

THE NEED FOR CULTURAL CONSIDERATIONS IN EXAMINING AND FACILITATING PUERTO RICANS' FINANCIAL RETIREMENT PLANNING

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ABSTRACT

Although research suggests that ethnicity is one of the variables that significantly affects an individual's preparation for retirement, little systematic effort has been devoted to retirement planning among ethnic groups. Puerto Ricans, in particular, have received very little attention. Yet, the available literature gives evidence of poor planning and lack of financial preparedness for retirement by this population group.

This paper is prompted by research analyses that attribute the poor financial planning for retirement among Puerto Ricans to economic variables. However, economic factors alone do not explain the lack of preretirement planning by most Puerto Ricans. The author explores some key cultural variables that underlie preretirement planning processes and decisions, and that help serve as an alternative explanation for the lack of planning. A better understanding of the cultural variables discussed in this paper may lead to development of a more sensitive and coherent alternative framework for policy makers and helping professionals to employ as they work to assist Puerto Ricans to prepare for a reasonably sound quality of life upon retirement.

Keywords: retirement planning; Puerto Ricans; aging; culture; poverty

INTRODUCTION

The number of years that people spend in the labor force has been steadily declining over the last two decades (US-DHHS 1991). This has resulted in an increasing number of people retiring from employment who are in their mid-fifties (Butz et al. 1982; Kinsella 1995). Technological advancements in health care and the accompanying rise in life expectancy are the primary contributors to both the increased number of people who actually reach retirement age and those who go on to live an extended number of years after reaching that milestone (US-DHHS 1991; Richardson and Kilty 1992; Palmore 1993). Another factor is that the total number of years people spend in the labor force are likely to continue to decline steadily, prompting a constant increase in early retirements (Miller 1978; López 1983; Juliá, Kilty and Richardson 1995).

Retirement is not always a positive experience. The odds of living in poverty increase by age 65, particularly for ethnic minorities (Behling and Merves 1985). Some have pointed out that "poverty is the situational deficit most salient to the status

of the minority aged" (Varghese and Medinger 1979, p. 99).

According to Torres-Gil (1986), Puerto Ricans frequently encounter a retirement characterized by poverty, or at least inadequate economic resources. In 1990, the Bureau of the Census reported that 12.8% of the USA population over 65 live under the poverty level, while 57.5% of Puerto Ricans over age 65 live under the poverty level (Bureau of the Census 1990). Poverty-related factors such as poor housing, deficient nutrition, inadequate health care, lack of transportation, and related problems interact and lead to high rates of illness, low morale, and shortened life expectancy—a vicious cycle for the impoverished Puerto Rican. For Puerto Ricans living on the island, the mainland, and elsewhere, the precursor to retirement years in poverty has been attributed to a lack of financial planning for retirement.

BACKGROUND

The meaning given to retirement, as well as the attitudes and expectations about it, have been found to be significant factors in financial planning for retirement (López 1983; Behling and Merves 1985; Kilty and

Behling 1985, 1986; Richardson and Kilty 1992). Research by Gordon (1994) also evidences a significant relationship between preparedness for retirement and how positively one feels about this period of life.

Defined by Richardson, Kilty and Julia (1994) as a phase of life involving activities ranging from obtaining knowledge about pension systems to actual investments, financial planning is identified by Keating and Marshal (1980) as a key factor in preparing for retirement (cited in Rotman 1981). For purposes of this paper, financial preparation for retirement refers to plans and activities designed to secure material resources for life following retirement. Material resources will include, but are not limited to, pensions, investments, and savings accounts.

In 1987, Gibson questioned the relevance of retirement to different population groups and studied the meaning of retirement for Black Americans. More recently, some of the research on retirement has focused on other population groups. Zsembisk and Singer (1990), O'Hare and Felt (1991) and Kim (1992), are among those who have studied the variations in perceptions about retirement among ethnic groups. Few studies, however, have included the financial planning aspects of retirement preparation among Puerto Ricans. The scant research that has been conducted on Puerto Ricans has focused primarily on members of this ethnic group who are residing on the mainland. The limited available literature reveals a general lack of financial preparedness for retirement among Puerto Ricans, whether residing on the island or the mainland.

