When sources were mentioned for their understanding of the cause of the financial crisis, they were always from the media. They cited “the news” and documentaries, though they usually could not remember any specific shows. Occasionally participants would remember explanations that they had read in books about the financial crisis.

Difficulty aside, the overall picture mirrors not only the populist media frame detailed above, but also a populist construction generally. The elite, again consisting of both the political and the financial classes, are out-of-touch with the lives of ordinary people. This elite class lives differently and their advantage is both unfair and at the expense of “everyday people,” which
for participants meant people like themselves. Accordingly, they built a construction of “the People” when they are asked to discuss victims of the financial crisis. Interestingly, the focus groups were more inclusive than the media discourse on who was victimized by the financial crisis and often made a point of including those who were already poor or homeless. The stories they presented in support of their inclusions of these groups were personal. They had come into contact with those who were homeless or poor in their daily lives, and had seen first-hand how life had become even more difficult after the financial crisis.

Nancy: I have just heard stories recently from teachers, my other daughter is doing student teaching and she was telling me about how the teachers have talked in about how much they’ve seen children being affected by this in the last three years. And it has startled them. I guess, it’s just made a reality to them …. housing issues and all.

Susan: Yeah.

Nancy: It's probably going to affect them.

Angela: There's, I think, a lot more homeless people than we're aware of. One of my classes that I took a few years ago, we had to do -- We did a research on school kids that were homeless and it was--

Nancy: Exactly, yeah.

Angela: Astronomical.

Nancy: Yeah, yeah.

Angela: I was thinking we should add homeless.

Linda: Yeah, that's a good point.
Here in the nursing group participants listed “small businesses” among the victims of the crisis, and used their personal experience of watching local businesses close in their community, and a story that had been filtered down from a friend who had to close her business.

**Linda:** Yeah, just knowing of what happened in our own communities, seeing all these places close.

**Susan:** We heard from somebody not in our department but in our, one of the councilors, her and her husband started a business in the last couple of years. And they started it and, I think, maybe had it open for a year or two and closed it.

Often discussions turned to the intangible impact of the financial crisis. They expressed a change in the way they perceived their lives or the world around them. The rock climbing group listed “sense of trust” among the victims during this exercise. As a group they discussed their experiences of loss and economic instability, and how this led them to question their faith in major social institutions like education and private employment.

**Kevin:** [I used to trust my future employability because of] what I bring … for the employer. And then, when I got laid off…it had -- it had very little to do with, you know, what I could deliver for the company. It was -- the end had just dropped and we have to choose some people.

**Charles:** That’s what -- changed about my opinion the most. I truly believed before the crash that if you were excellent at something that got you paid to do, you would get paid.

**Kevin:** It worked out.

**Todd:** Uh-hmm. Like if you had skill.

**Kevin:** Yeah.
Charles: Yeah.

Kevin: I no longer believe that if you are the best at something, you're going to be paid as though you were the best at it.

Charles: Right.

This world-view is not necessarily conscious of its own populist stance. I would be confident that if asked few participants would be able to define populism and not one would actively identify themselves as “a populist.” However, the world they construct in their conversation around the financial crisis and recession conforms to the base definition – there is an elite group, and there are themselves, “the people.” The elite are corrupt, and their interests are in direct contradiction to the interests of themselves, the people. Moreover, the financial crisis stands as evidence of this uneven societal structure. This is not a strong populism, and is far from becoming a populist movement – but it is populism nonetheless.

The raw emotion behind these discussions, which turns discussion from an acknowledgement of inequity to the “hot cognition” of injustice, was clearly evident. These stories were not related in a tone of cynicism or emotionally removed in any fashion. Participants were often openly angry and frustrated. On a couple of occasions participants were moved nearly to tears as they expressed a sense of betrayal and hopelessness. In the following example, one of the nursing participants asked me as the facilitator if it was alright to use swear words before relating her next set of emotions (in the end she seemed to forget to actually swear):

Susan: And, you know, you guys hit the nail right on the head, because I think they say the largest…. increase in the homeless were the children, is what I was hearing.

I'm angry. I'm angry at our country right now for I don't think any child should have to be hungry or homeless or, you know, people that want to
work should be able to work. Like we were saying, keep their benefits if they're not making enough to make ends meet.

And I just get really angry that we are sending so much money overseas, you know. I think our country should be number one. Our people should be number one. And it really makes me angry and, and I agree with you that everything is so unstable. I can remember when I graduated from high school and...I was one that got married right after high school and my husband had a good -- Or we thought a good job. And I never ever worried about anything. But my kids worry all the time.

**Linda:** Oh, yeah.

**Susan:** You know. And I never -- I never did. So, I know that's really different from the generation.

**Nancy:** I know for me, I feel like this is some of the population thing, but as baby boomers got older, I mean, of course, there probably won't be social security, all those kinds of things, I don't even think there'll be Medicare, I think, like all of these things they'll be used up and gone and we'll be working until, I don't know, be working until I'm 80 probably, if I live that long. I'll be working until I die....

**Linda:** Yeah.

**Nancy:**... just to kind of provide basic necessities because I don't think -- I don't have confidence in any kind of government security, I guess.

**Linda:** Yeah.

**Nancy:** That some older people do have now that they've worked their life. But I've -- Well, I've worked my whole life too. And then I wonder what's going to happen as my kids got older too.
Susan: You know, I feel like the government has taken our money against our will for taxes and Medicare, et cetera. We don't have any say in it. And then when it comes to us needing it, it's probably not going to be there. And it's like, "I want my money back." But, you know, that's -- It will be gone.

Susan and Nancy use the U.S. welfare institutions of Medicare and Social Security to express an underlying loss of trust in institutions, particularly in government. They also express that this is a change in belief for them and relate this loss of trust as the direct result of the financial crisis and recession. Susan has noticed that for her adult children that this loss of trust was experienced as a normal part of their transition into adult life. The world has become unstable for Susan and Nancy and they are expressing a deep sense of vulnerability. This turns back onto the government, whom she sees as breaking a pact – the disappearance of Social Security being a foregone conclusion in her mind – and spending money “overseas.” Presumably on International aid, which she mentions in another part of the group discussion. While many of her facts are incorrect or vague, her emotional state is very real and it is ultimately tied to her own experiences with the financial crisis – to what happened to her and to members of her community.

This anger was present in every focus group. The rock climbing social club expressed a similar exasperation, albeit in more satirical language.

Charles: No. But I say like -- really, the people who suffered the most...you suffer more, the poorer you are. If there's a point at which you did not suffer that point is probably about being a millionaire. Above being a millionaire? You actually won, you got better....

