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A Nation on the Line

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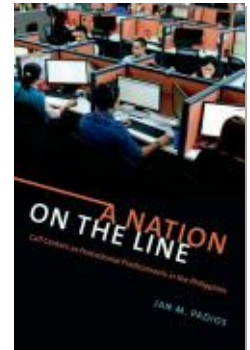
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SERVICE WITH A STYLE

Aesthetic Pleasures, Productive Youth, and the Politics of Consumption

In February 2009 the national newspaper the *Philippine Daily Inquirer* ran a job advertisement for the global BPO firm Convergys (Figure 4.1). “We’ve expanded our world and have arrived in Makati’s shopping district,” announced the ad, specifying that Convergys’s new office had been integrated into Glorietta 5, the fifth and then most recent addition to the already extensive Glorietta shopping mall in Makati, one of Metro Manila’s financial, consumer, and business hubs. The background of the ad depicts a crisp rendering of the modern structure, lit from within at night, with crowds of people and moving cars on the street outside the building. The foreground features a smiling young woman in midstride, carrying a shoulder bag and a mobile phone. Below her, the ad elaborates: “Welcome to a place that marries work and lifestyle. Work for a reputable company in a stylish and ideal workplace, all in one prime location”; below that, it states: “Convergys. *Outthinking. Outdoing.*”¹ Emphasizing the company’s location in a shopping area frequented by affluent locals, the business elite, expatriates, and tourists, the ad lends the company a vibrant tone that simultaneously conveys cosmopolitanism, youth, and consumption. The ad further suggests that working in Convergys’s modern, air-conditioned building takes on a global style, where “global” appears metonymic for the industrialized north; the woman’s dark coat, pants, and scarf are, after all, unrealistic attire for the Philippines’ tropical locale, marked by the palm trees lining the sidewalk in the background. Moreover, the ad’s emphasis on mobility and ongoing action—walking, thinking, doing, driving—strongly suggests that the world of call centers is a relentlessly produc-

JOB OPENINGS

Senior Operations Managers

- Should have at least 2 years experience as an Operations Manager in an international call center

Operations Managers

- Should have at least 1 year experience as an Operations Manager in an international call center

Team Leaders

- Should have at least 1 year experience as a Team Leader in an international call center

Customer Service Associates (Multilingual-Spanish)

- Will be responsible in handling English/Spanish calls for a US-based client
- Full-time and part-time positions available
- Must be willing to work in Makati
- Must be willing to work on a shifting schedule

Customer Service Associates

- Will handle inbound or outbound or technical support calls for a US-based client
- Must be willing to work in Makati
- Must be willing to work on a shifting schedule

Collection Core Representatives

- Will be responsible for contacting via telephone our client's customers or credit card holders to collect monies on delinquent accounts
- Will be responsible for providing consistent, high quality service and accurate information to the credit card holders contacted
- Eligible to receive performance based incentives while with the program
- Must be willing to work in Makati
- Must be willing to work on a shifting schedule

Applicants with the following documents can be hired on the same day:

- NIN Clearance
- Transcript of Records (Certified true copy)
- Social Security Number (Photocopy of E1 form or Digitized ID)
- Clearance from previous employer (if applicable)
- PhilHealth Number (if applicable)
- Tax Identification Number

To apply, proceed to our Ayala Recruitment Office:
Ground Floor Convergys One Building
6796 Ayala Avenue, corner Saiceda St.,
Makati City (across GT Tower)

JOIN OUR JOB CARAVAN, MONDAYS - SATURDAYS AT JOLBEE, GLORETTA 4

**We've expanded our world
and have arrived
in Makati's shopping district.**

Gloretta 4, Makati

Welcome to a place that marries
work and lifestyle.

Work for a reputable company
in a stylish and ideal workplace,
all in one prime location.

CONVERGYS
Outthinking. Outdoing.

5555-284 | www.convergys.com/careers | text CVG to 2600 | jobsp@convergys.com

Figure 4.1 A Convergys job advertisement blurs the boundaries between labor and leisure, work and commerce, and global north and global south.

tive one, where workers reap abundant material benefits from burning the midnight oil and therefore propel themselves toward a bright future. By highlighting the consumer lifestyle made possible through call center work, the Convergys job advertisement blurs the boundaries between workplace and marketplace, labor and leisure, and production and consumption, thus epitomizing the ethos of the postindustrial age.

In the everyday contestation over the social and cultural value of call center work, the question of the industry's longevity and professionalizing prospects looms large. From family dinner tables to industry conference rooms, many worry about whether the Philippines will be able to remain a strong link in the global value chain and whether young Filipinos taking up call center jobs are squandering their educations on service work. In this climate of uncertainty, Filipino call center workers' ample earnings and elevated purchasing power also become sites of intense contestation.