Although research suggests that ethnicity is one of the variables that significantly affects one's preparation for retirement (Richardson 1990; Cantor, Brennan and Dainz 1994; Johnson 1995), little systematic effort has been devoted to studying preretirement planning among ethnic groups. Most research on retirement planning has focused on Caucasian males and

provided explanations that are not generalizable across population groups. As Gelfand and Kutzik (1979) have affirmed, "The view of the aged as a monolithic social group . . . has denied their socio-cultural diversity" (p. 3).

This paper addresses the practices of Puerto Ricans (on the mainland, on the island, or elsewhere) regarding financial preparedness for retirement. Why are Puerto Ricans financially ill-prepared for retirement? Despite tendencies toward significantly lower financial security and resources, why do Puerto Ricans look forward to retirement, pursue and value early retirement, and have more positive attitudes about retirement than other population groups that are financially better prepared? (López 1983; Kilty and Behling 1986; Richardson et al. 1994). Finally, how do Puerto Ricans expect to survive financially in old age?

The goal of the exploration of answers to these questions is to sensitize policy makers and helping professionals to consider an alternative framework for the development of programs and interventive strategies that may more effectively meet the needs of the elderly Puerto Rican population. More specifically, the author seeks to encourage future research into Puerto Rican retirement planning that will incorporate several key cultural variables, such as familialism, social support network, time-orientation, filial duty, gender roles, and multi-generational household, deserving to be examined.

PUERTO RICANS AND RETIREMENT PLANNING

Behling and Merves (1985) pointed out that Puerto Ricans have expressed strong interest and anticipation regarding retirement, despite their scant financial preparation for it. In fact, they found Puerto Ricans as the least financially prepared among the various population groups they studied (p. 113).

A review of the literature on patterns of preretirement planning found no mention

of preretirement planning among Puerto Ricans prior to research by López (1983). In her study sample of Puerto Rican professionals living on the island, López found not only a lack of preparation for retirement, but also no expression of major concerns about the economic features of retirement (p. 245). She argued that Puerto Ricans become involved in financial planning for retirement only when it is compulsory, and she stressed the need for a variety of policy and practice approaches to help such people to prepare for retirement. However, López did not address the need to understand the underlying culture. She touched on cultural variables when she speculated that "women traditionally depend on men or on their families" (p. 243), but she neither elaborated on nor pursued this theme.

Rubin and Nieswiadomy (1995) more recently reported that Puerto Rican women did the least preretirement planning and have the fewest resources for retirement among all females in the United States. Even so, Behling and Merves (1985) reported that more than half of their sample looked forward to early retirement. Puerto Ricans seem to be prepared for retirement socially and emotionally, but not financially. These researchers acknowledged the potential impact of cultural variables, yet their findings emphasized the scarcity of economic resources as predictive of non-participation in preretirement planning. Kilty and Behling (1986) also found income to be the most consistent predictor for either financial planning or the lack thereof. The above studies all reported a lack of financial preparedness for retirement among most Puerto Ricans and focused on the circumstances of their economic disadvantage. Among Puerto Ricans, Richardson et al. (1994) found no involvement in voluntary participation in retirement through self-initiated investments. Social Security and public pensions represented the most common means of preparation for post-employment economic security among Puerto Ricans.