Todd: Well, It's not. It's the -- it's the corollary to 'a rising tide, floats all boats.'

Kevin: Yeah.
Todd: Right? The sinking tide grounds all except the yacht.

The target of the anger is different here. Charles and Todd are singling out the wealthy for having experienced no hardship during the crisis, suggesting they may in fact be benefitting from it. However, the anger remains present. In both instances, the threshold for injustice has been cleared. The participants could easily list harms to themselves, those in their communities, and those in communities they had only heard about. They could target human actors as the source for these harms – though importantly it could be either the wealthy or the government.

Nancy: Our, our population, I think, is waking up and, you know, getting fed up with all of this stuff money going out of our country or that politicians getting richer and richer while we don't work and, I think, maybe that's what's it's going to take to. It's like an uprising almost.


Susan: Our country to put our feet down and say, "We're not going to take it anymore."

Angela: Yeah.

Nancy: And that's it.

Interviewer: Would you elaborate?

Nancy: I think, you know, these dishonest people in the government are just -- What state was it where all the -- New York. All these hundreds of police and firefighters just arrested for defrauding the government for 9/11 disabilities and they went undercover and they're buying yachts and out water skiing and big homes and, I think, half a million dollars is what some of them got. Just this immorality all over our country. I mean, it has to start—
This is a group of women in their fifties, nurses no less, openly talking about the need for a revolution. It is no small thing that the conversation went this far, and it was within the first fifteen minutes of discussion. But we can also see in this same conversation some of the factors that separate these nurses expressing wistful longing for a revolution and walking out into the streets themselves. As Gamson warns, “the conditions of peoples’ daily lives are, in fact, determined by abstract sociocultural forces that are largely invisible to them. Critical views of “the System,” however accurate, may still encourage reification just as much as benign ones as long as they lack a focus on human actors” (1992, p.33). The main speaker is under the impression that the United States gives a significant portion of its budget to other countries. While it is true that the U.S. government does provide some types of aid to some countries, it is not a significant portion of the overall expenditure, nor is it the cause of low spending on welfare programs within the United States (Fiscal Year Budget 2015). Much more relevant expenditures, the tax subsidies granted to enormous and highly profitable businesses, many of which are multi-national, were not brought up (Foster & Magdoff 2009; DeHaven 2012).

Similarly, dishonesty in the government is associated with pension fraud committed by a handful of police and firefighters in New York City. This, like foreign aid, amounts to a very small portion of the government budget. The anger felt by these participants is very real, and the struggles they faced as the result of the financial crisis are also very real. Where the story becomes confused in these conversations how broader economic trends and policies actually intersect with their experiences. Their understanding of the larger picture of political and economic actors is piecemeal and fuzzy. Many anecdotes they bring in to support their points are erroneous or irrelevant. Those that might be relevant are often lack the detail to be helpful to them.

**Susan:** And probably, I, you know, I mean from what I've heard. You know, there, there's, they were, you know, in cahoots.

**Nancy:** Right.

**Susan:** ...people in government making money...
[All]: [Agrees] Yeah... Yeah... And just said hey!.. Yeah...

Nancy: I mean, it was... So I mean, people were...

Linda: That's true!

Interviewer: So you're saying, there's an actual active relationship [between politicians and Wall Street]?

Nancy: Yeah, exactly! To some degree. I don't think, I, I guess I don't, I'm sure, you know, there was some under the table stuff or some kind… or, both sides therefore they, Wall Street got a hand because one was gaining from the other.

Linda: I think so too, right.


Linda: Can we call them assholes?

Linda: Alright, assholes!

Angela: Assholes.

There is a clear emotional picture of betrayal by a system these women trusted. However, the details within picture are loosely associated and inconsistent. The political understanding of the group is almost impressionistic. It’s colorful and emotive, but the objects – the actors, the policies, the historic events – blend together the more they try to pin them down in the discussion. These crucial details of understanding are instead expressed in conceptual terms like “The System” and “how things are done today.” When Wall Street and “Banks” were singled
out, there were no particular names, or the names were only partially incorrect, and many institutions were used interchangeably, with little understanding of who did what.

Richard: Just a general….sort what's going on Wall Street.

Theresa: Yeah, I mean, yeah, I don't understand…but, yeah.

Terry: In what that I read it started back where all those…people did intentionally buy stocks knowing that that would drive the prices up and then they sold it. I mean, it was shady, it was shady, they were in cahoots.

Similarly, the aspersions cast upon the government, consistently implying fraud and decadency, were non-specific. The actions of the government were discussed in the same symbolic terms that broadcast news frames used; lavishness of lifestyle and implications of isolation from the middle and working class realities. They are not grounded in an understanding of policy supported or passed, nor of campaign funding structures that tie very wealthy private individuals to political campaigns.

Nancy: Um, okay. I think the politicians should be given a $10,000 a year job and they have to find their home and feed their families. And they found out for a year and then take their findings back to their peers.

Interviewer: So, that seems like a solution to "out of touch leadership."

Nancy: Yeah, yeah, I do, you know. I feel that they should live amongst us, live amongst the homeless, the low paying job people and see what -- Give them a taste of reality. Because what--

Susan: They wouldn't need a year. They'd need about a week.

Linda: Yeah, yeah.
Angela: Exactly.

Nancy: When they consider--

Susan: A week and they'd be like, "Oh, my gosh."

Nancy: You know, people are cut off, uh, certain, um, help, food stamps whatever when they are 15% below the poverty level. Well, the poverty level is, is, you know, so low that people can't survive even on poverty level. You know, it's just -- Government needs a reality check. I think they just really need a reality check.

SUMMARY
A Collective without Agency

In Williams’ (1977) system of hegemonic practices, the populist frame sits as an emergent oppositional understanding. As explained above the populist understanding has risen out of the frustration experienced at the contradiction exposed by the financial crisis. Because it begins to question the shape and nature of this system, this populist frame is also oppositional. These are elements that we would anticipate with the forming of a true counter-hegemony in response to the financial crisis. However, by measuring the populist media frame and the populism in the peer group discussions against Gamson’s concept of the collective action frame we can see why the revolution may not be in our near future.

The first element of a functioning collective action frame, injustice, is defined as an emotionally charged sense of moral indignation. This was a central element to both the populist media frame and the populist element in the discussions. Furthermore, Gamson’s “injustice” requires an understanding of human actors which bear some responsibility for suffering. The construction of an elite class by the populist frame gives a fairly significant target for this injustice. Thus, the frame appears to fulfill this first requirement, though with the caveats explained above of abstraction versus concreteness.

