Dialect Anthropol (2018) 42:277–291
https://doi.org/10.1007/s10624-018-9512-y

CrossMark

Individualization, inequality, and labor: a qualitative approach

Marta M. Lobato[1] · José Luis Molina[1] · Hugo Valenzuela-García[1]

Published online: 21 June 2018
© Springer Nature B.V. 2018

Abstract In this paper, we show how we came to explore Beck's theory of individualization in the light of a qualitative study of livelihood strategies in post-2008 Spain and Cyprus. We observed that experiences of downward social mobility in contexts of welfare retreat and precarious labor conditions were compelling people to build marketed individualities and to create individual biographies with recourse to a highly individualized rhetoric. However, analysis of a very diverse sample of subjects from different socio-economic backgrounds showed us that individualization theory must be conceptualized within a framework of social structures, and that Beck's individualization theory fails to recognize its persistence in contemporary societies. We therefore propose looking at individualization as a contemporary process through which class differences are expressed. Only in this way can it serve as a useful theoretical tool with which to understand the workings of contemporary capitalism and the ways in which new values and moral frameworks are being formed.

Keywords Individualization · Livelihood strategies · Crisis · Labor

Introduction

Individualization theory, commonly attributed to the works of Ulrich Beck (1992, 1996), Beck and Beck-Gernsheim (2002), Beck et al., (1994), Anthony Giddens (1991), and Zygmunt Bauman (2001), was prominent in the 1990s and since then has frequently been applied as a

✉ Marta M. Lobato
martamarialr@gmail.com

José Luis Molina
JoseLuis.Molina@uab.cat

Hugo Valenzuela-García
hugo.valenzuela@uab.es

[1] Universitat Autònoma de Barcelona, Barcelona, Spain

catch-all concept, or as a taken-for-granted fact. It is the personal view of the present authors that individualization theory has had an uneven welcome, partly because it attempts to capture a complex reality that involves many different and equally complex aspects. Overall, Beck attempted to theorize the workings of a whole society in terms of social stratification, with two main concepts: *individualization* and *reflexive modernity*, drawing mainly from quantitative studies. He spoke about individualization in relation to a wide-range of topics such as class, gender, family, inequality, choice, and modernity as a whole.

However, rather than discard individualization theory completely, we believe it could be enlightening to use it alongside a locally built body of knowledge to produce a more grounded form of analysis.

Previous critiques of Beckian theory have come from Brannen & Nilsen (2005) for instance, whose study of young people in Norway and Britain looked at *choice* in individualization theory. They pointed to the problematic aspects of the "de-contextualized nature of the arguments upon which the thesis rests" (2005, 412) and suggested that "grand theory" needs to always be operationalized. Their study concluded that individualization understood as biographical choice shapes peoples' lives mostly at the level of rhetoric. In a similar vein, another qualitative study by Atkinson (2010) about work trajectories in the neoliberal era also considered individualization from a Bourdieusian perspective, with reference to the debate on *reflexivity*. Atkinson concluded that, despite recent changes in contemporary capitalism, work trajectories are still majorly driven by class motors. What these authors have in common is that they would agree that individualization theory as proposed by Beck either "downplays structure" (2005, 422) or fails to account for the supposed de-standardization of life chances and opportunities (2010, 414) that he saw happening in contemporary societies.

In producing this paper, we took as our starting point Beck's understanding of individualization as a process that has turned *class* into a "zombie category" (Beck and Beck-Gernsheim, 2002: 27, 205). According to Beck, this occurs as *choice* and *reflexivity* play an increasingly active role in shaping contemporary life. We undertook the task of exploring downward social mobility in the post-2008 crisis context, with the aim of assessing the role that individualization plays in new forms of inequality. In this way, we sought to compare *life stories* as chains of events, with *biographies* as the narratives of those events, to see what such analysis could tell us about Beck's assertion that "in contemporary societies, individuals in general become actors, builders, jugglers, stage managers of their own biographies and identities and also of their social links and networks" (Beck and Beck-Gernsheim, 2002: 23). In short, Beck believed that individualization was weakening class. In contrast, in this paper, we propose that it is precisely individualization that helps us *explain* class. It is not that individualization replaces class or deems it dead. Rather, individualization is a contemporary process through which class differences are expressed. From here, we arrive at the conclusion that for some workers, individualization means vulnerability and downward mobility; while for others, individualization means opportunity.

Before discussing this point further, we will explain how we came across individualization and class while doing fieldwork on the effects of the 2008 economic crisis on people of different backgrounds within Spain and Cyprus. These two countries shared common traits before and after the crash, having both the highest income per capita in the EU prior to the crisis and widespread unemployment after, followed by the further de-regulation of their labor markets. In this process, ethnographic data analysis suggested that the crisis, with all the subsequent structural changes to work and welfare in a globalized and financial context, had indeed prompted deep changes to peoples' lives in uneven ways. We therefore analyzed the

effects that such changes had on people of different backgrounds and assessed Beck's views on modern inequality as "generalised periods of instability" that a wide range of people experience at various points in their lives. To do so, we looked into the different resources people were able to mobilize, the role that self-reflexivity played, and the extent to which such elements could overcome instability:

We thus captured significant life events for various informants over a period of time and assessed the relationship between downward or upward mobility after the crisis and individualization (as shown in Fig. 1), where "self-culture" and "self-attribution" (Beck & Beck-Gernsheim, 2002: 47) are believed to play a significant role in the undermining of class, according to Beckian theory. Lastly, we assessed the role that such self-reflexivity played in people's experiences and narratives of precariousness after the crisis.