Economic interpretations and inferences in these studies have ranged from identifying macro-level issues (e.g., generally low salaries and high costs of living in both island and mainland cities where Puerto Ricans are heavily concentrated) to focusing on individual patterns (e.g., poor saving habits and an ill-prepared, under-skilled and under-educated labor force). Most researchers attribute the poorly planned retirements to other economic conditions, such as unemployment and lack of comprehensive pension plan coverage. However, those Puerto Ricans with higher levels of academic preparation and with professional positions — people who are in an advantageous situation regarding pension coverage and higher income that affords greater opportunities for developing personal financial resources — have been found for the most part to be ill-prepared for retirement as well (Kilty and Behling 1985, 1986; López 1983).

Developing a comprehensive understanding of the retirement situation among Puerto Ricans — either islanders or mainlanders — requires a broad perspective. To see the complete picture requires looking into the ". . . powerlessness that originates from internal sources . . . [as well as to] powerlessness imposed from without" (Mizio 1974, p. 83). Financial realities clearly are one side of the coin of preretirement planning activities; culture is the other side of the coin.

INTERPRETATIONS WITHIN A CULTURAL FRAMEWORK

In their analysis of the use of social services by the elderly, Starrett and associates (1989) used Andersen and Newman's (1973) conceptual model for studying the predictors of use or non-use of human services (cited in Starrett et al. 1989). They searched for predisposing and enabling factors that would predict the use of such services and found, in the case of the Puerto Rican elderly, that their self-recognized needs were the most important predictors. Moreover, in a subsequent study, Starrett

and colleagues (1990) found that the Puerto Rican elderly gave greatest importance to the informal social support system as the vehicle for satisfying their recognized needs.

A related examination by Behling and Merves (1985) attempted to explain preparedness for retirement among several population groups. They referred to the Blumerian premise of symbolic interactionism in which expectations of the challenges to be faced at retirement, and perceptions of what will be needed at the time, are based on the meaning ascribed to this stage of life by individuals (in Behling and Merves 1985, p. 125). Because meanings also affect expectations concerning relationships with others (Jacobson 1987), expectations of the roles that social support systems are expected to play also are thought to influence the kinds of retirement planning activities undertaken.

With respect to Puerto Ricans on the island, they tend to be a present-oriented culture characterized by a concern with the here-and-now. Puerto Ricans do not focus on the future and its needs as other population groups might (Burgos 1996, 1999; Ahearn 1979). Even in times of prosperity, Puerto Ricans are not known for saving money nor for planning financially for retirement, their elder years, or any other purposes. The importance of kinship is well documented (Starrett et al. 1990; Weaver and Wodarski 1996), and a substantial body of literature emphasizes the particular importance of familism and the supportive role of the family system in securing support for the Puerto Rican elderly (Korte 1982; Badillo 1982; Cormican 1977; Starrett et al. 1983; Burgos, 1996, 1999).

According to Sánchez-Ayénde (1989), "despite the rapid social change during the past thirty years, the family continues to play a central and essential role in the support . . . of its members among Puerto Ricans on the island and the mainland" (p. 241). The meaning given to this interdependence of family members affects

expectations people have of their relationship with others at different times in their lives. Traditionally it has been assumed, for example, that Puerto Ricans expect to be taken care of by their adult children during old age. "Filial duty" involves support from children - an expected reciprocity in exchange for the functions parents performed for children during their upbringing (Sánchez-Ayénde 1989, p.246).

In their extensive discussion of the natural support systems of Hispanic communities, Delgado (1995) and Delgado and Humm-Delgado (1982) have addressed the reciprocal obligations and support of the family system. Cruz-López and Pearson (1985) insist that "traditional social structure and attitudes remain in place" in the Puerto Rican culture (p. 485), and Puerto Ricans are still taught to respect, admire, obey, and support the elderly, and "although this phenomenon may be weakening," a strong informal support system still exists (p. 485). The contributions of this system in meeting the material needs of the Puerto Rican elderly have been well documented in Cruz-López and Pearson's research concerning the degree of importance that the Puerto Rican elderly attach to various types of support. Participants in the study considered the category of "help" (in the form of material assistance) to be one of the most important types of support to be met by the informal system comprising the circle of family, friends, and neighbors whose support is a natural feature of an individual's social environment (Caplan and Killinea 1976).