Another requirement of Gamson’s collective action frame is identity. In this regard too, populism passes the test as the construction of a symbolically significant “us” versus “them” is a fundamental characteristic of a populist construction. Indeed, there is some evidence that within
the peer group discussions participants were beginning to define themselves as part of a larger class, most significantly in the prominence of the “middle class” making it onto every group’s list of major victims of the financial crisis. However, this class identification is somewhat undercut by the presence of the themes of moral decay and personal responsibility in the same discussions, which suggests an understanding that some members of this class are more culpable for their suffering than others. Such a construction has the potential to conceptually cripple a significant identification with others as part of the same shared class.

The final element of a collective action frame is where the prospect of a fully-fledged counter-hegemony may falter. Agency, defined as “the consciousness that it is possible to alter conditions or policies through collective action” is conspicuously absent from both the media frame and the discussion groups (Gamson 1992, p.7). The media’s populist frames present few concrete examples of individuals or groups acting on their populist resentment to try and significantly challenge the prevailing order. Moreover, the media frame tends to present victims of the crisis through the lens of a loss of consumer power rather than as part of a politically and economically dominated class. The peer group discussions also understood themselves and their experiences through the largely passive roles as voter and consumer. Finally, the information environment was simply too sparse for most participants to build a firm understanding of the issue at hand, let alone potential solutions to these broader problems.

Resentment, Not Revolution

This populist frame as created by both the media and by the discussion groups set up the classic dichotomy between an elite class and the people. This dichotomy conformed to the criticism of the hierarchal system that underlies populist ideologies wherein the elite unjustly dominate the people and the people are not only more numerous but more morally deserving. Beyond these points this apparent populism becomes more complicated. There are two major issues in how the media and the discussion group expressed this populist understanding that appear to thwart a full-throated populist ideology which might support a true counter-hegemony. The first is that it appears to contradict with the other dominant frames of understanding described in the two previous chapters. The second is the characterization of the elite as opposed to the people is done through their consumer power rather than their access to real political and material power.
With the full force of the contradiction in the hegemonic system buffered in this way, populist resentment appears to have turned to the unequal expression of consumer power between the elite group and the populist base. This may be part of the reason why the main attributable lasting effect of the Occupy Wall Street movement is the persistent discussion of “income inequality” by news outlets and politicians (Shah et al. 2012). The populist news frames relied heavily on the consumer behavior of elite individuals to express populist resentment. The most prominent themes in these frames was the lavishness in lifestyles and ostentatious consumerism of the elites. The focus was not on out-sized influence on policy or the unequal distribution of power, but on CEOs’ ability to buy Super-Bowl tickets and how much they spent re-decorating their personal offices. On the other side of the populist equation, the people and their suffering was often described through their loss of consumer power rather than their innate vulnerability to the market or their unequal access to real power.

Williams’ concept of emergent practices in cultural hegemonies is those practices that arise out of the contradictions in the present system (1977). In this case, we can view the populist media frame and the constructed discussion frame as one such emergent practice born out of the contradiction presented by the financial crisis. In a neoliberal capitalist hegemony the market, like all hegemonies, is tasked with providing a certain level of material security (Lewis 1999; Artz & Murphy 2000; Scherrer 2011). This exchange faltered during the financial crisis and the recession and created a significant contradiction. Access to the market was denied to many average citizens who had previously enjoyed it due to loss of income, and this loss of access was exacerbated and prolonged thanks to the following collapse of the job market. The practice of having a job and thus gaining access to the consumer market was the legitimate way for the average U.S. citizen to participate in the hegemonic system and this is a major basis for consent to the current system.

However, the strategy-game frame asserts that this contradiction is a failure primarily of politicians and the government not the markets, and the belief in a dysfunctional government within the discussion groups shows an agreement with this interpretation. Additionally, the bootstraps frame cluster and the belief in personal responsibility insists that employment remains the legitimate way to access the market, ensure material security and to express the important personal virtue of hard-work. Because all of these frames do not appear as a linear logical progression but exist simultaneously in coverage and among participants the full impact
of the populist frame is dulled. The contradictions in the hegemonic system that the financial crisis and recession exposed are never fully experienced as such, in very large part due to the direction of attention towards the government as a culpable perpetrator. Thus the contradictions are never called to be resolved one way or another.
CHAPTER 6
CONCLUSION

This research was an attempt to situate media power within the larger production of cultural hegemony in the United States. The financial crisis of 2008 and 2009 was used as a window into this process. To do this, a frame analysis was conducted on samples of television news coverage from major moments during the financial crisis and the resulting economic recession. Additionally, peer group discussions were conducted as a window into how people who fit the social and cultural imaginary of “Middle America,” an important part of the historic bloc which forms the United States cultural hegemony. These peer groups provided a discussion of the financial crisis and recession in a social context. Once this data was gathered, the following questions were asked of it:

1. Did the news media act as a hegemonic apparatus and function to absorb the contradictions of the United States’ capitalist hegemony exposed by the financial crisis and frame them in such a way to protect or re-form hegemonic ideology? If so, how?

2. Were middle/working-class, non-activist participants engaged in civic discussions able to form partial or whole counter-hegemonies out of their understanding of the financial crisis and their available information environment? And, were they able to use them during persuasive conversation with their peers?

3. Did middle/working-class, non-activist participants utilize, mobilize, and rely on news media frames to form and communicate their understandings and beliefs about the financial crisis?

Qualitative analysis methods were used to answer each of these questions. For the first question, a qualitative frame analysis was conducted on the television media frames, with particular attention to explanatory and causal frames.
To analyze the peer groups’ discussions, I reconstructed their basic understanding of the financial crisis from the lists of causes and victims which the groups produced and collectively ranked. In addition, the entire discussion was analyzed for consistent themes to uncover recurring statements of beliefs and understanding. In the first part of this conclusion, I will summarize the findings of this research by answering each of these questions in turn.

**The Media as Hegemonic Apparatus**

1. Did the news media act as a hegemonic apparatus and function to absorb the contradictions of the United States’ capitalist hegemony exposed by the financial crisis and frame them in such a way to protect or re-form hegemonic ideology? If so, how?

   At the onset of this study, the intent was to re-center the issue of power in how we analyze media. To do this I used Antonio Gramsci’s concept of cultural hegemony – understood as a process where dominated classes of a society consent to the rule of the dominating classes. To operationalize this concept to examine the media, I used framing theory. Framing theory was useful to a cultural hegemony lens because by deconstructing the devices which make up a media frame, one also deconstructs the ideological articulations which underpin those same frames. In this way, we are theoretically able to examine the articulations as they form, break, and reform in media content. Thus, an inductive frame analysis was conducted on selected frames from television news coverage of the financial crisis. This frame analysis revealed five major explanatory frames: strategy-game frame, survivor stories, bootstraps frame, opportunity in disaster, and populism.

