

Silke Meyer

Narrative ethics and cultural analysis. Insolvency stories and moral debt relief

<https://doi.org/10.1515/fabula-2018-0004>

And the moral of the tale: when in debts, narrate your story well.

Based on Wilhelm Busch

Abstract: In this article and with the example of debt stories, I discuss the theory of narrative ethics and the hypothesis that a person needs a story to make sense of his or her life. Knowing that narrators are able to correct rupture and deviance through the right kind of story, I conclude that a socially and discursively compatible debt story can compensate for the experience of social exclusion. Based on interview material with debtors, I can show how narrative structure becomes a key instrument in presenting a debt story successfully: conversion, educational or underdog stories enable storytellers to claim agency and take control over the narrative representation of their lives

Zusammenfassung: In diesem Beitrag diskutiere ich am Beispiel von Schuldengeschichten die Anwendung der ethischen Narrativitätsthese und ihre Annahme, dass Menschen eine Geschichte brauchen, um sinnstiftend ein Selbst auszubilden. Wenn Erzählende über Narrative gesellschaftliche Devianz und Planbrüche korrigieren können, lässt sich schlussfolgern, dass eine sozial und diskursiv anschlussfähige Schuldengeschichte die Erfahrung von Exklusion kompensieren kann. Anhand von Interviewaussagen mit Verschuldeten zeige ich, dass die narrative Struktur einer Geschichte wesentlich zu ihrer erfolgreichen sozialen Ratifizierbarkeit beiträgt: Konversions-, Bildungs- und Underdog-Geschichten ermöglichen es Erzählenden, Eigenverantwortlichkeit zu verhandeln und in der Erzählsituation narrativ die Kontrolle über ihr Leben zurückzugewinnen.

Prof. Dr. Silke Meyer, Universitätsprofessorin am Institut für Geschichtswissenschaften und Europäische Ethnologie, Universität Innsbruck, Österreich. E-Mail: silke.meyer@uibk.ac.at

Introduction

Admittedly, my application of Wilhelm Busch's idiomatic catchphrase "and the moral of tale..." might not be the most eloquent expression, but it still puts in a nutshell what I would like to discuss in this article. Private debts have become an existential problem in Germany: in 2016, about 10 percent of the population was critically in debts.¹ Since the 1990s, the number of critically indebted people had risen so high that, as a consequence, a private insolvency law has been introduced in Germany. Since 1 January 1999, one can declare personal bankruptcy before a notary or its representatives, and after a four-year period of good conduct, the residual debts are released.² The specifics of German law, however, require that this discharge is earned by, as the term states, "good conduct". In this article, I will establish how debtors achieve "good conduct", amongst others, through framing their credit motivation and debts behavior in narratives. Thereby, their debt story acquires a moral quality which compensates the experience of stigmatization and social exclusion and helps them to find a way back into society.

Stories or narratives have three characteristics which distinguish them from everyday communication.³ Firstly, a narrative is a form of oral or written communication which is organized by plot and culturally recognizable patterns. A narrative turns a sequence of events into a meaningful story and thus creates a sense-making experience. Secondly, narratives attribute roles to their protagonists and thereby position their authors within a social group or society rather than simply carrying information. Narratives further possess a performative dimension including an imagined or real audience. Performing a narrative appeals to this audience through entertainment and diversion but, thirdly, the performance of narrating also reacts upon the narrator by shaping his or her narrative identity. Telling my story becomes an essential part of constructing, explaining, affirming or scrutinizing who I am. Based on these principles of narrativity, my

1 Critically in debts means having at least one open credit (with a financial institution or private creditor) where one cannot pay back the installments as agreed upon in a contract. The latest debts report by the German credit bureau SCHUFA states that this is the case for 9,7 percent of the population (see SCHUFA Holding AG 2017, 27).

2 The period of good conduct comprised seven years, when the law was first introduced. Debt counsellors argued that the length of time was too long, hence, it was first reduced to six years and now comprises four years, see Meyer 2014.

3 This definition of narrativity is informed by approaches from linguistic anthropology and sociolinguistics, cf. Alessandro Duranti, David Herman, H. Porter Abbott, Elinor Ochs and Lisa Capps. For an introduction, see Abbott 2014.

hypothesis in this article would be that telling a good story can compensate for biographical deviance and rupture like debts.

In the following, I will outline the theory of narrative ethics, and based on 45 interviews with debtors (conducted in 2008 and 2009), examine narrative guidelines or principles that contribute to constructing a good life through stories. Examples from debt stories illustrate how a good story can right bad decisions and miscalculations in private financing (Meyer 2017). It is my special interest in this paper to discuss theoretical inputs on narrative ethics together with patterns of narrative practice as a form of “politics of storytelling” (Jackson 2006).