Individualization and class

One of the reasons behind the uneven welcome given to Beck's theory was his unclear descriptions of its specificities.[1] For Beck, individualization explained a process by which social changes in late modernity compel individuals to construct their own lives. Beck was clear in stating, nonetheless, that "individualization is not based on the free decision of individuals". Instead, he suggested that "people are *condemned* to individualization" (1994: 14). This was the case because of the structural elements of post-World War II Western societies having replaced "traditional categories of life situations and conduct with new ones based on welfare state regulations" (1994: 14). Beck therefore assumed that individualization takes place as societies increase the wellbeing of their citizens through welfare. This poses an interesting contextual question for our case of Spain and Cyprus, whose labor policies underwent a significant transformation after the 80s, when precarious labor conditions, otherwise known as *flexibilization,* resulted in the increasing vulnerability of workers due to a further, rapid loss of protection from dismissal (Arndt and Hörisch 2015: 13). How would Beck's theory fit into the post-crisis context of "austerity" politics and welfare deterioration?

Secondly, individualization also referred to the disintegration of previously-existing social forms. For Beck, individuals' subjectivities (their lifestyles and conducts) have become detached from traditional forms. The rise of self-reflexivity would then point to a heightened awareness that mastery is possible, eventually leading the "normal" forms of family, career, and life history to be undermined (Beck et al., 2003: 3–4). In Beck's theory, then, categories such as class and social status, gender roles, and family become increasingly fragile (2002: 2). Instead, what we see are "do-it-yourself biographies" leading to more autonomous subjects, where inequalities might be better described as periods of instability, rather than as class structures. These were, therefore, the specific elements through which we decided to explore individualization: self-reflexivity, autobiographies and autonomy, in a moment when actors were called to be "resilient." If *class* had truly withered away, and autobiographies were based on individuals' self-ascribed aspirations and expectations, a socio-anthropological inquiry would be bound to turn to the "new" structures behind these autonomies and subjectivities.

[1] See, for example, Bernardi (2007)'s compelling critique, in *Le Quattro Sociologie e la Stratificazione Sociale*, where he clearly describes the main contradictions and gaps in the theory. For example, like other scholars, he calls into question the assertion that inequality is becoming generalized among all social classes, but also pointed towards the difficulties inherent in the coexistence of the thesis on the individualization of poverty and that on the increase of inequality.

Fig. 1 Elements considered for assessing individualization

Individualization, precariousness, and the market

Following on from this, we observed one more link between individualization and class emanating from our data analysis: the increasingly subjectivized character of the economic realm, and the ways in which this reflects other global processes, such as the implementation of austerity regimes and the de-regulation of the labor market. There is, in fact, a robust body of literature that engages with the idea of an increasing subjectivization of the economy: a process by which livelihood strategies incorporate the cognitive and experiential aspects of people's lives. Such a process suggests that all aspects of the human subject are becoming increasingly embedded in the economic spheres. This argument has been advanced by various theorists from different perspectives, including concepts of the self (Rose, 1999), social structures (Beck & Beck-Gernsheim 2002), debt (Lazzarato 2012), enterprise (Foucault 2008), labor flexibilization (Valenzuela et al., 2015, Kjaerulff, 2015), knowledge (Fumagalli 2010), and affective labor (Hochschild and Arlie, 1983).

We found that Beck's theory of individualization resonated on many levels with the ways in which people affected by the crisis were identifying with *work* and the products of their labor: something that other scholars have synthesized, within the Marxist tradition, as "commodification [in this case, of labour] entails individualization", when it comes to human relations (Cetina, 1997: 11). If we look at the ways in work and the experience of work is becoming increasingly fragmented, due to the loss of solidarity ties and the unstable, flexible character of the labor market (as Mingione, for instance, suggested in *Fragmented Societies,* 1991), it seems likely that individualization is linked to this intensification of the market-oriented labor regime. In other words, as the imperative to "earn a living" becomes ever more acute in a capitalism built on precarity, people are prompted to capitalize their affect.

For instance, in *The Moral Neoliberal* (2012), Andrea Muehlebach explored how neoliberal welfare reforms were accompanied by narratives of morality and ethics, which called on individuals to take responsibility for filling in the gaps left by the reduced State in Lombardy (Italy). Likewise, other scholars have been exploring the material/subjective *décalage* (the search for material stability in the context of flexible labor) that Fordist ideals have left in the increasingly destabilized, post-Fordist economies (Molé, 2012; Muehlebach & Shoshan 2012). Like these scholars, we hypothesized that some parts of the world were experiencing a reconfiguration of values and a reallocation of moral frameworks (Narotzky & Besnier, 2014: s4). Therefore, we wanted to untangle the mechanisms by which ordinary people were earning a living and ascribing meaning to their livelihood strategies (thus comparing *life events* with *biographies*). For this purpose, we took the recent labor market changes and people's newly experienced *wagelessness* (Denning 2010; Kashmir & Carbonella, 2014) as two significant points of reference in this research, which we expand upon in the next section.