   These frames all functioned to direct audience attention away from an ideological understanding of the financial crisis as a crisis within the economic system. The strategy-game frame and human-impact frame cluster deflected attention away from actions which occurred in major financial institutions and the members of the capitalist class by presenting frames and narratives which focused upon other actors. The strategy-game frame instead promoted the idea that the government was ultimately responsible for the health of capitalist markets. By reframing the crisis as a failure of the government to react
to a disaster, the understanding of the crisis was reformed into something that was ideologically consistent with the neoliberal concept of the role of the state as an arbiter of the free market, rather than directly responsible for the general welfare of the population (Harvey 2005; Peck 2010; Crouch 2011).

The human-impact frame cluster focused upon the experiences of the non-capitalist classes during the fallout of the financial crisis. Instead of presenting these experiences as the result of the actions of the capitalist class, or as the result of the American economic structure, these frames understood the hardship experienced by the subjects of their coverage as the result of various levels of personal misfortune. Moreover, these frames constructed narratives which often negated the suffering and exposure experienced by these “everyday” people by finding and emphasizing stories which emphasized personal growth and achievement. The survivor stories, bootstraps, and opportunity in disaster frames reworked the experience of vulnerability to the economic system into a stage for enacting personal heroism through further commitment to that same capitalist system.

The final major frame to be identified, populism, was a surprising find. This frame expressed an oppositional position to those who occupy the top of the existing American power structure. Many frames expressed anger and dissatisfaction around the financial crisis, and resentment towards politicians and business elites who were understood to have caused it. However, the media’s populist frame and its utility as a counter-ideology was under-cut by its presentation of class relations as a function of unequal consumer power rather than real material and political power. For example, instead of describing the practices which lead to the financial crisis, the frames focused on the purchases CEO’s made prior to their company collapsing. Instead of relating a description of how financial institutions worked closely with the American legislature to dismantle regulations of the financial industry, the frames shared which politicians went to parties with hedge-fund managers.

In the end, every one of the frames found in the television media’s coverage of the financial crisis deprived the national information environment of facts and knowledge, and failed to place significant focus upon the economic system and its most powerful actors. Instead the information environment was full of minutia regarding partisan
political maneuvering, opinion polls, and lavish expenditures by a handful of named business elites.

These findings suggest several things, the first and possibly most important being that, even at the advent of a major economic scandal and crisis, modern American journalism is unlikely to form counter-hegemonic frames. This runs counter to some other research arguing that journalism’s incentive towards controversy will naturally drive the media to counter-narratives (Schudson 2008). The reliance on pre-existing frames, likely caused by existing practices and industry pressures, creates ideological momentum which in this case re-narrated the crisis event along hegemonic narratives. The cumulative impact of this is a news environment which largely reinforced the prevailing hegemony and an information environment devoid of real detail about the causes or consequences of the financial crisis.

Main Street’s (Non) Counter-Hegemony

2. Were middle/working-class, non-activist participants engaged in civic discussions able to form partial or whole counter-hegemonies out of their understanding of the financial crisis and their available information environment? And, were they able to use them during persuasive conversation with their peers?

Another intent of this study was to move away from relying on the individual as a point of analysis in media research and to ask questions of how people construct political meaning and identity as members of social groups (Lewis 2001; Gamson 1992). The study was designed to foreground social discussion and debate as the focus of analysis to see how people were able to form and utilize media frames in conversation. In doing this, it was hoped that we might get a picture into how audiences’ understandings of the financial crisis aligned with or diverged from the dominant, hegemonic understandings presented by television news.

In the peer group discussions, participants expressed deep dissatisfaction with their current economic and political powers. However, participants of the peer discussion groups were unable to construct true counter-hegemonies in their discussions.
inability to do this was caused in large part by their lack of a fundamental understanding of the financial crisis or their relative place in the economic system. What little they could remember of the financial crisis turned their attention towards the government, which they believed to be dysfunctional. Many participants possessed and expressed a strong sense that "the government" was unable to "cooperate" with itself. However, these same participants could not demonstrate or explain why they held these beliefs.

Moreover, they did not understand the role of financial institutions in the crisis. At no point were participants able to express a cogent criticism of the American financial system. Instead they typically turned their anger towards government officials and government programs. This understanding of the government as responsible for the financial crisis and recession fundamentally aligns with the most prominent picture provided in news media, the strategy-game frame.

Often in moments where they lacked explanation or understanding, participants reached for broad themes of morality. They expressed a belief in personal financial responsibility, which they considered key to keeping oneself out of economic hardship. Because they felt that individuals had this sort of control over their economic destiny, many seemed to interpret the financial crisis and recession as evidence of a general moral decay in American culture. If protecting oneself from financial hardship can be done through frugality, then those experiencing hardship are suspected of "greed" and "irresponsibility." In these moments the financial crisis was approached as an inevitable, almost natural, event. Participants’ attention was thus turned away from the powerful institutions and the practices which caused the crisis and turned inward to their own communities, and in some cases their own children and grand-children.

A strong populist theme, constructed early on in discussion through the creation of association lists, suggested the first hints of a counter-ideology if not a full counter-hegemony. In spite of four years since the financial crisis, the event remained a very emotionally difficult experience and many were angry at the repercussions they were still facing. All participants reported coming away from the crisis and recession with a new awareness of their economic vulnerability, which they looked to elected officials to remedy. However, all participant groups were currently unable to connect their populist sentiment to concrete reforms or solutions that would suit their real interests (Artz &
Murphy 2000). In the end, their understanding of themselves as “hard workers” and their resentment of unequal consumer power meant that their overall orientation to the economic system remained unquestioned (Artz & Murphy 2000; Kalberg 2016; Kaelber 2016). Ultimately the participants remained aligned with a capitalist cultural hegemony.

**The Information Desert**

3. Did middle/working-class, non-activist participants utilize, mobilize, and rely on news media frames to form and communicate their understandings and beliefs about the financial crisis?

It was anticipated at the onset of this research that participants in the peer group discussions would utilize recognizable media frames to articulate their positions and argue for them. What was actually discovered was far more complex. On one hand, participants clearly reconstructed the populist frame in the associations and ranking exercises. Every peer group reconstructed “the elite” and “the people” in a manner that was identical to the populist media frame. Most importantly, in the peer group populist frame the government played a prominent role in the elite group, just as was found in the populist media frame. This association of government officials with the elite was made even though participants had no understanding of any relevant regulations before or after the financial crisis, nor could they explain any causal relationship between the two. Instead, when prompted, participants would discuss differences in lifestyles between themselves and politicians – an understanding echoed directly in the populist media frame.