Narrative ethics and the need to justify

Narrative ethics focus on the link between stories and the moral values portrayed in them. Narratives are seen here as an explicit or implicit way of expressing what one should think or do rather than what one does think or do (Phelan 2014).⁴ The difference between should and does comes with a need to justify. Most assertions in the debts interviews evinced an attitude of self-explanation and justification. Considering the topic, this should hardly come as a surprise: Indebtedness and insolvency go hand-in-hand with stigmatization and social exclusion and thus engender defensive mechanisms. The dogged human tries to justify him- or herself (see Sennett³2000, 147). The interview situation contributes even more to the *basso continuo* of legitimation: The narrator feels exposed and approaches this situation with cautious defensive arguments and patterns of speech. Two strategies are characteristic of the engagement with this exposure: Narrators either make their exposed position meaningful through individualization, or they alleviate it through practices of solidarity (see Lehmann 1980, 56–57; Bublitz 2014). Both narrative functions allow the speakers to position themselves favorably and have therapeutic effects.

⁴ The ‘ethical turn’ in narratology traces its roots also to a normative system, namely to Aristotelian poetics. The assumption that a good story is based on tragic, comic, or epic formal criteria inspired above all the Neo-Aristotelians surrounding the literary critic R. S. Crane at the University of Chicago to interpret literary works as moral lessons. Wayne Booth, Crane’s student, took this line of thought further in his theory that ethics is an integral part of rhetoric, and that good stories make good people. Philosophers and psychologists like MacIntyre, Taylor, Bruner, and Schechtman have developed this idea beyond the area of literary narrative and into the domain of identity politics, assuming that it is necessary to conceive one’s life as a narrative in order to have a sense of self. A different position is held by Galen Strawson (see Strawson 2007/2008). For an introduction into the concept of narrative ethics, see Phelan 2014, Korthals Altes 2005.

Justifications are expressions of one's critical power of judgment and relate to systems of social orders (Boltanski/Thévenot 2007).⁵ In narratological terms, this means that a story of justification entails an argumentative position which is intended to produce rationality. This rationality, which is historically variable, is produced through its logic of content, but also through formal linguistic devices and the employment of narrative patterns. The rationality presented in a story must further be compatible with the communicative situation and with the relationship between story teller and listener(s). In other words: the combination of formal/aesthetic coherence (a good story) and narrative competence (a good performance) is the foundation of a socially ratified self-depiction (a good life) and subsequently also the foundation of moralizing the plot, here running into debts. This is the theory of narrative ethics, according to which the subject is able to locate him- or herself on the catwalk of society. Two perspectives are pivotal here: The first, according to Wilhelm Schapp, construes the human being as a fundamentally narrative being. The narrative human is no longer of flesh and blood. Instead, his and her story imposes itself upon us as their essence, people *are* their stories (Schapp ⁴2004). The second dimension relates to action theory, according to which narration serves the retrospective formatting of life. People need to frame incidents and occurrences in a narrative in order to communicate them. This narrative then contains a sequence of events (the narrative clauses relating to the incidents) and an evaluation of the event, its agents, their motives etc. (the free clauses not relating to incidents but framing them into a moral, see Labov/Waletzky 1997).

Moral philosophers such as Paul Ricœur, Charles Taylor, Alasdair MacIntyre, Martha Nussbaum, and Marya Schechtman developed this notion that narration constitutes an act of forming identity further and suggest that a human being *needs* a life story in order to develop fully as a person:

this is to state another basic condition of making sense of ourselves, that we grasp our lives in a *narrative*. [...] that making sense of one's life as a story is [...] not an optional extra; that our lives exist also in this space of questions, which only a coherent narrative can answer. (Taylor 1989, 47, emphasis in the original)⁶

⁵ Boltanski and Thévenot may have been influenced by Ricœur, but their arguments do not follow narrative theory, even if they use certain terminology such as the grammar of justification. I do not wish to overstate the relationship to the paradigm of justification here, especially since both authors distance themselves from the concept of habitus employed here. They are less concerned with the habitus of justification and its social position, and rather with critical dispositions towards concrete situations (see Bogusz 2010, 42).

⁶ Michael Bamberg summarizes the concept of narrative and identity with many other references, see Bamberg 2013.

Narration is seen here as identity formation in narrative practice when experience and action follow culturally transmitted narrative structures. By means of various linguistic forms and narrative patterns, self-actualization is directed towards both individuation and intersubjectivity. These assumptions of narrative theory, namely that humans cast themselves in their own stories and thereby become the acting, decisive protagonists of their autobiographies, are augmented according to the ethical approach with the hypothesis that a narrative perspective of the self is a prerequisite for living well, and for being a person in the complete and proper sense. Analyzing the good life, as it is told in a story, is more than recognizing “lived patterning of intersubjective life” (Jackson 2006, 30), it is recognizing and acknowledging the social imperatives and normative power that exudes from a good life, as it is told in a story.