Is their surging consumption an illusory sign of success that masks the financial as well as social, physical, and psychological risks the work entails? Or is it a truly meaningful measure of the industry's rewards, including its ability to ensure economic mobility into the middle class? Within these debates, images like the Convergys ad play a significant role in shifting the emphasis away from fatigued bodies, dead ends, and subjugated labor toward a discourse of progress and success measured by cosmopolitan consumerism, modern lifestyles, and hyperproductivity. Consumer culture thus emerges as an important battleground on which the meaning of new forms of work, and the reorganization of capital those forms represent, is debated. Given that one of the primary justifications for globalization is that it can raise the standard of living of those in the developing world, understanding the possibilities and politics within consumer culture becomes paramount.

This chapter interrogates the emerging perception of Filipino call center workers as upwardly mobile consumer subjects and the discourses of productivity, propriety, and class with which this perception is intertwined. I first examine how workers contend with the criticism and disapproval of their conspicuous consumption, and then discuss the social exclusions of call center consumer culture—exclusions hinted at in the Convergys ad's depiction of a Filipina mestiza whose light skin and facial features suggest that call center work is ideally suited for affluent youth whose material privileges and presumed cosmopolitanism already mark them as global subjects, as well as those who aspire to such status. This chapter also continues to explore the affective contradictions of call center work introduced in the first chapter—that is, the stark contrast between the dispiriting elements of call center work, on one hand, and its opportunities for affirmative relations between coworkers, personal fulfillment, and now luxury and glamour, on the other. The chapter asks how an industry characterized by some as a dead end for cheap labor also produces experiences of aesthetic and bodily pleasure, and to what ends. Finally, this chapter also examines how consumer practices and cultures embedded in and linked to call center work contribute to a productivist ethic and thus the cultural construction of call center workers as what I call *productive youth*. In this chapter and chapter 5, I focus specifically on how the social and cultural contradictions of call center work come to bear on workers' bodies and how contestations over call center work's value are directly linked to the

aspirations of call center workers for modernity, mobility, and pleasure that are manifested through bodily expression and practice.

“A Product, a Package, a Lifestyle”

It is difficult to miss the signs of consumerism that surround the Philippine call center industry. Every call center that I visited during my fieldwork was surrounded by convenience stores and new restaurants catering to BPO employees, while local resorts or banks would set up tables in BPO office lobbies, looking to capture employees' attention with their special deals and offers. However, few sources displayed the Philippine call center industry's culture of consumption more clearly than *Spiff*, a now-defunct monthly magazine launched in January 2008. As a lifestyle magazine with the tagline “powering up the call center life,” *Spiff* centered on the commodity culture and leisure lifestyle surrounding call center workers. Even a cursory glance at a typical table of contents reveals how robust the call center workers' appetite for consumer goods had supposedly become in such a short period of time (see Figure 4.2). Sections of the magazine entitled “Ramp Up,” “Tech Squad,” and “Rec Room” featured page after page about fashion, the latest in personal electronics, food culture, and travel, while “Release” and “Help Line” were dedicated exclusively to the trials and tribulations of workers, including workplace sexual scandals. For quick reference, the table of contents was also accompanied by images of actual consumer goods, such as a mobile phone and a personal cosmetic item. In turn, this visual logic and language suggest, for example, that the young man with sunglasses, upturned collar, and necklace is in many ways his own product, composed of all the right accessories to complete his look—both the look he has and the one he gives off.

In these ways, *Spiff* magazine could suggest that young Filipino call center workers are not only serving up satisfaction for consumers on the other end of the 1-800 line but harnessing their purchasing power to find satisfaction of their own, especially in and through their bodies—adorning themselves with new clothes and hairstyles, trying new foods and aesthetic goods, and finding new ways to escape the psychological grips of emotional and affective labor. In April 2008 this emphasis on bodies was made literal, as the cover featured windswept “Cleo” pressed against bare-chested “Mitch,” both sun-kissed and standing on the beach

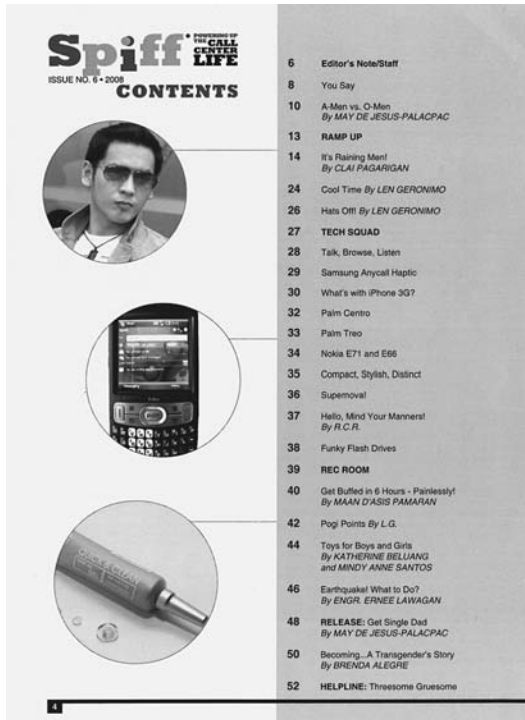


Figure 4.2 A 2008 issue of *Spiff* magazine's table of contents: stimulating and satisfying call center workers' appetites for consumption.