The culturally determined roles of men and women also affect expectations and responses of Puerto Ricans. Women's traditional family roles are those of motherhood and wife, and women's domains are considered to be the home, perceived as "the center around which the female world revolves" (Sánchez-Ayénde 1989, p. 242). This includes the care of the elders. According to Sánchez-Ayénde, although the concept of the male as breadwinner places economic responsibilities on males

and emphasizes their ability to be providers, it is the females who are expected to provide the majority of care and a broad range of assistance to the elderly.

Another traditional value that plays a key role in the perception of life during retirement for the Puerto Rican elderly is the multigenerational household. The concept of "respeto" implies a generalized deference and heightened status granted to elders. Although respect suggests formality in interpersonal relationships (Badillo 1982), elders also expect acts of informal care and sustenance from family supports (Crúz-López and Pearson 1985; Burgos 1999). Puerto Ricans rely on familism and base their retirement decisions on the expected value of mutual aid and strong norms of reciprocity that emphasize interdependence among family members (Safa 1994).

A current reality, however, is affecting Puerto Rican familism; fewer intergenerational extended families are living under the same roof. The Bureau of the Census reported 3.3 persons per household in 1990, compared to 4.01 in 1980. Consequently, the Puerto Rican elderly are playing a reduced role and holding less authority than their counterparts in previous generations. In agrarian families, everyone, including the elders, had contributed to maintaining the family (Cantor et al. 1994). However, many older people are finding themselves without a role to play within today's urban, smaller, nuclear family structure. The shift from a rural to an urbanized society has had a significant impact on the traditional role of the elderly in the Puerto Rican family. Respect for the elderly continues, but it is often "more for traditional . . . reasons than as part of any actual practice" (Maldonado 1979, p. 179).

In the industrialized society that is Puerto Rico and the USA today, functions that were once the provinces of the family (e.g., care of the elderly) have increasingly become the responsibility of formal support systems such as the state and the com-

munity (Starrett et al. 1990). Nuclear families have fewer human resources to meet the needs of the elderly than traditionally extended families. In addition, with contemporary Puerto Rican women joining the labor force outside the home, and the gradual change in perceptions of the roles and responsibilities of women, less time is available to care for the elderly. Obligations and expectations of kin support are radically declining (Sokolovsky 1985; Vasquez, 1994), and the capacity of families to deal with the needs of the elderly is becoming increasingly limited (Robertson 1995).

Macroeconomic factors impact the financial situation of any society and cannot be overlooked. This author does not disregard the financial explanations for the lack of retirement planning and financial preparedness for retirement among Puerto Ricans, a finding that has been emphasized in research for 20 years. However, economic factors alone do not entirely explain poor retirement planning patterns among Puerto Ricans. Understanding of the cultural variables discussed herein may lead to development of an ethnically competent and effective framework within which to engage Puerto Ricans in preparation for a reasonably sound quality of life upon retirement.

CONCLUSION

The formal social service systems in the United States and in Puerto Rico would do well to establish systematic, integrated, and coordinated strategies based on a clear understanding of the cultural variables that are predictive of retirement financial planning behavior among Puerto Ricans. Factors such as familism and intergenerational dependency need to be taken into account if approaches to preretirement planning are to be effective mechanisms in helping to assure that the Puerto Rican elderly achieve a reasonably sound quality of life upon retirement. Although many traditions are no longer a reality for the Puerto Rican elderly, programs need to be organized and

delivered within the cultural fashion of the people they intend to serve (Yee and Weaver 1994). Despite what Sokolovsky (1985) has viewed as an "overromanticized" cultural view of family life (p. 11), helping professionals need to be responsive to those people who remain attached to an ethnic identity and traditional living patterns. Concomitantly, elderly Puerto Ricans need to "be psychologically prepared for the likelihood that as time goes on, they may need to utilize [more] formal non-familial sources of social support" (Starrett et al. 1990, p. 224).