Nota bene: The idea of a ‘good life’ is very context-specific and, as an analytical category, entails certain difficulties for an empirically invested discipline such as European Ethnology.⁷ In the fields of moral philosophy and ethics, this is discussed from various approaches such as the hedonistic, commodity-oriented, or wishes- and goals-oriented perspectives. Non-material aspects of a good life include “aspiration and opportunity, dignity and fairness, and commitment to larger purposes” (Fischer 2014, 2). Fundamental to all approaches is the importance of feedback from one’s peers, recognition and parity with social norms for the evaluation of one’s own life as a good life (for example, see Rössel 2014, 43–72, Honneth 1994, Fassin 2012, Faubion 2011). The position of marginalization and social exclusion and the determination of one’s self examined here is centrally related to the comparison with others. I thus define a good life as the notion of a life that is accepted and respected by its relevant collective and therefore counts as conventional in the exonerative sense: A good life corresponds to an individually devised yet at the same time discursively compatible set of norms characterized by the condition that it requires no further explanation. Whosoever experiences deviance or rupture and is asked about this in an interview clearly demonstrates the tendency to communicatively present his or her knowledge about normality and deviance, thereby placing him- or herself on the side of hegemonic discourse by means of this safeguard. The search for a good life thus mouths into the search for a good story. The theory of narrative ethics does not only claim that individuals cast their lives in story form, but also that they can

⁷ Taylor discusses the good life in moral philosophy as a mutable philosophical and Christian concept characterized by gradations of reason, self-determination, and benevolence (see Taylor 1989, 44–51). Ricœur sees the good life as a “nebulous formation of ideals and dreams of fulfillment” which can only be meaningfully examined for its orientation towards the “wherefore” through analysis (Ricœur 1996, 218).

offer an image of a morally competent self by means of a good – or a meaningful – story. The formal aspect of narrativity here encounters the normative aspect of ethics; and the readiness and competence to narrate become a virtue in the formal and ethical sense.

Narrative Uniformity and the Uniform Self: what makes a good story?

According to Ricoeur (1984), a good story is based on uniformity, canonicity, and temporal continuity, meaning the introduction of a valuable endpoint, the selection of appertaining events, and their organization and causal linking.⁸ This concept takes as its ideal the return to the Aristotelian unity of action(s) which determine the correlation between a good life and a good story in their unity: “the unity of a human life is the unity of a narrative quest [and] the only criteria for success or failure in a human life as a whole are the criteria for success or failure in a narrated or to-be-narrated quest” (MacIntyre ²1984, 219).⁹ Performative demarcations such as “once upon a time” through to “the end” further contribute to a “well-formed story” (Gergen 1998, 172, 172–176). The psychologist Kenneth Gergen cites as evidence for this hypothesis two experiments which demonstrate that stories are more readily believed in court when they fulfill these criteria, as witnesses perceive these uniform and continuous stories as more readily understandable and logical (see Gergen 1998, 185).

The manner and extent of the reflexive entanglement of different episodes (Haker 2000, 40) is consequently the yardstick for the logical and aesthetic persuasiveness of a story. Temporality, writes Paul Ricoeur, is the most basic common denominator of human experience, a “transcultural form of necessity” (Ricoeur 1984, 52). The experience in turn finds its original form in the Aristotelian unity of action, “a concept of self whose unity resides in the unity of a narrative which links birth to life to death as a narrative beginning to middle to end” (MacIntyre ²1984, 205). In short: The unity of the narrative becomes the unity of the self. Ricoeur spoke of a life plan in which narrative unites intentions, causes, and coincidences. Through the unceasing interpretative work of action and of the

⁸ The philosopher Paul Ricoeur dedicated his magnum opus *Time and Narrative* (published in French between 1983 and 1991) to questions of temporality in history and literature. On Ricoeur’s understanding of temporality and its narrativity, see Meuter 1995 and Scharfenberg 2011.

⁹ Joseph Campbell and other theorists of heroics took this idea so far that they believed they had found the universal master narrative, the monomyth (Campbell 1956).

self, the narrator bridges the discrepancies between the lived life and the good life by tying them together in the unity of the narrative. This “synthesis of the heterogeneous” (Ricœur 1984, 142), in other words: the plot, “draws from this manifold of events the unity of one temporal whole” (Ricœur 1984, 66). The effectiveness of the synthesis is formally determinable through its temporal finality and coherence, in its recognizable exemplariness as well as in the assignment of agency and victim roles. Thus, the coherence of the story is a significant aspect of the socially sanctioned master narrative of the good life, through which the narrator imbues his or her protagonist with moral integrity and thereby also makes his or her own claim to precisely this integrity manifest (see Ochs/Capps 2001, 47–49).