(Figure 4.3). While Mitch's and Cleo's slightly self-conscious facial expressions fall short of the look of professional models—indeed, all the people featured in the magazine were actual call center workers—the image as a whole nonetheless situates call center workers as both subjects and objects of casual leisure and conspicuous consumption, figures who consume and luxuriate before the eyes of others and who are aware of how they appear in the process. The covers and contents of *Spiff* magazine laid bare how call center work could be, and for many had become, a lifestyle—a way of living in which decisions about such things as what to eat, where to shop, or how to spend one's free time abide by an aesthetic logic and/or ethics that often corresponds to, while in some ways masking, specific class orientations or sensibilities, in this case middle-class ideals. In placing call center



Figure 4.3 Cover of *Spiff* magazine for April 2008: emphasizing casual leisure, conspicuous consumption, and bodily pleasure.

workers within a larger assemblage of imagery and products that evoke the spectacle of consumption, *Spiff* did more than simply represent call center workers' newfound lifestyles. Rather, the magazine helped bring that lifestyle, and the identity attached to it, into being.

In many ways, *Spiff* represented a reality among my research participants, whose personal possessions seemed to multiply on a regular basis, as they bought themselves not only clothes but laptop computers, high-performance digital cameras, or limited-edition brand-name sneakers. The musicians whom I knew from Integral often channeled their money into expensive guitars or accessories, and a number of people I talked to were saving money to buy new cars. Moreover, because participating in the realm of the social—that is, having a social life—requires higher levels of consumption, the opportunity to spend money also opened up an even

greater social world for many of the call center workers I encountered; for many of these young people, the elevated purchasing power enabled by call center work feels truly thrilling, as a vast array of alluring goods become available to them for the first time.² Reminiscing on her first several paychecks, Mia told me, “I was thinking, ‘Oh my God, I can spend so much, I can do anything I want. It’s like, for the first time, you see a T-shirt you really like, and you think, ‘I can buy this.’” Such descriptions are especially meaningful considering the way consumer spaces allow shoppers to feel a particular version of freedom, not only to control their own resources but to access realms where their imagination and sense of style find expression.³ Talking to Mia and many of my research participants, I was taken back to my first job during high school (working as a cashier at a drugstore in suburban Florida), remembering the excitement over having my own money and spending it on clothes and music that were part of the alternative style I was going for.

Despite the state-based rhetoric touting call center workers as national heroes, their engagement in conspicuous consumption has opened them up to criticism from onlookers who see in these actions only vice and misplaced priorities. In keeping with the assumption that call center work is merely a high-paying dead-end job, many people see call center workers as chasing decadence and lacking discipline. “You know call center workers when you see them,” a friend living in Manila once told me. “They have the clothes, the cell phones, that whole lifestyle. You see them smoking and drinking in droves around shopping malls, with their Starbucks and their credit cards.” My friend’s amused yet critical description of call center workers reminded me of how members of my own family often expressed disapproval of my young cousin Jocelyn—whose story opened the book—and her supposedly insatiable desire for brand-name shoes, perfume, and apparel, often blaming this desire for her abandonment of nursing and her entry into call center work. The pleasures my cousin found in consumption and consumer goods were thus a site of tension for family members who felt her aesthetic desires were trivial and inappropriate and who thus considered call center work frivolous as well. Yet these moral re-primations elide a number of important things about call center workers, including the social differences among them. As I discussed in chapter 2, the call center industry is unique in the Philippines because it draws people from an array of economic stations and life stages.⁴ For college stu-

dents or recent college graduates who are still significantly reliant on their parents—primarily for housing and other major expenses—call center work is indeed a chance to earn and spend disposable income. Joel Partido, the vice president of human resources for Vox Elite, who had spent years getting to know hundreds and hundreds of call center agents, described this demographic in the following manner:

You have a call center agent that is just fresh out of college, and they're staying with their parents, they're not paying the rent, et cetera. This is where you have call center agents who have the most disposable income in their hands. They're the most visible, the most flamboyant, the loudest demographic. You know their net take-home pay is something they can dispense with [for] the latest gadgets. You see them driving the family car and not even worrying about gas because their parents still pay for it. They are the ones that you see spending 150 pesos in Starbucks, or just twice or thrice a week doing the new phenomenon in drinking which is called *inumagan*—drinking in the morning after their shifts. They're able to take taxicabs and be on the mass transport system, and [buy] new apparel, clothing, you know, food and entertainment, and even travel. They are the ones who after payroll are looking for the *barkada*-type arrangements [group discounts] going to Boracay or some other popular resorts because I think the travel agencies are packaging it very well for call center workers right now.