Understanding the cultural context in which decisions about retirement are made increases our understanding of the reasons why retirement planning behaviors of Puerto Ricans are often retained or, in light of sweeping social changes outlined here, now in need of being altered. Zambrana, Merino and Santana (1979) have emphasized the importance of giving attention to socio-cultural variables if approaches to addressing the Puerto Rican elderly and their retirement needs, particularly financial needs, are to be effective and efficient. Ignorance of or disregard for these variables has often resulted in flawed policies, irrelevant programs, insensitive micro-level services, and a disadvantageous final life stage for many Puerto Rican elderly (Sánchez 1985).

In addition, policy makers need not only to be aware of, but to cultivate and utilize, the inherent strength of the informal support systems in designing their policies. As has been suggested elsewhere, paying family members for carrying out traditional caring and supportive roles toward aged family members (Monk and Cox 1995), or perhaps granting a form of service credit (Gilbert in Billups 1988), would result in alleviating much of the financial strain Puerto Rican families feel while "carrying their traditional supportive roles" (Delgado and Humm-Delgado 1982, p. 88).

Additional research is needed to establish empirically the salient cultural vari-

ables that influence retirement financial planning. The author hopes that this exploration and discussion will have an influence on the factors that are addressed in future research on preretirement planning with Puerto Ricans.

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THE SIGNIFICANCE OF THE MEMOIR BOOM FOR TEACHING SOCIOLOGY

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Abstract

The paper examines how the recent deluge of narratives about the remembrance of personal pasts has significance for teaching sociology. The paper looks at evidence of the memoir boom and examines its applications and relevance for teaching sociology and supplementing sociology courses. Many of the issues that the current crop of memoirs deal with are the very issues of sociology courses, the testimony of lives framed by sociological experience; family experiences and dysfunctions, racial and ethnic experiences, and sexual identities. The paper explores how and why memoirs can be useful tools in approaching the task of examining sociological existence.

Keywords: narrative, identity, social relationship, teaching sociology

Mary Gordon wrote in her memoir of her father that "I am primarily a writer of fiction, but I knew I couldn't present him as a fictional character because the details of his life, presented as fiction, would be too bizarre to be believed" (p. xiv). Whereas years ago, people who thought they had a story to tell sat down to write a novel. Today they sit down to write a memoir, a tale told directly from life, rather than one fashioned by the imagination out of life. Contemporary times it has been noted (Atlas 1996; Blais 1997; Gornick 1996) are characterized by a deluge of memoirs. Today numerous women and men are telling their stories out of the belief that one's own life signifies.

Saint Augustine's *Confessions* established a literary tradition of intimate disclosure that addressed a mass but unseen public in intimate terms in which private thoughts were expressed publically. Centuries after Augustine, Jean Jacques Rousseau's *Confessions* shocked 18th century France with its author's admissions of sexual masochism and other private deviancies. Since the publication of Augustine's and Rousseau's confessions, the memoir has been a staple of a written form that involves the writer as self publicist, discloser, and author of personal history as against public history. Since the invention of the printing press (Postman 1982, p.26) as an instrument of publicity that greatly stimulated and facilitated confessional writing the memoir has become a

form of address in which an individual can with assurance and directness address the unseen living as well as posterity.

The literary genre of the memoir has become a particularly robust trend in recent years. Although the moment of the inception of the memoir boom cannot be pin pointed (Gornick 1996; Conway 1990), its arrival and proliferation on the shelves of bookstores and in our collective consciousness has been noted by numerous cultural observers. Blais (Fall 1997) notes that "You would have to be living in a cultural vacuum not to have noticed that memoir as a genre is hot" (p. 80). James Atlas observed (1996) that "the triumph of memoir is now established fact" (p. 125). The memoir, Patricia Hampl asserts (1997), "has become the signature genre of the age."