Hayden White’s view of the relationship between content and form suggests an even stronger intention on behalf of the narrator, in his case, of historic events that are used as moral tales: “The demand for closure in the historical story is a demand, I suggest, for moral meaning, a demand that sequences of real events be assessed as to their significance as elements of a moral drama. Has any historical narrative ever been written that was not informed not only by moral awareness but specifically by the moral authority of the narrator?” (White 1987, 21). White does not only attribute an aesthetic, entertaining value to the formal unity of a story but also attributes to it a normative power. A story comes to an end only through its moral point:

When it is a matter of recounting the concurrence of real events, what other ‘ending’ could a given sequence of such events have than a ‘moralizing’ ending? What else could narrative closure consist of than the passage from one moral order to another? [...] Could we ever narrativize without moralizing? (White 1987, 23, 25)

When looking at my interview material, I paid special attention to temporal markers and the construction of coherence. In self-narration, linearity becomes a formal marker of aesthetic quality; the maxim of ‘one thing follows neatly after the other’ denotes narrative continuity and a uniform self. In the debts context, I noticed a number of references to the formal model of the normal biography as a recurring element in the emplotment of stories. As outlined by Martin Kohli (1985), this discursively compatible model is oriented towards the employment biography and is thus characterized by linearity. The division of life into a preparatory phase of education, followed by the central phase of economic activity and then the post-work phase of retirement presents a societal ideal of living well and is thus morally charged. In the transition from Fordism to post-Fordism, however, the normal biography has become a projection screen rather than an experience for many people (see Sutter 2013, 26–34). Still, the temporally determined procedural model for notions of the normal, the expected, and the accepted is firmly anchored in the mind of this interview partner, a 39-year-old in-

terior designer with the pseudonym of Lina.¹⁰ When we did the interview, she was unemployed and had only worked temporarily in her profession.

S: what was the first loan for?

L: Well, at the beginning, I think I start at the beginning, don't I [laughs] [---] I wasn't yet working then – but I had finished my studies and already had the first job, so I knew some money would be coming in soon and one could be sure of that [...] otherwise I would never have, I mean, actually I know this already, from one's parents and so on [–] but when one is earning something and is good at the job and always goes to work, then one wants to treat oneself sometimes, right, that's normal, and I thought: as long as I get some work, any work, it will be alright.

With the answer “Well, at the beginning, I think I start at the beginning, don't I [laughs]”, it is evident how the uniformity of narrated action is supposed to be conferred onto a linear uniformity of the biography. (Especially when I did not ask for a timeline but rather for credit motivation.) Moreover, the entry into working life after college is interpreted as a guarantee of income. Being “good at the job” and “always going to work” works as permission for consumption. This permission is formally generalized, Lina uses the general pronoun “one” rather than the personal pronoun “I”. The generalization in form and content contributes to her assertion: After all, this is “normal”. Despite all postmodern pluralism, a strictly contoured concept of the normal life prevails which takes on a significant position in self-argumentation: The normal biography remains a status biography, wherein deviance must be explained, meaning it must be culturally framed. A desirable life is not imaginable without the possibility of purchase and consumption (see Schiek 2012, 50), and a consistent biography functions as a yardstick of social integration.

Through its nature as a status biography, the seamless curriculum vitae becomes a moral projection screen. Ruptures such as indebtedness are framed as episodes, exceptions (here, the interview partner feels the need to explain that she “actually” knows better than spending money she does not have). When the interviewees present their life in the template of the socially established and accepted normal biography, then they also follow its upward trajectory and can rest assured that they will arrive at the goal (see Kohli 1981, 514). This is guaranteed by linguistic references to self-evident orientation criteria such as social background, i. e. parents and family, since “actually I know this already, from one's

10 All names have been anonymized. In the following passages from the interviews, S stands for my name as interviewer, other initials for interviewees. The length of pauses is indicated with the number of hyphens, for example, three seconds pause is transcribed as – – – Paralinguistic phenomena are reproduced in square brackets, e. g. [laughs]. Italics denote special emphasis, for example „that's *normal*“. The interviews have been conducted in German and are translated by myself.

parents and so on”. Against the backdrop of the community of shared values and the employment biography, deviance from normality is narratively cast as the exception and, in Lina’s eyes, not all hope is lost: “and I thought: as long as I get some, any work, it will be alright”.

The politics of storytelling and the construction of agency

An important aspect which permeates the data from the interviews was dealing with agency or sometimes: the lack of it. Positioning oneself as an active, potent and efficacious subject was a major goal in the self-representations of debtors. The ways and strategies narrators use to integrate their experience with pre-existing plots reflects their dealing with power and social hierarchy (Ezzy 1998, 250). According to Michael Jackson (in reference to Hannah Arendt), the “politics of storytelling” can be used as empowerment:

In recounting one’s own story, one salvages and reaffirms, in the face of dispersal, defeat, and death, the social bonds that bind one to a community of kindred souls. The politics of storytelling concerns the ways in which this passage from privacy to publicity is effected (Arendt 1958, 33). Two aspects of the political are implicated here. While the first involves a crossing between private and public spheres, the second involves relations between competing forms of discourse – the question of whose story will be told, and which story will be recognized as true and given legitimacy (Jackson 2006, 140).