Inequality and "precarious freedom"

The extensive qualitative data collected was organized and categorized according to the material and subjective aspects of the informants' lives, and to the different situations which had precipitated their downward or upward mobility. The authors were very aware that, although both form part of the European Union's common institutional framework, Spain and Cyprus have very different historical and cultural trajectories; nevertheless, they have undergone similar socio-economic developments as part of the Southern European Eurozone. Both countries experienced the so called "economic miracle," with rapid modernization and growth of the service sector (and therefore the rapid emergence of a middle class) in the decades prior to the crisis, and both saw housing bubbles burst in the years following 2008. In both cases, austerity politics and measures to confront the high levels of debt implied a retreat of welfare and the worsening of labor conditions for ordinary people. We were therefore not surprised to find common elements in the sample across the two countries, especially regarding the life expectations and social imaginaries of the younger cohorts, and attitudes and perceptions toward institutions, the State, and work. Different perceptions about what the "good life" entails were a central source of our inquiry through the interviews.

In this way, we separated the sample into groups, using a variety of indicators which were later grouped together, as shown in Table 1. Through this process, we were determined to carefully point out the divergent factors that could account for differences in the structural and subjective characters of our subjects. As a preliminary phase, we identified two groups, according to the indicators specified in Table 1.

Group 1 accounted for 40.8% of the total sample. We found it very enlightening to categorize individuals according to the degree to which they were dependent on regular wage work and/or other sources of income. We found that individuals within this category were highly dependent on work, meaning that the absence of a regular income placed a significant strain on their lives. The most common profile of research subjects within this category was single mothers, as well as divorced men having difficulties applying their skills to the job market, families of young parents with one or two children, and established families who were highly dependent on industrial types of work which had contracted during the crisis. We found a minimal level of education across this sample: high school and vocational training being the highest levels achieved. Forty-five percent of the people interviewed used some form of social service, such as a food bank or charity. In both Spain and Cyprus, most people who attended these places in search of food and clothes were observed to be in some form of debt (mortgages, credit cards, personal debts to other members of the family), or were undocumented immigrants. In this group, individuals had very small and dense personal networks of

Table 1 Sample categories

	Level of education	Degree of dependence from work survival	Support network	Do-it-yourself narrative
Group 1	Below university	High	Dense, small	Absent
Group 1a	University and/or high degree of professionalization	High	Diversified, larger	Medium
Group 2	University and higher	Low	Diversified, larger	High

support (economic and emotional), meaning that the people they felt closest to were also the ones providing them with some kind of support. The vulnerability of this group was therefore also rooted in the fragility of their ties, which were very often dependent on friend or family relationships, meaning that whenever a personal conflict arose, the support network could disappear. This is something that other scholars have termed "the burden of reciprocity" (Offer, 2012), and identified as a possible factor leading to social fragmentation (Putnam, 2000).

We included Yolanda in this category. Yolanda is a mother with a small child living in a peripheral neighborhood in Barcelona. After losing her job, which she had had for 9 years, she and her daughter now find themselves living entirely on State benefits and support from ex-colleagues, friends and relatives. She had previously worked in an office at a company's export shipping department. Yolanda has a middle level of vocational education (a sort of specialization course that ranks below a university degree) and has found it very difficult to enter the job market after becoming unemployed. Although she had a long-term job before, she describes how she was extremely lucky to get it. She explains that it had nothing to do with the course she had done, but that a friend helped her to get it. Nine years later, after losing the job, she got pregnant and separated from her partner a year later. Yolanda visits a food bank twice a month, gets financial help from the State for the mortgage on her flat, for which she pays 700 euros (initially it was 1000 euros, but the bank lowered repayments and extended the mortgage, as even selling it would not cancel out the debt), and is committed to continue paying for the next 20 years. With that amount of debt, she is receiving help from school food programs for her daughter, and has her water, gas, and electricity bills paid by social services. Yolanda is lucky to have a small care network, which includes a couple of friends from her previous job, a family member who can provide food if she cannot afford it some days, and other friends she made at her children's nursery school who pick her daughter up from school when she is busy with bureaucratic procedures or doing courses to improve her CV and find a part-time job that will allow her to spend time with her child.

Yolanda provides a clear case of downward social mobility. She went from having a family, a stable job and a manageable mortgage to relying on the support of welfare and friends for a living. Yolanda also comes from a humble background, meaning that the help she can obtain from her relatives is very limited, and that she is often also asked for financial help from her brother and father. Yolanda rarely speaks of her own aspirations and dreams. She dreams of a future for her daughter, but never speaks of a dream job or meaningful work. She wants an administrative job with fixed schedules. One day, she spoke about having been to an interview with a multinational company for an administrative, office position. She explained that at some point in the interview, she was asked whether she spoke English. She later explained to us that in her previous job, the line manager above her used to take all the English calls. She now feels like she has stepped into a world she does not fit into. Yolanda, like others within this category, does not blame herself for this new situation. For her, having autonomy means keeping possession of her flat, no matter what. That is why, when speaking about the great changes she has undergone in recent years, she says: "my life has changed, yes…well, yes and no. It has changed materially, basically."

For Yolanda, individualization is a top-down structure in which she cannot participate, in the sense that she has very limited control over her life. We can see this objectively, in the life events that characterize her situation, but also subjectively: her narrative does not provide a coherent, creative autobiography, but one which has been crushed. She does reflect upon her situation, but her vulnerable position and her aspirations belong to different spheres; she is bound to separate the personal from her working life. For her, *work* is, and always was, purely

instrumental, rather than something to invest herself into. With her child, the vulnerability of her position has increased, but the main aspects remain: she has a very basic level of professional education and the job she had did not require her to continue updating her skills. Now, people in the neighborhood where she lives, a peripheral zone on the outskirts of Barcelona, are becoming impoverished, with high levels of unemployment and mortgages to pay for. There are other people like Yolanda attending the food bank in her neighborhood, revealing a new geography of livelihoods, where the structure of opportunities that previously provided them with a stable life has disappeared.