"Alice B. Toklas did hers and now everybody will do theirs" Gertrude Stein observed in *Everybody's Autobiography* (1973) referring to her companion, whom she impersonated in *The Autobiography of Alice B. Toklas*. Subjectivity is now everybody's subject. Memoir seems to be the fin de-siecle literary form. Literary historians of the future may well look back on the 1990's as the decade of the memoir—a period that saw a prodigious flowering of narratives about the remembrance of personal pasts.

It is a truism," Madeleine Blais observed, "that generals write autobiographies: public accounts of public valor in

public places. Foot soldiers write memoirs" (1997, p.80)¹. Literary memoirs were once written by eminences basking in the forgiving twilight of their fame. In the past memoirs were the preserve of ex-presidents, public officials, and celebrities with reputations to save or time on their hands. All that has now changed. Everywhere today it seems ordinary women and men are rising up to tell their story of how an individual life signifies. The current age is characterized by a need to testify. A growing number of authors have a story to tell, a catastrophe to relate, a lesson to teach, a memoir to write. For many writers today memoir is the format of first, not last resort. Scarcely has one passed through childhood and adolescence that some memorists (Grealy 1994; Wurtzel 1994; Hornbacher 1997) are wondering from the vantage point of only a few years' distance what it all means.

What is the significance of the memoir boom for teaching sociology? The issues that the current crop of memoirs deal with are very much the issues of undergraduate sociology courses. The new trend in confessional writing, the licence to tell all has produced a virtual library of sociological revelation. The politics and social movements of the last thirty years have given voice to once marginalized and silenced groups. Following in the wake of political interpretations and explications of "personal politics" has come the testimony of lives framed by pedestrian chaos: memorists witness their traumatic illnesses (Handler 1998; Wexler 1995) alcoholism (Knapp 1996; McGovern 1996), racial experiences (Gates 1994; McBride 1996) ethnic experiences (McCourt 1996; Mura 1991), sexual identities (Monette 1992; Bepko 1997) and family dysfunction (Karr 1995; Lyden 1997).

The memoir has opened up a new kind of narrative authority for the young, for ethnic subcultures, for different sexual persuasions, for the handicapped, for victims of abuse—in short for anyone whose questions about life fall outside the central narrative of worldly success, or of moral and

spiritual growth, or of power and its exercise—once the main theme for American autobiographical writing. In the closing decades of the twentieth century, there has been an outpouring of autobiographical writing by women and men focused not on reflections about the unfolding of a long and successful life, but on the urgent questions of identity and relationships to family and society.

Since postmodern literary theory has deconstructed narrative by pointing out the ways narrative structure expresses power, relationships within a society, one does not have to have climbed to some position of power, eminence, or authority in society to claim that one's experience is exemplary—anyone's story is as good as the telling. A postmodern author can begin and end a story however she or he likes. Thus, voices once silent, are describing the relationship between a life and history.

Memoir shares with sociological writing the project of lifting from sociological existence a narrative that will shape experience, transform event, and deliver wisdom. However, the memoir differs from sociological writing in the way it approaches the task. A relevant distinction between traditional sociological writing and memoir is illuminated in Walter Benjamin's contrast between storytelling and information. Information, in Benjamin's analysis, is a mode of communication linked to the development of the printing press and of capitalism; it represents itself as verifiable, it is "shot through with explanation" (1973, p.89). Storytelling on the other hand, is "always the art of repeating stories," without explanation, combining the extraordinary and the ordinary. Most important, it is grounded in a community of listeners and readers on whom the story makes a claim to be remembered by virtue of its "chaste compactness." The storyteller takes what he/she tells from experience and makes it the experience of those who listen or read the tale. It is the "art of storytelling to keep the story free from explanation as one reproduces it." It is left up to the listener/reader "to interpret things

the way he understands them, and thus the narrative achieves an amplitude that information lacks" (1973, p.89). What happened to the memoirist is not what matters, what matters is what the memoirist makes of what happened. The situation may be revealing, but it is the writing, that provides revelation and revelation comes with a story well told.