In narrative analysis, competing forms of discourses and a resulting hierarchy of stories and narrators is addressed in positioning theory (Bamberg 1997). Positioning theory examines individual speech acts with reference to the social field they originate from and reproduce at the same time. It thus combines conversation analysis and discourse analysis with regard to the question how narrators position themselves and how they are positioned by others through ascription of certain characteristics and roles. Two concepts of positioning are discussed in narrative analysis. The first one is more traditional and looks at positions grounded in master narratives (also called plotlines, dominant discourses or cultural texts) from which the subjects can choose (see, for example, Harré/van Langenhove 1999). The second one examines positioning acts performatively as strategies of self-marking and self-revision in and outside of the discursive resources or repertoires, for example in counter-narrative or within the story situation and interaction. Positioning can thus be concerned with characters as story-agents and with the social location a story offers to the teller and his narrative self (Bamberg 2005 a, 445–446).

In positioning theory, the construction of agency is investigated as a central means in storytelling and as a social quality. It takes on such an important role because it opens up room for new and individual evaluation that might contradict a dominant narrative and interpretation of social topics (Bamberg 2005 b, Helfferich 2012). With a positioning act, a narrator can seize the opportunity to reassess a situation or an ascription and thereby express an individual moral judgement which challenges social norms and societal discourse. In reference to Jackson and the politics of storytelling: He or she can mandate that his or her story will, in fact, be told and that it is recognized as true and legitimate.

Statements concerning self-determination, spheres of influence, and the negotiation of positioning through others are thus central passages in an interview corpus. The linguistic marking within the story unfurls possibilities to which the individuals, due to their financial and social deprivations, have no or only limited access in their lives. Narratively, however, they develop agency by means of pointing to the plurality of possible readings, by offering manifold evaluations, and thereby questioning dominant positions. The storyteller can thus negotiate his or her level of affectedness, dynamics and commitment (Bamberg 2005 c, 10). Self-perception within the narrative construction of agency is dependent first and foremost on which cultural patterns of (self-)interpretation and positioning are open to the individual. In short: agency is produced and presented subjectively in the narration in order to connect to the socially ratified pattern of behavior of self-efficacy, “evaluations and stances with regard to who is morally right or at fault” (Bamberg 2005 c, 10). This can be seen in a sequence in an interview with a 44-year-old female hauler, I shall call her Anna, who declared bankruptcy both personally as well as with her business.

S: And with the bankruptcy, how do you feel about that?

A: You got everything, we have enough of everything, is everything ok? – ok, you tell me when you need anything, right?

S: Yeah, right, I will, ehm, ok, thank you, ehm, I wanted to ask, like, how is it with the bankruptcy now?

A: Well, well, it is good, yes, you can say that [—] I did it, I mean, and nobody would believe it, none of them. To manage the haulerage for that long, as a woman and in times like these, you know, who can manage that? [—] When my father died and everything fell to me, it looked different then. I was totally inexperienced in management and not prepared at all, I had always thought, my brother [—] of course, I knew the business, yes, I did, but [—] and then things turned out this way, and now I am standing here as the boss and tell them what to do. And when times became more difficult, and they really did, that is no excuse, then bankruptcy came at some point, and now I am almost through with that. I had to muddle through, and it was bad but I stretched my head over the water and now I am almost proud of it [eight seconds pause]. You know, I always find it easier when I can do something [—], yeah, and just like this, insolvency, and I am almost through with it now, and I am proud of that. If you manage that against all odds, against everybody, the competitors, your own workers, the revenue

board, the family and you fight at all fronts, then this is an achievement, believe me. And that is what I am proud of, although it might sound funny, with a zero insolvency, where nobody gets to benefit anyway.

S: What are you proud of, exactly?

A: Well, not of the insolvency, you can hardly be proud of being broke [laughs]. No, the fact that I persevered, did not give up, although it looked really bad in the beginning, that I was totally tough and bantam. And that I managed to get organized, to take my life into my own hands.

S: Did it help to get organized?

A: Yeah, totally. When I finally had brought order into the chaos, everything filed away neatly, then I started to feel better.

The aim of this narrative is to achieve a moral upvaluation of the narrating self through agentivity. On a level of personal interaction, the battle for agency can be seen right from the beginning: When I asked about bankruptcy, the interview partner asserts her role as hostess and answers with a counter-question about my wellbeing. I am promptly put off stride and answer with a number of “yeahs” and “ehms”. The following passage involves a range of narrative agentification strategies: Anna positions herself right at the beginning as capable of action, even presenting herself as locked in combat against gender-political and economic disadvantage, making this the central aspect of her story. With the statements “as a woman” and “times like these”, she nominates two adversarial positions which are hard to come by, and she interactively engenders solidarity with me by saying “you know how it is”. I promptly affirm connivance in my reaction: “Mhm, yeah, sure.” Thereby, unity has been cultivated above and beyond the powers set against her and against us: “who can manage that?” she asks. In the next sentence, the narrator becomes the object of the sentence structure: everything “fell” to her. However, this very passive account of events and disposition is characterized by the past tense (“back then”). Whatever marked the turning point to her current standing as “the boss” remains unclear (“I always thought that my brother [---] and then this happened”).