In this group, we also found a segment of individuals, Group 1.a, who had a higher level of education (such as a university degree). We named these the "displaced middle class": people from lower-wage families who, in some cases, experienced difficulties completing their studies and found family responsibilities to be a significant burden on their sense of stability and future security. The reliance on their job to meet basic needs and to contribute to family responsibilities was felt to be a source of *risk* and distress in all cases. We observed some difficulties in the acquisition of certain foods and very low levels of spending on clothing and holidays. Aspirations for a better life were, nonetheless, very present and the prospect of not being able to achieve such expectations was interpreted as a personal failure. In this group, we also included the younger cohorts, who were well-educated and well-traveled, but could not find jobs that fit their skills or were holding positions well under what their qualifications would enable them to achieve in a healthier job market. Here, we also included young couples for whom having children was virtually impossible in financial terms (as the decision depended entirely on their ability to give them a good future), and who placed significant value upon their independence.

For example, Sofia is a 32-year-old woman from Cyprus. Like many young people in her country, she went to Greece to study for her degree and later to Spain for a Master's degree. Unfortunately, she was never able to find a stable job in her field and ended up working as a waitress for years. Sofia feels disappointed with the way things have turned out and feels uncomfortable when thinking about all the small projects she has had over the years that were never fully realized. She explains that had she not fallen off her bike on a ride home when living in Barcelona, she probably would not have considered leaving her job to go back to Cyprus. In her own words, it was a decision that she felt she had made *freely*. However, in other parts of the interview, she recalled having reached a point where she could see no reason to stay, as she did not feel there was any hope of finding a more self-fulfilling job. At that time, her partner was unemployed too. Now that she is back in Cyprus, she is also disappointed in the little hope she has of finding a job in the area she likes. Instead, she is now working in another bar, for less money than before, although she is happy about having the weekends off. Her partner, an architect with a PhD, is working in a multinational company, in a job which is completely unrelated to his degree with a challenging working environment. For now, however, Sofia and her partner are willing to stay and keep trying to get better jobs in Cyprus. When asked about what Sofia wants to do in Cyprus, she talks about opening a coffee shop, "coffee is an important part of the Mediterranean culture, I would like to have a social space where people can do more than just have a coffee, I want to make them happy by creating a good atmosphere, that would make me happy too!", and she adds, "it's not really about the money, but the (work) activity". In this sense, the search for meaningful work provides her with her do-it-yourself, coherent biography.

Nature is also important for Sofia and her partner: a sphere of leisure time that requires resources such as time and money. Although she does not have the money to travel abroad like

before, she is able to visit rural places in Cyprus cheaply. With the help of her parents, who live in a large house near the coast and provide the couple with fresh fruit and vegetables, as well as a car, they are able to enjoy some of the things they claim to value. Unlike the rest of her family, however, Sofia cannot buy food from expensive supermarkets or products like good cheese, which she finds extremely expensive in her country. Instead, she buys food in Lidl and in the local market once a week. Similarly, Sofia's house is in a neighborhood in a peripheral area of Nicosia, which is only now beginning to be repopulated, due to the residual impact of the conflict with Turkish-Cypriots. Sofia also mentions the possibility of getting involved with the Turkish-Cypriot community, as this is something "she always wanted to do" (her narrative shows coherence and purpose). Despite expressing disappointment with herself (she reports being too impatient or choosing the wrong studies and never finishing what she starts), we also found a strong self-reflexive narrative, whereby all the disappointing life events she condensed in the statement "I was hoping to feel more professionally fulfilled," turned into "I always knew that all those jobs were temporary. In my last job I was already feeling something…I felt I was from Cyprus and that I needed to do something there, and to relate more to the community."

Sofia and her partner were very sure that good opportunities would eventually come along. Self-reflexivity was very much present in their narratives, but also in the courses of action they had pursued. Their decision to move back to Cyprus and their ideas about living in a house (as opposed to a flat), near to nature, eating organic food and finding meaningful work demonstrated a strong sense of middle-class drive, based on the idea of the "proper life" (Frykman & Löfgren, 1987), as it appears in the Fordist nostalgia. As Muehlebach and Shoshan explained, "[…] these marks consisted of the promise of relative economic security and well-being, plausible middle-class aspirations, and a sense of linear biographical legibility" (2012: 317). In terms of resourcefulness, her family is also able to offer support, providing a sense of security that those in group 1 did not enjoy. Sofia now wants to work for herself, possibly setting up a café, where she can make "everyone happy, including (her)self". In the meantime, the consumption habits described (organic food, housing, alternative travel experiences), play a strong role in sustaining their middle-class identity.

Group 2 was a more homogenous cohort and included individuals who had a university degree, as a minimum. Some of them were well-traveled, spoke more than one or two languages and were optimistic about the future. Here, we also saw an interesting pattern in the diversity of resources they could mobilize in a situation of need. As a response to the difficulties in finding jobs in general, they were able to mobilize a variety of resources that prevented them from experiencing downward mobility. These resources ranged from contacts who provided them with jobs at a certain point, to relatives they could count on for stable economic and emotional support. Their support networks showed that they did not turn to their families and friends for financial help, and they "preferred it this way", as they were unsure about how that would affect the relationship and they would feel like it was a personal failure. Their networks were clearly different to those of group 1, as they were more extensive, often included contacts from other countries, and reflected a range of spaces of socialization (colleagues, family, friends from yoga class, etc.). People in this category expressed appreciation of their autonomy and were also used to changing jobs and places of residence. Those within the sample who had been in stable jobs throughout their lives, and were then laid off as a result of the crisis, showed a good degree of adaptability to new hardships (mostly because they had personal savings, or owned property), the main change being psychological, rather than economic or lifestyle-related. Interestingly, we found many cases of people who lost their

jobs then pursued a career change. For them, becoming self-employed, freelancers, or members of cooperatives, where *work* was less hierarchical and controlling, more inspiring and creative, meant living more meaningful lives.