In Manila I had come to know many call center employees whom Joel would most likely include in this group, including most members of Calvin and the Talent, the rock-and-roll cover band at Integral, and many at Vox Elite. Yet I also knew a good number of workers whose families—including their parents, siblings, or children—relied solely on their wages.⁵ Joel went on to say, “You don't see a lot of those belonging to the other demographics hanging around because they want to maximize every opportunity [to get] overtime and so forth. They are the folks who, despite the invitation of an agent who is very popular and who is probably the informal team leader, who says, ‘Hey let's go out after the shift,’ ends up saying, ‘No, I can't.’”⁶

Before moving on to discuss some of the social exclusions tied to call center work and the experience of less privileged people in the workforce, I want to consider Joel's description of the moment that a shift ends and

the chance for socialization begins. As I introduced in chapter 1, the work culture of call centers is directly tied to the demands of the call center labor process; to renew their social and affective capacities, call center workers, isolated from other family members and friends by the temporalities and exigencies of call center work, find numerous ways to bond with one another. Add to this mix of social and cultural dynamics the compensation of call center work, as well as the Filipino affinity for social gatherings more broadly, and the result is a situation in which spending money, especially directly after work, feels to many workers like a necessity. Many of my research participants were quite explicit about this particular point. Joel himself surmised that the vast majority of every call center team (of maybe ten to fifteen people) would spend money at the end of the night as a way to destress, leaving just a few to “go against the grain and say, ‘No, I have to go back to my family.’” A former call center agent named Kevin put the matter quite well when he explained, “It’s almost like a requirement to go out with your teammates. You’re sick of your job, or you’re just really tired of those people on the phone, so why not spend a good time with your teammates? That’s part of [working in a call center].” Connecting this to consumer culture, Kevin went on to say that “the culture is all about cell phones—high-end cell phones, brand-new cell phones—and [things you] ‘must own,’ about bragging. Even renting a condo is part of it. The job itself is like a product, a package, a lifestyle.” Some call center workers understood these obligations to spend their disposable income as the reason they couldn’t save enough money for their longer-term goals or bigger purchases they wished to make.

The conversation with Kevin quoted above in fact started with me asking whether Kevin was able to save money from his call center job. In response, he explained that between the money he needed for personal necessities like rent, transportation, and food, the little bit of money he sent home to his parents, and the money he spent going out, he had not managed to accumulate any savings even after two years. Kevin was not alone in this experience. Pamela, a former employee of Premier Source in Bacolod, explained that “most people cannot save because of the lifestyle, including money spent on team building activities. And, you know, teammates go out drinking, and drinking is expensive. Some don’t actually have the money to go out because they have spent their earnings [on] the things they need or given almost all of it to their families, so

they would even go so far as to borrow it just so they can [go out with their teammates].” While it may be the case that workers could save more money were it not for the compulsory socializing, these empirical circumstances are also tangled in discourses that filter greater anxieties about shifts in material culture, modes of production, and class identities into a condemnation of young workers’ behavior and choices as irresponsible or inappropriate—discourses that have long been used to critique working-class and minority consumers in the United States as well. Such ways of thinking also tend to grossly overestimate the amount and therefore the relevance of the money that can be saved on working- or even middle-class wages. A poor person’s ownership of a cell phone, for example, does not prevent them from owning a house, but poor wages do.

Call center workers who choose to save their earnings do, however, learn to manage and stick to a financial budget. Many of my research participants also narrated this part of their financial learning curve to me. For example, Mia admitted that she had been somewhat reckless when she first started earning money as a call center worker, but that was no longer the case. “Once,” she explained, “I bought a mobile phone with my whole 30,000 [peso paycheck]. Now, I think about how to buy something without making a huge dent [in my budget], and my savings are really intact. The usual mentality is ‘O, *suweldo na!* Withdraw *lahat!*’ [Oh, payday! Withdraw everything!]. It depends, though. Some agents are of age, they have families, or they are thinking about the future. Like me, at first I spent a lot. But then I thought, ‘I’m twenty-six. I have plans for the future. I might have kids.’” Mia’s comments are indicative of the way that a dominant perception of call center workers as young spendthrifts also hides the private domain of social reproduction where more sobering questions of resource management come into play. Mia’s matter-of-fact statement about her age, future, and probability of having children illustrates how, for many young agents, the decision to stem their outward cash flow in favor of disciplined money management coincides with the anticipation and acceptance of more familial responsibilities. Philip, one of Mia’s coworkers, echoed her logic when he explained to me how he manages his money: “At first, you know, you are excited about your first job. It’s the first time you’re making money, so you can buy whatever you want, and your parents don’t have to buy it for you. But now I’m satisfied, like with the clothes I have [*tugging at his navy blue polo shirt*]. Now I save for the next level.”

“What’s ‘the next level?’” I asked.

“Like my guitar, or a professional camera,” Philip responded. “Items that I would say, ‘Okay, in four months I should be able to buy this.’”

Curious about whether this budgeting included additional savings, I asked, “And after four months, for example, if you bought the thing you were saving for, would you still have money left over?”

To this, Philip responded, “Of course, yes.”

Then I asked, “What’s the next level after that, after the camera?”