It is advisable when analyzing the linguistic construction of agency to pay close attention to predicate expression. While the expressions “everything fell to me” and “and then this happened” marks a passive stand with no agency on her behalf, Anna uses predicates of action, of processes, and of quality in the following passages of the interview (Lucius-Hoene 2012). She frequently employs action-rich verbs such as “managing/achieving” (in German: schaffen) and “persevere” (in German: durchhalten). After a period of “muddling through” (in German: durchwursteln) she accomplishes “to stretch her head above water”. The fact that she conjugates this image in an active voice and with this unusual choice of vocabulary (“stretch” rather than “keep”) is telling: even in a desperate situation, she retains agency. In the final passage, she employs the I-subject to formulate how the creation of order becomes a glimmer of hope. Narrative

analysis investigates variations in order to make the meaning of what was said even clearer. Anna here pointedly did not choose the formulation “when there was finally order in the chaos” or “when the chaos finally subsided”, but rather positioned herself as the agent. She enhances the predicates of quality and condition evaluatively in order to support her own point of view: The times are “really” bad, she was “totally” inexperienced at the beginning, and later became “completely” tough and combative. The bottom line of the story is her pride: she is proud of her achievements, although they mean bankruptcy. In framing her experiences on a linguistic level as active, competent and assertive, Anna succeeds in re-evaluating her financial crisis in an experience of self-efficacy and empowerment.

To describe the process of economic deterioration during the recession, she decided rather to employ the neutral formulation “times became more difficult” while leaving her own role open here. By contrast to the deliberate and targeted predicate of action, there is no intentional influence being marked. Another blank spot is the narrative of foreign competition and globalization coercions in the hauler business that I had been expecting during her account of her bankruptcy. The structural changes to the haulage sector remain undetermined and do not even figure in the interview as a sub-plot. This is conspicuous and begs further interpretation.

Narrative Patterns and their Message: The Moral of the tale

Narrative analysis is the examination of story patterns as well as of patterns of silence. When looking for stories not told, motives suppressed and plots withheld, one can arrive a valuable information about what is sayable and what is better left unsaid. What narrative figurations then work on the “markets of moral” (Stehr 1998) and where are the blanks? I will start with the latter: I found it conspicuous that I encountered practically no identification with the figure of the bankrupted enterpriser, although it is thoroughly established in cultural history (i. e. Köhler/Rosfeld 2012). The notion that indebtedness is a worthwhile investment is therefore only hesitantly invoked in the interviews, and only peripherally. Stories of entrepreneurship and risk-taking do not conform to the narrative habit of indebtedness. I was surprised that interviewees did not tell me about themselves as victims of corporate banks, the inland revenue board, globalization (as a challenge in the haulage business) or capitalism etc., either. My hypothesis is that the emphasis on agency forbids the role as victim. Victim

stories are therefore not told because they conflict with the appeal of agentification and self-determination, as set out in the insolvency law with its requirements of good conduct, i. e. active contributions to reduce debts (for example, through taking on jobs, moving houses, buying second-hand, using public transport); active cooperation in the lawsuits through collecting letters and filing; self-disclosure of sources of income (Meyer 2017, 328–375).

But: narrative representation of agency entails logical responsibility. Whoever intentionally guides an action can also be called to account. The indebted interviewees are faced with the difficult task of linguistically negotiating the attribution of blame, power of agency, and personal responsibility in their self-representations. How can indebted persons deal with their biographical ruptures in the interview situation without making themselves out as structural victims? For it is precisely the role of the victim that they seek to avoid, as became very clear in my interviews. So how do the profiles of responsibility and guilt fit together without damaging the narrators themselves? – The answer lies in the third point, namely in the competent deployment of narrative patterns. Whoever can adopt the moral of the story from a coherent narrative can attribute to themselves the positive attributes presented therein, even if the events deviate from these attributes. Two examples of narrative patterns serve to illustrate this point. The first comes from the same interviewee, Anna.

A: You know, sometimes I think it is ridiculous, all this fighting against creditors and notaries, I mean, I play by the rules but to be honest, what can you do. I follow the proceedings but I hardly pay anything back, it is ridiculous, in the end, everybody knows that.

S: But you are still doing it.

A: Yeah, because it feels right, I mean, I am on the right side in this, I am fighting the right battle, forlorn but morally right.

S: Can you explain that?

A: It is the old story of the ordinary people against the big shots. Winning is against the odds but the impossible comes true [—] like in a movie, when the common people win against the big bad companies [six seconds pause]. Do you know Erin Brockovich, the movie with Julia Roberts, I bet you know that one, she got an Oscar for that one. There it is the case, she was campaigning against this big corporate, to be true, it was impossible to beat them, without a big law firm and law degree but she was so persistent and collected all those documents and then she wins because the people trust her and they get payed millions for their damage. You know that one? And it is a true story.

S: And in your case, it was...?