This was the case for Lluc, a 38-year-old physiotherapist who graduated from a university in Barcelona in 2014. Before deciding to embark upon the adventure of a degree, Lluc had been a mechanic, a career that many young, male Spaniards used to pursue after finishing compulsory high school. Some years later, however, he realized he did not want to spend the rest of his life working long hours in a garage. He therefore decided to study for a degree which would suit his new interests and eventually allow him to improve his quality of life. When he graduated as a physiotherapist some years later, at the peak of the crisis, he found himself working as a waiter in a restaurant at the weekend and as a physiotherapist in a private clinic on some weekdays. At the clinic, he had no contract and they paid him by the hour. He would get paid with an envelope of cash at the end of the month, working anything from 20 to 47 h per week, depending on what he was asked to do. He describes feeling frustrated when he woke up in the morning and had nothing to do. His work dynamic required him to be on call all day, because any of his bosses could call at any moment and ask him to start his shift. Lluc lives with his mum and tells me that he does not feel like he belongs to the middle class: “If you came to my house you would be amazed. You wouldnt’ think I’m in a precarious situation. But it’s not mine, it’s my mum’s, she bought it with her lifetime’s earnings. I have nothing, just an extremely irregular income. Sometimes I’ve had to stay at home because I didn’t have money to socialize, to go anywhere. That is hard.”

Lluc thought about leaving physiotherapy and focusing on the service sector several times, but he did not want to give up, as being a waiter was not “what he had been fighting for.” Working at the garage was something he had done at a time when it was normal for men to have jobs in this kind of sector, in the same way as it was frequent to see women pursuing administrative careers. However, he claims to have discovered a growing interest in health and wellbeing studies over the years, which eventually led him to ask his mother for financial support to start a degree. At that point, Lluc was earning anywhere from 300 Euros in a bad month, to 1900 in an excellent one. He claimed to have had no chance to save money, instead having to live “day by day, because you don’t know what could come next.” The several times I spoke to Lluc he seemed very discontent with his situation. On top of the financial situation and the fact he had to live with his mother, it was difficult to socialize outside of work because of his unusual work schedule. At that time, Lluc felt very strongly about the fact that he did not feel, in his own words, “free to choose how to make a living.”

Almost a year later, I met Lluc again. He looked significantly better and could not wait to tell me about the recent changes in his life. Thanks to his brother’s connections, he had been able to find a stable job at another clinic in the mornings, and he had met a woman from his neighborhood who had decided to build a private clinic. He was “lucky enough” to have got to know this lady and to have caught her attention. As a result, Lluc is working there in the afternoons, and he has been given the opportunity decide for himself how he approaches his patients’ problems. His discourse and mood has changed completely. He is positive about his future and tells me that this way of life feels freer, even though he still struggles to earn a decent income and has to cope with irregular hours in a climate of general uncertainty. Lluc’s excitement comes from the fact that he has found new ways to combine physiotherapy with studying Chinese medicine and reflexology, and he invests all the money he saves in relevant coursework. He has to deal with the uncertainty and risk that investing a good part of his earnings in this new project implies. However, he would rather do that than have jobs “where

he could not develop his skills or interests". One afternoon Lluc tells us that "making a living out of what you know is the best thing to do". He adds, "we all have something to offer. Just try to sell whatever you have, even if it is on the internet! There will always be someone out there who wants it." Lluc never mentions that behind his worries about the future, he has always had a stable home in an affluent neighborhood: a base from which he got the contacts that eventually helped him to fulfill his professional dreams and to move from *relative* precariousness to having access to opportunities. Moreover, Lluc's narrative turns into an individualized one as he progresses professionally as an entrepreneur. The coherence in his autobiography is very much based on the merging of the personal (dreams, aspirations, beliefs in freedom and what a desirable life is), with the product of his labor as sold in the market. The structural opportunities he enjoys are turned into *do-it-yourself* narratives, from a Beckian perspective.

Do-it-yourself biographies: capturing ups and downs Our categorizations reflect our primary concern with structural resilience to uncertainty and crisis. We observed that those individuals who were better structurally situated (who were able to fall back on their social and educational capital and enjoy the privileges of inter-generational wealth) were able to embrace the flexibility that the market is now imposing. Yolanda, the single mother in group 1, has become stuck in spiraling debt and dependence on State institutions. She will willingly enter part-time, flexible jobs because they best fit her interests as a mother of a small child. This supports other studies on precarious labor among low-income populations, which have observed that workers' precarious lives translate into the pursuit of precarious jobs, to contend with the insecurities experienced in other aspects of their lives (e.g., Millar, 2014). In a market culture where individuality and independence are highly valued, we have shown that women are, indeed, penalized and bound to adapt *work* to their caring responsibilities.