Philip quickly responded, “A car.” But then he qualified his response by explaining, “I’m just lucky because I can stay in my parents’ house, and I’m single. But I have a friend . . . his salary is okay, but now he has to think about his wife and kids. He needed to buy a house. Me, I’m free to use my money to buy whatever I want.”

It is easy to take for granted the transition from carefree spending to disciplined budgeting as natural shifts that many young people experience in the passage from young to full adulthood. But to do so obscures the social hierarchies, cultural capital, and life stages converging in call center consumer cultures, which Joel Partido’s description above alludes to, and Philip’s comparison between himself and his friend suggests. In other words, the intersection of class position with life stage (i.e. where an individual is in a cycle of social reproduction) significantly shapes how call center workers experience and understand such seemingly neutral or celebratory terms as *income* and *purchasing power*. So, too, do normative understandings of what family structure and responsibilities look like, as Mia and Philip demonstrate. For workers with spouses and children who are struggling to bring up the next generation—or for those who, as children, must keep their siblings and their parents financially afloat—socializing and spending on new consumer goods were not options. Joel describes the latter as members of “a typical Filipino family” that would be “betting on one of their sons or daughters, expecting them to be their tickets out of poverty.” “These folks,” Joel went on, “would be toiling a bit harder than other employees or teammates, because for them, if they don’t work hard and earn much, they’ll not be able to help the other siblings go to college or help out their parents who are nearing retirement.” Such agents actively budget their time and money to maximize their chances for social mobility. Andy, the Vox Elite new hire who at the time of my research was living with his wife and three children in his parents’ home in Cavite, was

slowly saving money to buy his family a modest house of their own. Tess, a collections agent who worked under Mia's supervision, had worked for a car manufacturer in Japan for six months but then moved back to the Philippines when she became pregnant with her second daughter. Her ₱20,000 monthly salary at Global Invest, which she was able to achieve after one year with an impeccable work record, allowed her to place a down payment on a house, also in Cavite, for herself and her two children; her husband, who was unemployed, was looking for work in another major city at the time of our meeting. Tess proudly explained to me that she creates a budget for her family and saves what she doesn't spend; in a practical tone, she explained that she "does not go out after work" because it is a "waste of time" for her, someone with "two kids, a mortgage, and no vices."

Class differences between workers of course create tensions in the workplace, which often manifest themselves through the language of productivity. Two operations managers working at Premier Source in Bacolod, Jake and Cassie, shared with me their assessment of the differences between affluent employees and others. For example, Jake explained, "A majority of the people here [at Premier Source in Bacolod] are working just for the heck of it. So it's actually hard to get them to work. They don't care as much about meeting the metrics or passing their scorecards because they are just in it to be happy, to be with their friends." Cassie chimed in, adding, "Yeah, they don't really need the jobs because their parents can support them so they are working just so they can buy their own things. They are not really going to help their family." Both Jake and Cassie agreed that at least a third of the employees they managed were in this boat, while the other two-thirds were working parents who stayed motivated on account of their economic need. Andy, my neighbor during training at Vox Elite, told me just three days into the course that he was very afraid of losing his job, "not like these rich kids who don't really care." Cassie and Jake thus revealed more of the ironies and contradictions of call center work, including how the people most qualified for the job in terms of education level (and thus English-language skills) are sometimes perceived as the least motivated and least productive individuals. Recruiters had a more nuanced perspective on these matters. Antonio explained to me that he "could see a breakdown by season. Many of the people who apply in a call center just before school gets out, those are the ones who would be really desperate for money, desperate for a job, because they haven't even

graduated yet. They say they'll do whatever it takes to get or keep the job. They are like those other applicants who have worked in other call centers but didn't get promoted, so they are willing to start again at lower pay in this company, because they want another chance to move up, to get promoted." Behind all of the conspicuous consumption, we therefore find workers who at the end of the workday must eschew youth-based cultures of consumption for the unglamorous logic of more basic preservation and sustainability. Toiling toward mobility, they face obstacles such as a two- or three-hour commute to work or other forms of marginality and precarity. Rosemarie, an agent working under Mia's supervision, had three young children and a husband with an addiction to gambling; there were times when her husband went missing for days, placing a huge emotional strain on the family and often creating debts that Rosemarie had to pay off.

No matter their social status, all call center workers, it seemed, needed to contend with the cultures of consumption and precarity in which the industry is embedded. Indeed, the more I talked about things like shopping and saving with my research participants, the more I came to see how their initial embrace of call center work's cultures of consumption gave way to ambivalence, self-reflection, and "ethical problematization," a process or state of being in which they considered their own desires and actions as problems in need of resolution.⁷ This approach to consumption was tied to the material demands of real or imagined families, as all of these narratives suggest. Believing that being a good spouse, parent, or even person requires financial stability—and thus the ability to purchase a family home and pay for education—my research participants showed measured forethought and self-control, or what Michel Foucault has called technologies or care of the self.⁸ Call center workers are thus not part of a monolithic demographic that gets swept up in the flashiness of consumerism, even if it does offer them hope, pleasure, and reward. Rather, their relationships to these material processes are mediated by their class positions and life stages. Given the way that the contestation around call center consumer cultures revolves around their bodies and behavior in public spaces, it is no surprise that my research participants respond to these problems by applying their energies to private life and the domestic space of the family. When public displays of consumption are associated with youth and decadence, individuals wishing to see themselves as respectable middle-class subjects, or to be seen by others as such, will retreat to private space.