A: Yeah, not quite like this, of course not. I mean, I am not fatally ill and get millions for it. But I am on the right side, and then you can win against the system. You know that. Because, I did nothing wrong, not really, I am not a criminal. But, I have taken on the big shots, and then you got to be like, ready and diligent and hardworking, you know that.

As stated before, agency and self-assertion come with the burden of responsibility. Those in charge can be blamed for a negative outcome (Joisten 2007). In the

debts context: when one claims to be responsible, then misjudgments and errors are placed to his or her debits as well. Here, Anna uses the narrative pattern of the underdog story to negotiate responsibility and agency in her favor. We have already heard that she blundered into the responsibility of leading the family business but managed by being goal-driven and by believing in herself. Not without irony, she locates her story in the vicinity of the popular blockbuster *Erin Brockovich*. In this film, Julia Roberts as Erin Brockovich wins a lawsuit over the gas company Pacific Gas and Electric. The underdog motive is well established in narrative and popular culture (Hunger 1981), a fact that she underlines by addressing my knowledge of it (“I bet you know that one”). Moreover, she comments on a meta-level – “a true story” – in order to relate the persuasive power of the pattern to her own story. The motive of David’s defeat over Goliath is culturally well established: the audience is not only familiar with the outcome of the incommensurable fight but also with its plot. David wins because he chooses the better weapons of faith, conviction and endurance. The story can be reinterpreted easily to one’s own biography. The empowering moment lies within the moral of the story: David, Erin and Anna win their battles because they believe in themselves, never give up and thus claim the moral high ground. The pattern is obvious in its outcome, also on the level of social interaction. As audience, I know immediately whose side I am on. Only the figure of the underdog deserves my sympathy.

But, as can be seen in my cautious intervention: Anna does not fight side by side with the poor against a corporate company. Instead she made bad decisions and ran into debts which she cannot repay. She promptly recognizes my doubts and sets the record straight: “Yeah, not quite like this, of course not. I mean, I am not fatally ill and get millions for it.” In the context of the underdog story, she develops a counter-narrative positioning herself “not quite like this” but still manages to extract the wanted outcome from the narrative pattern of a story, i. e. David’s victory. The moral formulae of the underdog motive is still conferred to Anna’s story. Content and moral follow the form, and Anna succeeds to present her battle with creditors and the German legal system as a fight of the “good” common people against the “bad” big shots. Her narrative competence in constructing and negotiating agency becomes a moral competence: her story shows that she is a responsible, self-assertive and active person who cannot be made accountable for being inferior to an almighty system.

Stories unfold possibilities and meanings agents hardly have access to in their lived lives. Thus, narrators manage to re-interpret scarcity of resources into a valuable self. The moral charge of self-efficacy – certainly found in the discourse of indebtedness – feeds on the consequences drawn from culturally established narrative patterns, with the narrating I conferring upon the narrated I a socially

ratified behavior. This communicative process of moralizing thus functions as a means of positioning and subjectivizing the individual, who positions him- or herself in relation to a social group through the production and reproduction of classifications and evaluations of actions, situations, persons, and institutions (see Stehr 1998, 10).

Next to the underdog motif, elements of hard-luck stories and conversion stories are also frequently employed, so long as they can be integrated into a biographical transitional process in experience, thought, and evaluation. Suffering is here a constitutive element of the prolog as it underlines the moment of realization and the depth of the subsequent transition. The paradox between suffering and agentification thus serves a purpose: It satisfies the conception that injury to the norm, spending money one does not have and not paying it back, needs to be punished. Simultaneously, the collectively known moral of the tale offers the individual the opportunity of leaving their suffering behind through self-normativization. The thoroughly contradictory demands of disciplining and empowering are thus united through the moral order.

The prerequisite here is the auto-epistemic distancing of the narrated I from the narrating I as a form of self-revision. Through this distancing, one's own life can be grasped as a composition and not as an existence in which the fulfilment of immediate needs commands one's entire attention. This can be seen in an interview with 48-year old Ulla who got divorced and was stuck with her husband's debts because she had signed a bond for him. She views her unformed existence of helplessness as a disaster whereas, again, an agentive position is seen as helpful, in the following passage even as a turning point:

S: What is the worst part for you?

U: The worst part was that I could do nothing, it was a disaster, I felt so low. I was so, so helpless and was then even afraid to check the mailbox and such stuff, as you can see on TV – I was as though paralyzed – that's not how I know myself at all. [eight-second pause] //and..// and then, well, then I decided to go to credit counseling and they gave me all kinds of advice, including small stuff that I could really do, and then it all worked one step at a time.

It is conspicuous here that I asked in the present-tense (“is”), but Ulla answered in the past (“was”). She thus already distanced herself from her narrated I, which she described as helpless and fearful and which she, seen from her current vantage point, “does not know at all”. Through empowerment, specifically through her decision to visit a credit counselor, she managed to give her life a consistent linear frame once more, “one step at a time”. She emphasized the exemplary nature of her story by reference to other stories “as you can see on TV”. Another interviewee, a female 37-year-old stay-at-home mother and former bookseller called Irina, follows the narrative pattern of the conversion story almost in a

biblical way by emphasizing the motive of the happy poor (see ATU 754 in Uther 2004, Nörtersheuser 1987, Meyer 2014 b).