Yolanda has entered into a vicious circle which is difficult to escape from: with a large debt to pay and her dependence on State benefits, she cannot build her professional *individuality* to fit into a market of opportunities. Her *autonomy* is not equated with autonomy in her working position within the division of labor. Her autonomy is relational (Millar, 2014: 35), embedded in the vulnerability of her personal life-sphere. As Skeggs states in his explanation of how classes are made, some forms of culture are condensed and inscribed onto social groups and bodies, constructing these actors, and restricting their movement in social space, while other people do not experience this, so are able to become mobile and flexible (2004: 2). In the case presented above, motherhood played a determining role in constraining Yolanda's individuality. We chose to present it because it provides a representative example of a collective that has experienced major downward movement: single mothers. However, it should be noted that other informants from group 1 were also found to lack Beckian narratives. In group 2, on the contrary, mothers affected by the crisis showed concerned for their children's future, but this was nowhere as strong as for members of group 1. Moreover, we found that parents in group 2 also displayed a high level of self-reflexivity and also had autobiographical stories of themselves.

Lluc and Sofia, in contrast to Yolanda, were able to draw on an initial amount of capital which brought them a certain level of stability and privilege, which they were eventually able to activate and use for their own benefit. Despite his difficulties, and being immersed in a precarious work environment, Lluc's attitude, aspirations and self-improvements throughout education eventually started to translate into upward mobility. He adapts and welcomes flexibility because it fits with his culture of individuality, so he takes it for granted. Sofia

and her partner find themselves caught in a framework of post-material, middle-class values, but with no means of their own to translate this into material success (thus the *décalage* we mentioned earlier in the paper). Nonetheless, they are able to benefit from their well-positioned families. Their narratives show disappointment, distrust of institutions and politics, and a lack of belief in meritocracy. However, their middle-class aspirations and search for meaningful work and security are reflected in their autobiographies.

Beck suggested that despite the fragility of categories such as class, inequalities were rampant in individualized societies. He affirmed this by stating that "the do-it-yourself biography can swiftly become the breakdown biography" (2001:3), but we found this to be an over-generalization. Informants from the lower-wage, lower-educational group who were not able to rely on family support or social capital fell down the ladder further and faster than the other groups. Consequently, although Beck was right to make the general claim that members of contemporary capitalist society can undergo periods of instability, this paper shows that the same, generalized statement cannot be made about inequality or poverty. When observing how such changes have affected their social positions, lifestyles, and job positions over a period of time, it becomes clear that individualization in the age of *flexibility* becomes another factor restricting some groups' ability (as described in group one), to achieve upward mobility; whereas for others it is turned into *opportunities*.

When carrying out observation and interviews, we concluded that, following an event of unemployment, wage reduction, or increasing pressure to perform at the workplace resulting from the crisis, workers who had a financial "cushion" eventually turned an experience of hardship into one of opportunity. There were various examples of people who did office-type work before the crisis and who later spoke of their previous jobs with great distaste. They reported being unhappy, wasting their time and their lives, and spoke of the crisis as an *opportunity* to act on their true motivations. We found various examples of individuals who went on to pursue self-employed work, of the type described in group 2, because of the freedom it provided them. Here, it is worth noting recent calls to look more carefully into the relationship between class and working positions (Vogt 2017: 2), in a context of increasing labor market inequalities.

We noticed that an important anchor of the middle-class imaginary was the idea of displaying creativity through work, but also of developing *unique* consumption habits, which informants use to build narratives of their personalities. Nonetheless, we were also aware that informants could be rationalizing events retrospectively, in an attempt to form coherent biographies and attribute positive meaning to unexpected events (in other words, just being optimistic). To some extent, the narrative on experience could be attributed to dissonance reduction (Festinger, 1957: 260), whereby informants were trying to create coherence and give explanations for new behavior after being affected by exogenous forces (in this case, changes in the economy and the labor market). We have showed, however, that individualization rhetoric goes further than cognitive reduction alone, and that self-reflexivity plays a significant, active role in contemporary subjectivized markets. That is why, interview data must be accompanied by observation or longitudinal studies; narratives should always be considered alongside people's actions and trajectories: what we referred to as sequences of "life events." In the present case, informants were followed for periods of time ranging from 3 months to a year, and observation was also carried out in social spaces they frequented (for example, the first author volunteered in the food bank that Yolanda attends).

Marketed selves Among the informants who pursued adventurous pathways in new market niches, we observed a greater degree of identification between their work activity and position, and the commodity or service sold in the market. This was particularly true for people who pursued work in small cooperatives or start-ups, where we saw that people's subjective experiences had an important role in "making oneself into competitive human capital" (Dardot & Laval, 2009; Armano & Murgia, 2017). Informants mobilized a wide range of institutional resources (such as private or public grants and bank loans) and made risky moves, such as investment of personal savings and capitalization of unemployment benefits. The shift of responsibility from employers to workers seen in the latest neoliberal turn is a concomitant condition of new forms of precarious labor, mobilizing workers with ideas of freedom, passion and fulfillment.