In this perspective the memoir accomplishes what C. W. Mills (1959) held to be the goal of sociology. Mills argued (as almost every introductory sociology text notes) that the "sociological imagination" helps to make an illuminating connection between "personal troubles" and "public issues." "The sociological imagination," Mills wrote, "enables us to grasp history and biography and the relations between the two within society" (p.6). Mills' "sociological imagination" in the tradition of Marx and Mannheim was a debunking project. It enabled "its possessor" to "take into account how individuals, in the welter of their daily experience, often become falsely conscious of their social positions" (p.5) Mills' everyman is silent; "They do not possess the quality of mind essential to grasp the interplay of men and society; of biography and history, of self and the world" (p.4). The individual could understand his/her own experience only by becoming aware of a "quality of mind"—"the sociological imagination."

For Mills the key to bringing about clear understanding and change was learning to understand the social forces that have shaped individual lives. And the avenue to understanding required a voice speaking from out there to explain the relation between social forces and individual lives. Memoir writing shares with Mill's "sociological imagination" the obligation to lift from the raw material of life a tale that will enhance understanding. But the voice of memoir is not the voice of expert authority out there. Memoirs are sociological and historical accounts that can bear witness to some universal experience experienced on a personal level. Such personal

narratives provide a unique perspective on the interaction of the individual, the collectivity, the cultural, and the social.

As the century has worn on, the sound of the voice out there has grown less compelling, its insights repetitive, its wisdom sometimes wearisome. And the voice of the silent everyman, once without agency, has grown louder. One of the virtues of a memoir is that it highlights through personal example themes that sociologists and historians have articulated, but not made vivid. Many memoirs grasp the relation between history and biography. The search for consciousness in the memoir is profoundly linked to cultural meanings and to the historical moment in which the author (and we) live. The link between an individual life story and the collective story which gives context to that life is a defining formal and thematic aspect of the memoir.

Memoirs can show the "examined life" in a compelling fashion. For example in *Angela's Ashes* Frank McCourt (1996) vividly discusses issues of Irish poverty, the dysfunctional family, and historical events:

When I look back on my childhood, I wonder how I survived at all. It was, of course a miserable childhood: the happy childhood is hardly worth your while. Worse than the miserable childhood is the miserable Irish childhood, and worse yet is the miserable Irish Catholic childhood. People everywhere brag and whimper about the woes of their early years, but nothing can compare to the Irish version: the poverty; the shiftless, loquacious alcoholic father: the pious defeated mother moaning by the fire; pompous priests; bullying schoolmasters; the English, and the terrible things they did to us for eight hundred long years. (p. 11)

The story is one of unrelieved poverty, the exploitation of children, the degradation of women, and the effects of alcoholism on a family, and yet because of McCourt's narrative talent it becomes a three dimensional, richly detailed portrayal of a society and of McCourt's coming of age.

A dramatic story can be told, but there is room for reflection. One of the attrac-

tions of contemporary memoirs, is that they not only "show" and "tell" but they reflect on the very process of telling itself. In many of contemporary memoirs the author successfully combines the techniques of fiction with essay writing, the personal with public dimensions of experience, and the documentary account with poetic and evocative recreations of experience.

The memoir is an additional tool to access the resistant reader in the classroom. Unlike much qualitative sociology, with its case studies and composite characters who often perfectly reflect the author's theories, memoirs start with the material of a life and refuse to glide over the messy contradictions that accompany being human. The memoir is a tale told directly from life, rather than one fashioned by the interpretation of lives. Understanding in a memoir is achieved not through a recital of facts or a didactic explanation; it is achieved when the reader comes to believe that the writer is working hard to engage, and illuminate with the experience at hand.