Risk, Fortune, and Finance

Like call center work more broadly, the consumer cultures attached to the industry raise questions about the value, risk, and fortune involved in the pursuit of call center work for both individuals and the nation as a whole. Given the range of economic burdens and freedoms that call center workers experience, the question of whether or not call center workers achieve the social mobility with which their work is often associated is difficult to address, but patterns did seem to emerge. For those workers like Mia and Philip who came from economically stable or affluent families, call center work constitutes an opportunity to reproduce their class privilege, albeit in ways distinct from their parents' generation given their wider access to consumer goods and niche markets but also the contradictory dynamics of fast pay raises and precarious work. For workers like Andy, Tess, and Rosemarie, call center work is a possible but also unclear road to economic change that competes or can be combined with labor migration. Both Andy and Tess had spent time working overseas and turned to call center work as an alternative to leaving their young children in the Philippines to be cared for by other family members, a choice that thousands of Filipinos make each year.

The question of call center worker mobility often involves speculation about the ability of call center workers to gain entry into the Philippine middle class or, more specifically, the “new” middle class. While scholars define the old middle class as being drawn from the upper echelons of a long-standing social hierarchy stretching back to the Spanish colonial era, the emergence of a new Philippine middle class is tied to industrialization and the expansion of bureaucracy, which began during the commonwealth era (1935–1946), extended to the post–World War II years, and then continued after the fall of Ferdinand Marcos in 1986.⁹ Since the People Power Revolution, the definition of the Philippine middle class has changed considerably, as sources of wealth have increased with the expansion of managerial, administrative, clerical, sales, or semiskilled service work, especially in urban areas.¹⁰ By far the greatest source of this redefinition has been overseas Filipino workers, whose foreign wages translate into homes, cars, clothes, and education for their family members back home. The ability to sustain families in these ways—with the accoutrements of middle-

classiness—is often upheld as a justification for the hardship of one parent or both going abroad.

Increasingly, however, the question of whether or not call center workers can become part of the Philippine middle class has become more difficult to answer because of the wide definition of what or who constitutes this class stratum. As Michael Pinches writes, “in the Philippines itself, the term ‘middle class’ is commonly associated with perceived incomes and consumption practices,” and “a significant number of people [are] identified as middle class by their occupations and urban lifestyles.”¹¹ The middle classes thus comprise those “who drive cars, own expensive electrical appliances and live in what are known as ‘middle class’ housing estates.”¹² Yet by encompassing *perceived* income, consumption practices, and homeownership, the term *middle class* conflates disposable consumer goods with assets like property or capital, which represent enduring equity, in turn obscuring the way that those identifying or identified as middle class may or may not have a stable financial base from which to accrue more wealth. In other words, when middle-classness is determined as much (or more) by access to consumer goods that depreciate over time as by assets whose value increases over time, it is difficult to know whose consumption is a sign of material privilege in the form of financial stability and whose is not. As Mia plainly put it, “it’s difficult to tell who is middle class anymore.” Such uncertainty can destabilize the class identities of more conventionally affluent groups, instigating the kind of anxieties that lead to a moral reproach of fast-money jobs and conspicuous consumption.

Thus, another ambiguity of call center work emerges: if middle-classness is defined by access to high-status goods, then it is possible to say that call center workers, at the time of my research, were becoming members of this group. However, if middle-classness is defined in terms of property ownership, the results appeared more dismal. Although almost all of my research participants were interested in saving for and buying property, only those who had reached upper-level management positions—earning about ₱80,000 per month as an individual (or less if one also had a similarly paid spouse)—had been able to do so. This limitation was corroborated by my research participants, who maintained that a “respectable” home and lot in, for example, a middle-class residential neighborhood of southern Manila—a house in which parents and children have separate

bedrooms and there is room for a family car or two—would cost ₱4 to 5 million and would therefore require at the very least an ₱80,000 monthly salary to acquire and sustain. It was costs of living like this that caused one former call center worker I met, a young man named Harold, to quit call center work when he realized his starting salary would be a little less than ₱20,000 a month. With plans to not only propose to his girlfriend but financially support her after they got married, Harold knew the call center money would not be enough for their lifestyle, so he started working in his family's construction business instead.