I: Poor, but happy, that's what people say. And I can confirm this, it's true, at least on balance [-] we forego a lot, that's for sure, but we are now somehow happier [-] one ultimately doesn't need brand-name clothes or expensive vacations in the South Sea, one can also be happy without. [-] One can do well without. [-] yes. [-] and it is going well, we always say, our needs are completely satisfied, they have become other needs. That's what I think. And it feels good to be so independent of money. And it's not like we don't treat ourselves to anything anymore, but one just has to choose, sometimes one parties hard, sometimes one skimps [laughs].

The interview partner compensates for the constraints by clearly distancing herself from her earlier behavior. Conversationally, she cultivates this distance through a repeated and clearly marked shift in perspective from the narrated to the narrating I. This shift in perspective is characterized by emphases, evaluative comments (“and I can confirm this, it's true, at least on balance”; “that's for sure”), categorical summaries (“one can also be happy without”), and through the repeated use of the generalizing pronoun “one”. This ability to construct distance to the narrated I and thereby to configure a process of realization displaces her economic mistakes in favor of this new insight. Meanwhile, in the narrative structure, the merciful gift of family happiness only becomes possible through their earlier behavior of fleeting and superficial consumption in a past life and the subsequent insight and catharsis. This representation thereby takes on an affirmative and supportive function: By being able to right the events experienced and thereby attaining an inner balance, the narrator – provided the audience agrees – can exit “the scene as the victor” (Lehmann 1980, 57). Economic failure is reinterpreted as a catalyst and an interim stage on the path to a better and more fulfilled life.

As empowerment has an ambivalent relationship to sanctioning in the story of conversion, it requires special substantiation. This is to be found in references to emotional and physical suffering, whether in epistemic modularizations of incorporation such as “that cut deep”, or “that got under my skin”, or “as though paralyzed”. Suffering is here – just like deviance and injury to the norm – precisely *not* what makes the story worth telling. Hence, it does not constitute the core narrative of a self-representation, even though suffering almost necessarily forms a part of stories relating to the self (see Illouz 2003, 117). Hardship and related physical and emotional constraints have a different purpose in stories about debt: Through their psychological intensity, they enhance the transition towards realization and conversion and thus fulfill a moral function for the audience.

Suffering, or rather: the cultural practice of suffering, is an indispensable part of self-narration (see Illouz 2003, 111–119). The philosopher Veena Das states that suffering turns individuals into moral members of society, firstly because social

rules are internalized through corporeal experiences such as initiation, and secondly because legitimation by society occurs through the administration of suffering (Das 1997). The experience of suffering can invigorate the subjectivized self towards the inside while upvaluing it towards the outside. Thus strengthened and equipped with the experience of corporeality, the indebted Self sets itself the task of overcoming its own suffering by discipline and thereby satisfying the moral demands of society once more.

In narrative terms: The hard-luck story is thus the blueprint of the conversion story which enables a (re-)connection to societal normality. It is furthermore always a morally charged educational history, demonstrating how hardship can through certain attributes and certain behaviors be overcome. The narrative habitus of debt relief hereby produces its normative neoliberal power. The individual can only accept blame for the debt, there is no other solution to this dilemma. In doing so, and to achieve as a result the desired attributes of responsibility, self-activation, and willingness to act, a moral exculpation is achieved along with a simultaneous affirmation of the neoliberal system of values. To hark back: If we define the theory of narrative ethics by the notion that a good story (formal uniformity, continuity, and choice of the right narrative pattern) and a good narrator lead to a good life, then a cultural repertoire of narrative practices is helpful. Narration as a means of identity formation and subjectivizing leads to the self-realization of subjects, who take care of their own selves in a responsible manner. They are qualified to do so by the cultural pattern which makes their narrative habitus compatible with a societal discourse of debts.

Conclusion: Narrativity and the promise of social integration

The stories of indebtedness reveal how cultural patterns gain the upper hand over the social situation of the narrators. To tell one's precarious experiences with debts as stories of the underdog or as conversion story with the fairytale motive of "the happy poor" enables the teller to deal with social hardship, exclusion and stigma. Thus, a good story can compensate for biographical deviance and ruptures. A good story well told is a means of empowerment, narrative competence becomes a social competence.

It is therefore the task of narrative research to elucidate how stories are employed to achieve agency, positioning and thereby social inclusion. European ethnology can argue these functions from its background in cultural history and with its outlook on social conditions. When a cultural form like narrative is cap-

able of making debtors' stories and therefore debtors compatible with societal discourse, it proves socially inclusive. Narrative analysis thus demonstrates by way of example that the cultural practice of narration holds the promise of social integration.

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