Beyond this clear construction of a populist frame, the relationship between television news frames and the participants’ discussions got far more complex. Participants often used phrases that could be found in the media samples. For example, “Wall Street” and “Main Street” were used frequently in discussion in the same way as was in the news coverage. There is no way to definitively demonstrate that these shared terms and phrases came directly from news media, but it was clear that there was at the very least a shared language between the two. It was also evident in discussion that most participants relied on television news for their source of information on events like the financial crisis. This
was confirmed by the post-discussion questionnaires, which were dominated by descriptions of both broadcast and cable-news networks and television news shows.

Unanticipated, however, was how important the role of participants’ information environments and their command of knowledge was to their ability to form and utilize frames of any kind – including those that appear to originate in the media. Participants were hesitant to form opinions or even share experiences about the financial crisis because they felt they lacked sufficient understanding of the event and the surrounding issues. Thus, instead of having a discussion where individuals mobilized media frames alongside frames from other information sources, individuals would cite phrases that appear to come from the media and then struggle to piece these phrases into a coherent narrative. This lead participants to fall back on beliefs of dysfunctional government, which echoed the strategy-game frames logic, as well as beliefs of personal responsibility and moral decay. What information participants were certain of was generally related to the realm of electoral politics, and was used to feed into their belief of a leading role of partisan electoral politics as a cause of the financial crisis.

I believe these results support what some researchers have called for, namely greater scholarly attention to the role of information as it plays out in the media and as it plays out in systems of power (Delli Carpini & Keeter 1992; Lewis 1999; Lewis 2001). It is important that future research on public opinion and public knowledge takes seriously questions about what types of information are available and to whom, rather than simply trying to quantify whether there is “more” or “less” information in any given person or newscast.

In the next section of this chapter is a brief final discussion of the methods employed in this thesis: what was illuminated, what remains to be examined, and what can be done better in the future. Beyond that is a final discussion of the findings of this study.
STRENGTHS, LIMITATIONS, AND CONTRIBUTIONS

This study holds all of the limitations that would be expected of the qualitative methods employed. The methods used here facilitated a rich understanding of the ideological articulations and narrative logic which underpinned the major explanatory frames of mainstream, American news coverage of the financial crisis and economic recession. However, these methods could not provide answers as to just how ubiquitous these frames were in news coverage, or whether or not there were significant patterns regarding when they were employed or by what channel. Initially, it was hoped that the qualitative frame analysis could be turned into a quantitative content analysis to quantify the extent of these frames in the coverage of economic issues and to check for patterns of frame use. Unfortunately, this was time-prohibitive given the time span of the project. Hopefully future research will take up this part of the project to address these still-open questions.

Additionally, the limitations of qualitative research, and of limiting the scope of the study to a particular social demographic, are weaknesses in the research design that were known from the outset. However, there is one particular weakness that became apparent as the study went on that should be remedied in future research. The conceptual approach to information environments was not developed enough at the outset. The reason for this is due to information environments not being anticipated playing such a key role in the findings. As the results eventually made clear that information had such an impact on participants’ ability to form and communicate beliefs and understandings, it also became clear that the design of the research tools was inadequate for the depth of this issue. In the end, the analysis from the tools available were able to reveal a significant lack of information amongst the media frames and the discussion groups, and I believe demonstrate that this had a significant effect on participants ability to hold meaningful conversations. However, because of this inadequacy in research tools significant detail regarding the variation among personal information environments and the practices which developed them were never captured. This is regrettable and it is my hope that future research will be able to improve these and similar tools to better effect.
Finally, while the qualitative peer discussion groups offered insight into the way people utilized frames and information in discussions, they could not tell us how widely held these opinions and understandings are in the general population. Also left out of the window of inquiry are how other demographic and relative social factors play out in relation to the financial crisis and recession. This study taken alone can give no insight into the role of race, gender, profession or any other number of issues of interest on how the financial crisis was experienced or understood. This is also true for members of other American socioeconomic classes. It would be important to know how these same conversations play out in groups who find themselves above or below the participants of this study on the economic ladder. Also of particular interest after these results would be the inclusion of class-issue activists to see how and where counter-hegemonies form or fail in different information climates and social contexts. The neglect of all of these issues and groups was not due to a determination that they are not important questions of interest, but simply a result of limited resources.

Those limitations being fully understood, these methods did result in findings that can be counted as a contribution to the communications field. First, the inductive frame analysis allowed for the discovery of frames which were not anticipated by existing literature. Without this in-depth qualitative analysis, the opportunity in disaster frame and the populist frame may have not been fully discovered or articulated. The knowledge of these frames should allow for future research into both their distribution throughout the news media and further exploration into how they articulate with other ideological systems and events.

Second, the qualitative treatment allowed for a rich understanding of the ideological underpinnings and articulations within these frames as they relate to the financial crisis specifically. This method revealed how consistently the financial crisis was articulated with natural disaster and how the economy was articulated with nature. Similarly, it revealed how the media tied the victimhood of everyday people to a discourse of heroism, and how this heroism was also tied to an increased commitment to the economic system.

The choice of the qualitative peer group discussions also provided findings which are unique insights to the communications field. The facilitation of a natural discussion
provided a realistic window into how well participants were able to grasp and mobilize information about the financial crisis and their understanding of it. The results suggest that there may be a far greater amount of ideological and opinion contradiction within and among individuals than might be apparent through the use of surveys (Popkin 1991; Page & Shapiro 1992; Delli Carpini & Keeter 1992; M. X. Delli Carpini & Keeter 1996; De Vreese & Semetko 2002). These natural conversations allowed participants to both hold and express multiple complex and often contradictory opinions at the same time, often without realizing that their opinions were complex or contradictory. Had this research been done through traditional opinion research, participants would have been encouraged to make discrete choices which may well have masked this sort of complexity of belief. Moreover, it would have been difficult to capture one of the key findings of this paper: even as opinions and beliefs were contradictory and lacked knowledge grounding, they were carried with great conviction and backed with significant emotion.

Taken in aggregate, the findings and conclusions of this thesis can serve as a foundation for further qualitative and quantitative research in the communications field. Moreover, it is my hope that they demonstrate the importance of tying the existing conceptual toolkit of the communications field into a broader understanding of systems of hegemonic and economic power.

LOW-INFORMATION PROTOPOPULISM

The rhetorical question asked at the beginning of this study was this: was Tocqueville right when he predicted that there would be no more revolutions in America (1835)? The answer appears to be "perhaps," but not necessarily for the reason that Tocqueville gave us.