For example, we interviewed Christos, a 39-year-old entrepreneur with a long history of service-sector work. He spent 15 years working non-stop, firstly in bars in a touristy part of Ayia Napa and afterwards in his father's coffee shop. Without a university degree, Christos had it quite easy for most of his life: he was earning good money. Then, after a few years of exploring the clothing industry, he decided to start his own clothing store. With the help of his family, he got a tiny shop in Nicosia's Old Town and managed to keep the business growing. He was mainly importing from foreign brands, so when the crisis hit in 2011, his shop went from selling a record level of stock to not having a single client in the shop for entire weeks. With his business having to close down, Christos decided to partner up with a friend of his and make their own designs and clothes, which they now sell on the internet: "I had been working with the idea of clothing for some time, it's the lifestyle I like, which is not easy to find in this place...I am fascinated by the idea of creating something, like, being sat at a desk with nothing, no inspiration, that's not what I want. I want to do something." Christos explains that he is not interested in making a large profit from the business. In fact, he says that he thinks of himself as a rather lazy person, that he could always do more. Instead, he says: "I want to bring a different kind of thinking to the market. What I sell is not only a brand; there is a value behind it. Everything needs to have an explanation behind it, not just produce, produce…there has to be an explanation for it. This is why one of my logos explains that these are clothes for small people doing extraordinary things (…). Money is important for everyone, but it does not buy happiness, we can find happiness under a shadow."

Christos went through some tough months when the business started to collapse and is now selling some of the remaining stock through ebay, the internet shopping platform, but he was also lucky that his family had a place for him to stay while he rented out his apartment. This gave him the freedom to keep going and continue developing his own brand. Christos has a philosophy of life which is so embedded in his product and his advertising that, at times, it is difficult to know when he is referring to one or the other. This is a case that speaks to the neoliberal "entrepreneurial selves," to paraphrase Freeman (2014), for whom instability and risk are concomitant projects of self-making. Christos finds inspiration for his products in his own life experiences and looks for ways to capitalize them. Even though the narrative resembles that of the self-made entrepreneur, it is the "cushion" behind his ventures what allows him to maintain his auto-biographical coherence.

Conclusions: back to individualization and class

As we have shown in the results of this study, the connections observed between structure and the rhetoric of individualization do not appear by chance. Individualization is a consequence of the contemporary structural workings of society. As the sociological tradition reminds us, the fact that individuals and collectives are unaware of the invisible forces that constrain them and shape their lives does not make those forces disappear. The results of this study reveal that it is not that individuals are becoming independent units of social reproduction, as Beck suggests (2002:50), but that the changing character of the late capitalism's structures, such as the labor market, are moving towards increasing subjectivization. This prompts individuals to create new meaning within the agency-structure dynamic, and to enter the job market in ways that include the increasing presence of all aspects of their life within work. To put it in Polanyi's terms, if individualization were to be taken seriously, it would mean a total disembedding of the economic and the social, and we know that cannot take place because societies are always a collective making; or in other words, mutually constituted (Graeber, 2013).

We observed, nonetheless, a qualitative correlation between levels of resilience and individualization, in the sense that informants who enjoyed greater stability that allowed for planning and long-term thinking, were able to adapt to, and capitalize on, situations of uncertainty and *wagelessness*. We are compelled, therefore, to rethink individualization theory as a concomitant condition of structure in flexible, late capitalism, as opposed to something which *breaks* structure. Following this conceptualization, we find that individuals who are better positioned in society display a self-reflexivity that translates into a capitalization of autonomy, which is usually reflected in their adaptability to the new opportunities offered by the labor market as it changes and ceases to offer stable jobs. Therefore, we contend that the "periods of instability" that Beckian theory describes are safer for some people than for others. To understand this, we need the concept of class. People from privileged class backgrounds have an easier time turning instability into opportunity, precisely because "class" is not just a metric of one's present economic status, but also a compendium of varied resources that allow a person to transmit power over time. In the context of today's forms of uncertainty and precariousness, where individuals are called on to take responsibility for their fates, the culture of *individuality* presents itself as both a resource and an expression of such differences.

Individualization is therefore not only a consequence of social stratification but is also conducive of it. It occurs hand in hand with the increasing subjectivization of the economy, as we mentioned above: "a process by which livelihood strategies incorporate the cognitive and experiential aspects of people's lives. Such a process suggests that all aspects of the human subject are becoming increasingly embedded in the public and economic spheres." Following Beck, we can still refer to individualization as the process by which individuals become disembedded from previous forms of social belonging and are called on to take on a personal, individual identity in the search for personal development, but this not a product of *individuals.* It is a process, as mentioned earlier, which is of a collective making.

Lastly, we conclude that Beck's theory of individualization, if understood within its essential sociological premises, can be operationalized in illuminating ways by micro-studies. In this paper we have analyzed the relationship between individualization, inequality and labor in a post-crisis context among populations who were threatened with, or experienced, downward social mobility. We acknowledged the creative process inherent in the formation of coherent biographies, that is, by separating narration from action and learned also to distance ourselves from the *stories.* We found comparisons to be an important methodological tool in

this regard. There is an important analytical distinction that researchers working with individualization theory must be mindful of: to avoid equating individualization theory with neoliberal ideology. At the beginning of this paper, we acknowledged that Beck had described individuals as being *condemned* to individualization, thus recognizing the power of structure over agency. It is our belief, however, that he underestimated the power of *class* in shaping contemporary phenomena. Nevertheless, we still think the theory is valuable and worth revising through ethnographic empiricism. Perhaps the power of local, contextualized micro-studies can help us to refine a theory which resonates in all cases, but which is in need of further operationalization.

Acknowledgements The article's main author, Marta M. Lobato, would like to thank anonymous reviewers, especially reviewer number one, for their valuable comments and suggestions.

References

Armano, E., and A. Murgia. 2017. Hybrid Areas of Work in Italy: Hypothesis to Interpret the Transformations of Precariousness and Subjectivity. In *Mapping Precariousness, Labour Insecurity and Uncertain Livelihoods*, ed. E. Armano, A. Bove, and A. Murgia. London: Routledge.