While Harold would go on to inherit the family business, what about call center workers with less family resources? Could they become entrepreneurs, too? A key part of the celebratory narrative of globalization is that otherwise poor or struggling people would earn enough working for multinational corporations to start their own small businesses using their savings as capital. Yet none of the current and former call center workers I met who had started their own businesses followed this model; some had small and informal moneymaking operations that were not lucrative enough to replace a regular income, while others had businesses that were either inherited from or started with capital lent to them by family members. In other words, no one I met had earned and saved enough money from call center work to start their own business and leave the industry. The closest was a couple, Natalie and Rael, who had put some of their savings into a direct-marketing business for beauty products while continuing with call center work. Eventually Natalie did leave the industry, but it was more because of burnout—she had worked there for eight years—than because of the success of her direct-marketing investment. Rael kept going, choosing to stay in upper-level management while staying involved in the side business of direct-marketing.

One afternoon in Bacolod, Pamela—the former Premier Source employee I interviewed along with her former team leader, Ronnie—and I drove to the edges of the next town over to meet Ismael, who owned a small graphic design shop. I talked with Ismael while he sat behind the main counter of the small but tidy space, whose walls displayed the impressive graphics he and his one employee had created. When I asked Ismael about what compelled him to start his own business, he answered in a way that illuminated many of the social, economic, cultural, and familial dynamics that intersect in call center agents' everyday lives.

“Well,” Ismael said, “I wasn’t thinking of opening something for myself until my sister and brother-in-law, who have their own business, really talked to me about it. They talked to me about being concerned about my future.”

I asked Ismael what his sister and her husband were concerned about specifically, but he did not give me a direct answer. Instead, he started to describe how “the lifestyle working in a call center is so, I don’t know. How would you say it, La [Pamela]? It’s really *different*. The schedule was so irregular. I had to be at work at 3 A.M. a lot, and my parents and sister really hated that. And I was going out a lot, partying a lot. I was spending on drinking, and my car. I didn’t save any money.” Perhaps not wanting to reproduce call center workers’ reputation for social ruin, Ismael added, “But it was my fault. Those were my choices.”

In the end, the capital for Ismael’s business had come directly from his sister and brother-in-law. As we were wrapping up our discussion, Ismael said something that reminded me that we were in Negros Occidental, where wage labor still carried the stigma of low social rank: “It’s good to open a business,” he said, “because you can’t work forever.”

While Ismael aspired to eventually relieve himself from the burden of having to work for an income—instead building his business up so he could have employees do all the labor—other call center workers started small businesses simply to have another stream of income. A Premier Source employee I met named Mary Ann had, for example, started an Internet-based business called Ann’s Attic, in which she sold fashion accessories and novelty items to locals. Mary Ann described working at Premier Source as “a good job” but said that she and her daughter still lived “hand to mouth.” Her house and her daughter’s educational expenses, she explained, had all been paid for with borrowed money. Even Mia’s plans to purchase property kept getting stalled and revised. When I first met Mia in person in 2009, she spoke enthusiastically about her ability to save for an investment property, something her parents would be able to coach her through. Because she was still living with her parents and drove her mother’s old car, she calculated that she could have ₱100,000 in savings in three or four months “if I really lived bare bones.” But as time passed, Mia had to adjust her expectations, as she realized that living on a few thousand pesos per month was too challenging for her. Mia had options, though, and she knew this. Her mother had a thriving education business teaching children

with special needs, and Mia could always quit call center work and take it over. Moreover, her parents had money and property to pass down to her.

In attempting to track the social mobility of my research participants, I am less interested in creating what Stuart Hall might call a static inventory of descriptions in order to stabilize the definition of the middle class than in understanding how the belief in upward mobility seems to rise and fall on questions about the meaning and practice of consumerism as part of the popular culture that call center workers create.¹³ The moral disapproval of conspicuous consumption and the hand-wringing over middle-class membership all speak, in my estimation, to the way that call center consumer culture is a site through which a new generation of workers is confronting the increasingly hegemonic terms of neoliberalism, with its valorization of the market and its proliferation of risk.¹⁴ The expansion of consumer credit is a major part of this neoliberal landscape, complicating these class formations and struggles. I first started thinking about the role of credit in call center workers' lives when I was out one night with Mia and Sophia in early 2009. As we ate, we moved through our usual topics of conversation: Mia's week at work, Sophia's progress on her thesis for her master's in business administration (the topic of which was call center training), and my research. When the bill arrived, Mia removed a credit card from her wallet, paid the entire ₱1,300 bill, and kept the cash that Sophia and I owed for our portion of the meal. Mia's use of a credit card at that moment surprised me because although I was aware of the Philippines' nascent credit culture, I knew almost no one who actually had a credit card and used it as a mode of payment in restaurants or stores. In fact, when I first started studying consumer culture in the Philippines in 2006, only the wealthiest people I knew, along with foreigners, carried credit cards at all. When I asked Mia about the cards, she said that she used her credit card a lot and hardly ever carried cash.