Tocqueville anticipated that the American middle class would avoid any attempts for increased political power in exchange for political stability, so that they could keep their newly acquired property secure. The results of this research suggest that, at least in contemporary America, revolutions are quelled far earlier in their conception. Instead of making a knowing exchange of power for stability, the middle class participants struggled to understand what political power entailed in the first place.
Because this research deliberately set out to talk to non-activists, it was assumed that participants would not necessarily hold or be able to articulate counter-hegemonic positions. As recognition of this, the analysis mobilized the collective action frame as a way to test for nascent counter-hegemonies or, at least, counter-ideologies (O’Gorman 1986; Gamson 1992). Analysis of the group discussions searched for the presence of three elements of collective action frames; injustice, agency, and identity. The presence or absence of these elements informed how or why a counter-ideology/hegemony may be encouraged or thwarted in any given discussion moment or frame. In comparing the results of the peer discussion groups with collective action frames, it seems that many elements required for a collective action frame were actually present. These mostly white working and middle-class people who had not otherwise become activists persistently expressed understandings of a sort of collective identity (Gamson 1992). They repeatedly expressed an understanding of themselves, their families, and their communities as distinct from and in opposition to an elite class which was loosely understood to be formed of government officials and financial institutions. In conversation, they frequently evoked images of “everyday people” and regularly used the phrase “Main Street.” Even more pronounced was the immediate and consistent sense of injustice committed against themselves, their families, and other “everyday” people. They expressed feeling betrayed, and they expressed feeling vulnerable. Participants clearly felt wronged.

However, this sense of injustice was aimed towards the government and particularly the actors within the system of electoral politics. Agency, the third element to a collective action frame, was narrowly conceived by participants as voting in elections. When this narrow conception of civic participation was combined with a feeling that government officials were “out-of-touch” and in league with the economic elite the result were expressions of despair and a withdrawal from civic life. This withdrawal from public life echoes the findings of Joseph N. Cappella and Kathleen Hall Jamieson’s Spiral of Cynicism (1997a), which found higher levels of cynicism and public withdrawal in people who had been exposed to news stories cast within a strategy-game frame.

The sense of injustice expressed by participants was also prevented from translating into a counter-ideology/hegemony by a lack of information. The information environment as it existed directed the sense of injustice away from the capitalist class, and
the information environment was generally so sparse that participants felt too unsure of their understanding to even properly discuss the topic, let alone confidently move to action, collective or otherwise.

Ultimately, the peer group participants resented their current experience of economic vulnerability and insecurity, but this did not translate into a counter-ideology, and certainly not a counter-hegemony. Though, they resented those in power and they lacked an ability to conceptualize or articulate any alternative systems or practices which would better serve their interests. Instead, participants’ practices and attentions stayed firmly attuned to the prevailing cultural hegemony. This is precisely what one would expect to find in a functioning hegemonic system:

American hegemony and its oppositions are constrained by the material, political, and cultural practices of capitalism and are ideologically expressed in beliefs such as individualism, democratic pluralism, and consumerism. Over the years, these beliefs have been neatly codified into the tenets of the American Dream: hard work, fair play, individual freedom, economic security, progress, and so on. (Artz & Murphy, 2000, p. 238)

Participants still very much believed in the importance of having work and showed suspicion towards those who might with be too lazy to work or expect too much in material gain in exchange for their work (Kalberg 2016). Experiencing the fall-out of the financial crisis and recession did not result in the participants questioning the value they placed in “hard-work.” Instead, they generally embraced this value as a way to protect themselves from an unpredictable and unkind national economy.

The formation of a counter-ideology/hegemony was also prevented by participants’ understanding of class relations as a function of unequal access to consumer power (Schudson 2007; Artz & Murphy 2000). When they spoke of politicians and other elites as being “out-of-touch” they meant that elite individuals did not know how difficult it was to survive on income salaries similar to their own. This is where Tocqueville’s prediction may have had some predictive merit in that he theorized that the access to some security, whether it’s the ownership of property in an agrarian economy or purchasing power in a consumer one, may the keep the attention of middle classes upon
what they have and could have in terms of material wealth, rather than aspiring to actual
decision making power in society at large.

Fundamentally, participants either did not grasp, or could not articulate, the actual
power discrepancy between themselves and the elite classes. They did not express
resentment at their relative inability to influence important policy or to make decisions
which would influence multi-national corporations. To them, the elite had the power to
buy a house and not worry about paying it off, or the power to not worry about whether or
not they could afford a vacation or their retirement. The corollary of this understanding is
that with a bit more purchasing power, participants would be on equal footing with
members of the elite. This again turns attention back to the ability to make money, not
decisions. Given this, it is no wonder that the issue of “income inequality” became a
campaign issue in the 2016 U.S. Presidential election, rather than equality of
representation on corporate boards, the further inclusion of organized labor in U.S.
budgetary deliberations, or even wealth inequality (Tankersley 2015).

Media frames never presented the U.S. economy as a system which is
fundamentally built by humanity and containing individuals who hold agency over how
this system functions and to whom those functions may benefit. As a result of this, it
appears that both media frames and the participants themselves approached the economic
system as a natural system. Understanding the economy as system of nature meant that to
participants the financial crisis was just another storm. Faced with an event which was
fundamentally inexplicable to them, and with no help from their main source of
information to make that event explicable, participants focused on how they could prevent
personal disaster. Each group took time in their discussion detailing how people should
have known to not take out loans, to abstain from expensive mortgages, or to undertake
work in secure industries. They spoke of moving to protect themselves and their family
like they would protect themselves from any numbers of dangers from the natural world.

From a practical standpoint, there is truth to how these participants saw
themselves in relation to the economy. Their vulnerability to this economic system is very
real – this is the same economic system which had lost them their jobs, destroyed their
retirements, and forced them to care for their adult children and grand-children. Moving
to protect themselves under these conditions is not only understandable, it is advisable.
However, participants never articulated an understanding that what lies behind this system which had served them so poorly in the past few years is a human made structure, not a natural process.

When expressing a desire for this economic system to change in a way where participants felt more secure and less vulnerable, they looked to the group they understood as holding power – the elected politicians and political parties they were familiar with. Politicians and the political sphere would have been familiar to participants. They would have repeatedly heard politicians’ names and actions associated with these same topics of the financial crisis and economy from the news sources they turned to on a daily basis: CBS, NBC, CNN, and all the other television news channels they tuned to on a daily or weekly basis. Participants would have also been familiar with politics and politicians through their participation with the democratic system as consistent voters.