There is a tendency for academics to look down on memoirs as inferior to academic non fiction, as relatively naive, as simple transcriptions of life. However students who balk and recoil at traditional academic texts, who liken the experience of reading such texts as wadding through wet sand often find the memoir a more congenial text. The challenge is to write so that the reader cares, and many memoirs succeed at this task (whereas textbooks and traditional texts do not). Personal accounts which bear witness to poverty, racial and ethnic experiences, emigration, abuse, infertility, adoption, AIDS, addiction and recovery can engage the resistant post literate student in a way that traditional non fiction texts often do not.

The memoir can help mediate students' hesitation or aversion at the frontiers of their knowledge. This resistance can be addressed through the "border pedagogy" conceptualized by Aronowitz and Girouz

(1991). "Border pedagogy" sees cultural differences as enhancing public life and encourages students "to engage the multiple references that constitute different cultural codes, experiences, and languages including their own" (pp. 118-119). Students become border crossers as they learn to analyze cultural codes and negotiate these cultural differences. Students who read McCourt (1996) are border crossers into the world of white Irish poverty, those who read Paul Monette (1992) are border crossers into Monette's claustrophobic world of a closeted gay childhood, those who read Rhoades (1990), Bolton (1994) and Karr (1995) are border crossers into the world of abused childhoods and dysfunctional families.

The memoir can also lead to what the Nigerian writer Chinua Achebe (1989) called "imaginative identification." "Imaginative identification," Achebe holds, "is the opposite of indifference...It is humane connectiveness at its most intimate...it begins as an adventure of self-discovery and ends in wisdom and humane conscience" (p. 159). Memoir affords the reader access to the education and self discovery of another. Memoirs are often narratives of self discovery, stories of change, and education. Thus, they are an excellent vehicle for connecting readers to lives and experience of others.

The recent deluge of memoirs has produced a library of sociological revelation and commentary. Many of the current crop of memoirs offer options for exposing students to fine writing, readable texts that often can be linked to sociological concepts, theories and texts, excellent illuminations of social behavior and society, and texts that lend themselves to both conventional analytical writing assignments, and as models for personal writing assignments. Like film and novels, memoirs can be a valuable supplement to sociology courses.

ENDNOTES

¹As literary genre the autobiography and the memoir are not different versions of the same thing, though in some cases the line between autobiography and memoir might be an exceedingly fine line. Tobias Wolf (1997) distinguishes between autobiographies and memoir in terms of documentation. Autobiographies he holds use supporting documents. "A memoir," he contends, "is literally the story your memory tells you. Your not going back to source documents in your memory. The memoir tries to preserve that story" (p. 26). In *Palimpsest*, Gore Vidal (1996) noted "A memoir is how one remembers one's own life, while an autobiography is history, requiring research, dates, facts double checked. I've taken the memoir route on the ground that even an idling memory is apt to get right what matters most" (p.5). Truth in memoir is not achieved through a recital of actual and verifiable events, it is achieved when the reader comes to believe that the writer is working hard and honestly to engage with the experience at hand.

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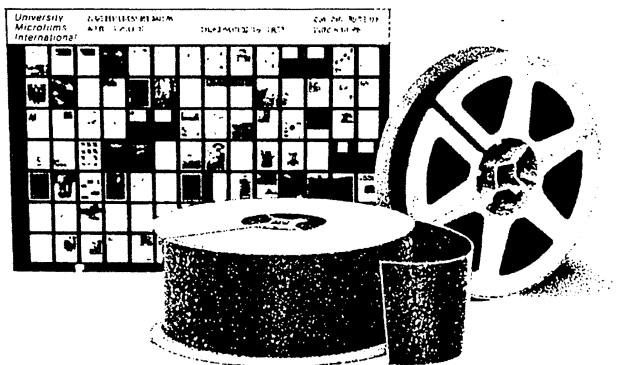
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