Atkinson, W. 2010. The Myth of the Reflexive Worker: Class and Work Histories in Neo-liberal Times. *Work, Employment and Society.* 24 (3): 413–429.

Bauman, Z. 2001. *The Individualized Society. Cambrige*. Polity Press.

Beck, U. 1992. *Risk Society: Towards a New Modernity.* London: Sage.

Beck, U. 1996. *The Reinvention of Politics.Rethinking Modernity in the Global Social Order*. Cambridge: Polity Press.

Beck, U., and E. Beck-Gernsheim. 2002. *Individualization: Institutionalized Individualism and its Social and Political Consequences*. London: Sage Publications.

Beck, U., Giddens, A. and Lash, S. 1994. *Reflexive Modernization.Politics, Tradition and Aesthetics in the Modern Social Order*. Cambridge: Polity Press

Beck, U., W. Bonss, and C. Lau. 2003. The Theory of Reflexive Modernization. *Theory. Culture & Society.* 20 (2): 1–33.

Bernardi, F. 2007. Le Quattro Sociologie e la Stratificazione Sociale. ***Sociologica***.

Brannen, J., and A. Nilsen. 2005. Individualisation, Choice and Structure: a Discussion of Current Trends in Sociological nalysis. *The Sociological Review* 53 (3): 412–428.

Cetina, K. 1997. Sociality with Objects: Social Relations in Post social Knowledge Societies. Theory. *Culture & Society* 14 (4): 1–30.

Arndt, C., and Hörisch, F. 2015. Flexicurity Policies in Europe: Diffusion and Effects of flexicurity labour market policies. Working Paper. CUPESSE (2). http://cupesse.eu/fileadmin/cupesse/downloads/working-papers/CUPESSE_Working-Paper_2.pdf .

Dardot, P., and C. Laval. 2009. *La Nouvelle Raison du Monde. Essai sur la Societé Neóliberale*. Paris: La Découverte.

Denning, M. 2010. *Wageless Life. New Left Review 60 (November–December)*. https://newleftreview.org/II/66/michael-denning-wageless-life.

Festinger, L. 1957. *A theory of cognitive dissonance*. Stanford: Stanford University Press.

Foucault, M. 2008. The Birth of Biopolitics: Lectures at the Collège de France, 1978–1979. NY: Palgrave Macmillan.

Freeman, C. 2014. Entrepreneurial Selves: Neoliberal Respectability and the Making of a Caribbean Middle Class. Durham : Duke University Press.

Frykman, J., and O. Löfgren. 1987. *Culture Builders: A Historical Anthropology of Middle-Class Life*. London: Rutgers University Press.

Fumagalli, A. 2010. *Bioeconomía y Capitalismo Cognitivo. Hacia un Nuevo Paradigma de Acumulación*. Navarra: Traficantes de Sueños.

Giddens, A. 1991. *Modernity and Self-Identity. Self and Society in the Late Modern Age*. Cambridge : Polity.

Graeber, D. 2013. It is Value that Brings Universities into Being. *Journal of Ethnographic Theory* 3 (2): 219–243.

Hochschild, Arlie R. (ed). (1983). *The Managed* Heart*: Commercialization of Human Feeling.* Berkeley, CA: University of California Press.
Kashmir, S., and A. Carbonella. 2014. *Blood and Fire: Toward a Global Anthropology of Labour.* Oxford: Berghahn Books.
Kjaerulff, Jens. (2015). *Flexible Capitalism:* Exchange *and Ambiguity at Work.* United Kingdom: Berghahn Books.
Lazzarato, M. 2012. *The Making of The Indebted Man: An Essay on the Neoliberal Condition*. Los Angeles: Semiotext(e).
Millar, K. 2014. The pPrecarious Present: Wageless Labour and Disrupted Life in Rio de Janeiro. *Brazil. Cultural Anthropology* 21 (1): 32–53.
Mingione, E. 1991. *Las Sociedades Fragmentadas: Una Sociología de la Vida Económica más allá del Paradigma del Mercado*. Madrid: Ministerio de Trabajo y Seguridad Social.
Molé, N.J. 2012. Hauntings of Solidarity in Post-Fordist Italy. *Anthropological Quarterly* 85 (2): 371–396.
Muehlebach, A. (2012). *The Moral Neoliberal: Welfare and Citizenship in Italy.* Chigaco: The University of Chicago Press.
Muehlebach, A., and N. Shoshan. 2012. Introduction. Post-Fordist Affect. *Anthropological Quarterly* 85 (2): 317–343.
Narotzky, S., and N. Besnier. 2014. Crisis, Value and Hope: Rethinking the Economy. *Current Anthropology* 55 (9): S4–S16.
Offer, S. 2012. The Burden of Reciprocity: Processes of exclusion and withdrawal from personal networks among low-income families. *Current Sociology* 60 (6): 788–805.
Putnam, R. 2000. *Bowling Alone: The Collapse and Revival of American Community.* New York: Simon and Schuster.
Rose, N. 1999. Governing *the Soul: The Shaping of the Private* Self London: Free Association Books.
Skeggs, B. 2004. *Class, Self, Culture*. London: Routledge.
Valenzuela, H., L. Reygadas, and F. Cruces. 2015. Mi trabajo es mi vida. La incrustación de los mundos de la vida y del trabajo en empresas españolas. / My job is my life. Overlap between life and work in Spanish companies. *Revista Española de Investigaciones Sociológicas* 150: 191–210.
Vogt, K. C, 2017. The Concept of the Work Situation in Class Analysis. Current Sociology. Pp.1–18.