Ultimately, in the peer group discussions participants were not able to conceptually step outside of their roles as workers, voters, and consumers. This study deliberately held back from offering other roles, and it is possible that if handed alternative identities that participants would have readily taken them up. However, it is an important finding that participants did not do this on their own in conversation with the peers they worked with and spoke to every day. Participants were not turning to each other as sites of experience or information on political or economic events. Even when confronted with evidence of a negative impact on their community, as was the case with teacher Mark and his struggling students, participants did not always connect them to the financial crisis or recession.

Instead of turning to their own communities as a source of information, when it came to issues of politics and the economy participants’ attention was turned towards mainstream television news. This echoes similar research on the role of the media, particularly news media, in the daily lives of individuals (Couldry et al. 2007; Madianou 2010). And we now know that when participants watch the nightly news, as their main window into the outside world, they will have these exact same roles of workers, voters, and consumers reflected right back at them. This finding underscores the warning given in the beginning of this paper: if we are going to take audiences seriously it is not enough to speak only in terms of habits, rituals, and consumption (Bird & Dardenne 1997; Madianou 2010; Bird 2010). We must take seriously the role of power in these everyday practices. It
is not enough to accept that people perceive themselves to be in touch with “their community” through the media. It is a researcher’s responsibility to ask whether or not this perception is based in a reality that serves people and their communities’ real interests.

In the end, this is not a story of full consent to the dominant system so much as a partial picture of thwarted opposition. Currently, this functions the same as active consent in the sense that participants can be trusted to participate normally in the American economic-political system. They will go to work, they will invest in financial products, and they will consume certain material goods, and generally fulfill their role in the economic order without much question. That said, there is a chance for action if the sense of deep injustice expressed by all of the peer groups were to ever be attached to a more functional concept of identity or some form of agency (Good 1990; Shah et al. 2012; Gamson 1992). Just because participants were unable to make these connections themselves does not mean they would be unwilling to take up a message which aimed to address their grievances should it appear.

There is a warning here. Because they have so little understanding of the financial crisis or the structure of real class relations there is no guarantee that such an articulation of their sense of injustice to agency and identity would be in these participants’ real interests. Participants felt vulnerable, but they were unsure what they were vulnerable to. Participants also felt wronged, but they were unclear who had wronged them. They also felt insecure in their futures, but they could not – even when asked – offer any solutions which would make their futures more secure. Unless something changes drastically, these questions will not be answered by the news media any time soon.

The populism expressed by the participants and in the news media frames was not a counter-hegemonic populism (Artz & Murphy 2000; Laclau 2006; Mudde & Kaltwasser 2012; Woods 2014). It showed no real understanding of the system which created the inequities faced by “everyday” Americans – the same inequities which were felt so keenly when the financial system came crashing down around itself in 2008. The construction of the elite and the people were evidence of a sort of proto-populism which is currently ungrounded in specific knowledge of the practices which created the resentment from which populist characters spring (Laclau 2005). These constructions are so lightly formed
that currently nearly any group could be included or excluded from either category. There is the potential that any ideology which speaks to the sense of injustice expressed by these participants and those like them and convincingly attaches it to an equally fervent sense of agency could potentially aim the resulting action in any direction they chose; radical, revolutionary, or reactionary.

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APPENDIX A: PEER GROUP DISCUSSION SCRIPT

FOCUS GROUPS SCRIPT

Preamble

I am interested in your opinions around the financial crisis and the recession – this is meant to be a casual discussion – it is in no way a test. I do not expect you to have any particular knowledge or expertise on the topics we will be discussing. Even if you feel like what you have as a response is vague, I am still interested in hearing about it. Even the smallest opinions are of interest for this study. I am interested in you as citizens of the U.S. and of Colorado.

I will be recording this session; it will be for my own use only and will be immediately disassociated from any of your identifying information. I will be assigning you a number to help me keep you anonymous.

INTRODUCTION

Participants state name, occupation, and hobbies for recording. (Extended information for voice identification)

Ten Minutes

ASSOCIATIONS EXERCISE

(Participants given large sheets of paper)

On Paper #1, ask participants to throw out things they think of when they hear "Financial Crisis."

On Paper #2, ask participants to offer things they think of as causes of the crisis.

On Paper #3, ask participants to offer who or what was damaged by the crisis/recession.
Ranking Exercise:

Ask participants to collaboratively try to rank the causes from “most important” to “least important.” Repeat this exercise with things/people they believe were damaged or victimized by the financial crisis, ranking them from “most impacted” to “least impacted.”

Purpose: To get to the available explanations/understandings of the crisis and recession. To engage the participants in a persuasive, consensus building exercise, to see how they use these explanations to state their position and opinions.

Thirty-Five Minutes

OPEN ENDED QUESTIONS

- “There have been a lot of interpretations of who or what might be to blame for the crisis – what or who do you think might be to blame, if anything?”

- “What are some of the other explanations you remember hearing about?”

- “Do you think these have merit?”
  - Why or why not?

- “Have you changed your opinion on this over time? Why? ” If no “when did you first form this opinion”

- “There have been many suggestions as to what needs to be done to come out of the recession, are there any that you agree with?”

- “What do you think needs to/ should be/ or could be done?”

- ”What are some of the other suggestions you’ve heard of? Do you think they’re potentially valid?"
  - Why or why not?”

- ”Have you changed your opinion on this over time?"
  - Why?
o IF NO, “when did you first form this opinion?”

Thirty Minutes

CITIZENSHIP QUESTIONS

• “How confident do you feel in your understanding of the economy? The crisis? The recession?”

• "If asked to vote on legislation related to the recession or the crisis, would you feel comfortably prepared to make a decision? Where do you turn to for trusted information on this sort of thing, if anything?”

Ten Minutes

ADMINISTER QUESTIONNAIRE

Ten Minutes
### Focus Group Participant Questionnaire

**Participant Number _____________ Age: ______ Gender: ______**

<table>
<thead>
<tr>
<th>Questions</th>
<th>YOUR ANSWERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Where do you typically get your information on current events?</td>
<td></td>
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<tr>
<td>If you watch television news, list the top three shows you're most likely to turn to for information, in order.</td>
<td>1.</td>
</tr>
<tr>
<td></td>
<td>2.</td>
</tr>
<tr>
<td></td>
<td>3.</td>
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<tr>
<td>Where else do you turn to find reliable information on current events?</td>
<td></td>
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<tr>
<td>Have you ever watched any documentaries or investigative reports on the financial crisis or recession? If so, which ones?</td>
<td></td>
</tr>
<tr>
<td>Do you read newspapers? If so, which ones?</td>
<td></td>
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<tr>
<td>If you seek news from websites, where do you typically go?</td>
<td></td>
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<tr>
<td><strong>Do you discuss the financial crisis/recession with family and/or peers? How often?</strong></td>
<td></td>
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<tr>
<td><strong>Do you find your opinions on the financial crisis/recession to be similar to those of your peers? If not, how so?</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Do you identify with a political party or philosophy? If so, what is it?</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Do you typically vote? If not, why?</strong></td>
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</tbody>
</table>
APPENDIX C: PEER GROUP DISCUSSION LISTS

Bible Study
Warm-Up List – “What do you think of when you think of the financial crisis?”

- "kind of criss cross"
- Automotive Bailout
- 9/11
- Stock Market Crash
- Uncertainty
- Unemployment
- Foreclosures ("you took mine")
- Bankruptcy
- Concerns for the Future
- “Hanging on to your job – not changing jobs”
- Job Loss
- “Fear of the Unknown”
- Pessimism
- "It was depressing"

Bible Study
Causes List

- Leniency in the loans
- Personal irresponsibility
- Greed (Personal and Political)
- “Shady” Wall Street
- Questionable Financial Instruments
- Everybody thinking they can “have it all"
- People living beyond their means
- People in business
- “We’ve always done it this way”
- Wall Street
- “Pretend money going back and forth”
- Decentralization/non-accountability
Bible Study
Ranked Causes

1. Greed (business to homeowners)
2. “Shady” Wall Street
3. Housing Bubble
4. Personal Irresponsibility
5. “Decentralization”

Bible Study

Bible Study
Victims List

- The housing industry
- Lehman Bros, and other big banks
- Young families who had bought their first home
- Small businesses
- Retirees and their 401k
- Highways
- Charities
- Middle Class
- Education (funding, infrastructure)
- Kids

Bible Study
Ranked Victims

1. Middle Class
2. Homeownership/Housing
3. Small Business
4. Young families w/children
5. Infrastructure
6. Charities
Book Club
Warm-Up List – “What do you think of when you think of the financial crisis?”

- Poverty
- Inequality
- Rising cost of living
- Increased Crime
- Depression (emotional)
- Increase in Home Loss
- Complex (causes and solutions)
- Guilt (for not having more money)

Book Club
Causes List

- Globalization
- Greed
- “Spending too much on healthcare and the military”
- “Power” (malfeasance by those in power)
- Wall Street regulations
- The government (Partisanship)

Book Club
Ranked Causes List

1. Greed (“Wall Street stuff”)
2. Power (Misused, people in power)
3. “Spending too much”
4. Greedy culture
5. Partisanship
6. International Aid
Book Club
Victims List

- Middle Class
- “Lower Class”
- Government credibility
- Funding for education
- Elderly, retirees
- Teens and young adults
- Small businesses
- Automobile businesses
- Social Services

Book Club
Ranked Victims List

1. Middle Class
2. “the poor”
3. Small businesses
4. Young People
5. Government credibility
6. Big business
Rock Climbers
Warm-Up List – “What do you think of when you think of the financial crisis?”

- George Bush
- Subprime loans
- “Ninja loans”
- “Crash of the petrol-dollar”
- “Job creators”
- Corporations as People
- Trickle-down Economics
- Reagan
- Investment bankers
- “Gordan Geko culture”
- Collateralized debt obligations
- Fear
- “Too Big to Fail”
- Fannie Mae and Freddie Mac
- Tax breaks for the wealthy
- Deregulation Fraudulent Security Ratings
- Credit Default Swaps
- Underwater mortgages/loans
- Congressional gridlock
Rock Climbers
Causes List

- Tax breaks for the wealthy
- “predatory loans and irresponsible loan taking”
- Deregulation
- Fraudulent security rating
- Credit default swaps
- “Crash of the Petrol-Dollar”
- Congressional Gridlock
- “Job creators”
- Decline of the Middle Class
- Unregulated Wall Street Greed
- A lack of national priorities
- War (Iraq/Afghanistan)

Rock Climbers
Ranked Causes List

1. Wall Street Greed
2. Consumer debt
3. Predatory loans/fraudulent security rating
4. Decline of the middle class

Rock Climbers
Victims List

- Middle Class
- Everybody below the middle class
- “The 47%”
- People under 35
- College grads
- The wealthy
- Blue collar workers
- Non-corporate farmers
- Start-up companies
- Academia
- Government workers
- Public institutions
- Luxury-related companies (vacations, restaurants)
- Artists
Rock Climbers
Ranked Victims

1. Middle Class
2. People under 35
3. College grads
4. The poor/working Class

Nurses
Warm-Up List – “What do you think of when you think of the financial crisis?”

- “major problem”
- Housing bubble
- Government deficit
- Lower income (people) pay the price
- Wall Street
- Increase in poverty
- Lack of leadership
- Unemployment, jobless
- Depression (emotional)
- Mental health issues (increase in the hospital)
- Loss of healthcare
- Homelessness

Nurses
Causes List

- Unstable leadership
- Housing bubble
- Dishonest banking
- “Creative” investment practices (risky)
- Unrealistic government leaders (out-of-touch)
- Rising Cost of Living
- Regulatory Issues
Nurses
Ranked Causes

1. Banks and Government (Mutual gains)
2. No regulations
3. Housing bubble
4. Unstable leadership
5. Cost of living

Nurses
Victims List

- Middle and lower income
- Children
- Elderly/fixed income
- Honest small business owner
- First time home buyers
- University students
- Young adults (under 30)
- Unemployed
- Economy (the World economy)
- Homeless

Nurses
Ranked Victims

1. Middle class
2. Unemployed
3. Children/elderly
4. Newly homeless
5. Young adults
6. Small businesses
Teachers
Warm-Up List – “What do you think of when you think of the financial crisis?”

- Wall Street
- Stock market crash
- “Underwater homes”
- HP leaving
- 9/11
- “Kids living out of cars”
- “Hiring freezes”
- Insecurity (economic)

Teachers
Causes list

- Greed
- Deregulation
- The government (no cooperation)
- “Bad loans”
- “Credit default....switching? swapping?”
- Debt (consumer)
- Deficit
- Wall Street

Teachers
Ranked causes

1. Wall Street
2. Greed
3. Debt
4. “Bad loans”
5. The government (no cooperation)
**Teachers**

**Victims List**

- Middle Class
- Kids
- College students
- Teachers (rising workloads, pay-freezes)
- Local businesses
- Other government workers
- The elderly (retirement funds)
- Public infrastructure

**Teachers**

**Ranked Victims**

1. Middle Class
2. Kids
3. Government workers (incl. teachers)
4. Local businesses
5. College students