The shift from cash-based to credit-based transactions for everyday purchases was a testament to how much the country's credit culture had changed in the first decade of the twentieth century.¹⁵ But it also signaled how credit card companies had begun to market to call center workers specifically and what personal financial risks this new credit culture entailed. Joel touched on this subject as well during one of our many conversations, saying, "So, even banks, they know the hottest commodities right now are call center agents. They know that on the fifteenth or thirtieth of the

month these guys would be thrilled if the banks or credit card companies would be seeking them out and waiving those first-year, second-year fees, offering them so much spending power. And [the agents] don't even know that it's a vicious cycle that would probably affect their future lives." Mia's experience with credit card debt is illustrative here. Knowing that Mia did not mind frank questions, I asked her whether she had credit card debt. In a tone that signaled disapproval of the idea, she responded, "No," and then went on to say the following:

There was one time when I wasn't able to [pay off the whole monthly bill], and that's when I took a vacation to Guam. I think the bill got up to about 60,000. I think I paid it off in two months. I make 45,000 pesos a month now. When I first started as an agent, I made 12,000, then I made 16,000, then 19,000, then 27,500. When I started making 41,000, I thought, "Okay, I think I'll get a credit card now." At first, I was just having fun. I was like swipe, swipe, swipe! You know, you feel so rich. It was just so much fun spending. When I saw the first bill, it was only 5,000 pesos, and I was like, "Hey, that's not that much!" I didn't realize that my billing cycle starts on the fifteenth of the month and ends on the fourteenth. I only started charging on my credit card on the sixth! [Laughing] I thought it was [5,000 pesos] for the whole month. So when I saw the *next* bill, I was like, "Oh."

Mia's narration of her transition from financial folly to financial discipline illustrates the two primary avenues for productivity laid out through consumer credit: either one enters into a cycle of continuous debt, which accelerates the accumulation of profits for credit card companies, or one learns to be disciplined with one's finances, in which case access to credit simply aids in the continuous process of consumption on which credit card companies and other corporations more broadly depend for profits.

Mia's description of her initiation into the institution of consumer credit was strikingly similar to Patrick's. Neither Mia nor Patrick had applied for their first credit card until they entered a higher income bracket, and at first neither could seem to resist the kinetic pleasures of plastic. Also, neither Patrick nor Mia completely grasped the terms of repayment or interest accrual for the credit account when they signed up. Patrick told me that he didn't understand that although his first credit card had a 0 percent interest rate, that was temporary and eventually he would be charged

interest. In any event, Patrick went on to say, he didn't care about any of that initially since he just "really wanted" the new phone he purchased with his new credit card. Eventually, he acquired four credit cards and maxed out all of the credit limits—about ₱80,000. In contrast to Mia, Patrick thus had a harder time getting out of debt. At the time we met—nearly four years after he first acquired a credit card—he was paying ₱10,000 to credit companies each month, or a little less than a fourth of his monthly salary of ₱44,000. Nor was Patrick's story unique. *Spiff* magazine dedicated a whole issue to the problem of consumer debt among call center workers, and Joel from Vox Elite confirmed that debts were often the reason that many agents requested overtime and extra hours at work.

Work, Play, Spend, and Save: The Cultural Logic of Productive Youth

Critical ethnographies of globalization have emphasized that in addition to creating consumer goods, global workplaces like maquiladoras or other factories also produce people as particular types of subjects.¹⁶ In attempting to answer one of this book's underlying questions—about what kind of people young Filipinos would become through call center work—I have been drawn over and over again to the hyperproductive nature of the workplace and its cultural contours. As I described in chapter 1, call center employees are immersed in and are internalizing a work culture that revolves around productivity, whether on the phone with customers or in their relationships with coworkers. In this climate the consumer culture of the marketplace, like the corporate culture of the workplace, becomes an important site of productive activity, and thus the call center agent becomes a particular type of youthful productive consumer—that is, one who sees personal pleasure as a right granted by work and who applies to leisure time the same desire for outcomes and efficiency that is pursued in the workplace.

As the retail, entertainment, and tourist markets catering to call center workers continue to grow, the Fordist definition of consumption as a space apart from work is increasingly replaced by the notion of consumption as productive play and personal pleasure that is integral to the experience of work itself.¹⁷ Sitting across from me at a Starbucks in Makati, an insurance claims representative named Jonjie held up his Grande Caramel Frappuc-

cino and described it as a “treat” he gave himself for working hard. “I’m earning money, and I should be enjoying what I’m earning,” he declared.¹⁸ Jonjie’s words echo the editor’s note for an issue of *Spiff* called “Work Hard, Play Hard,” which articulates this ethos quite well: “24/7 you burn the lines: closing deals, meeting quotas, fixing IT problems, handling irate clients, or simply giving the utmost customer care. Stressful! . . . You’ve been working hard, you deserve a break. Play hard, guys!” The editors then detail ways to achieve this renewal of affective energies, through expensive video game systems, local travel, or just cable television and DVDs at home. They underscore the urgency of these pursuits by exclaiming, “What are you waiting for? C’mon! Let’s play to the max.”¹⁹ The panoply of leisure options available to call center workers suggests that play itself is imbued with a productivist ethic that applies rational planning to enjoyment and invites evaluative assessments of how well one did at relaxing, shopping, or taking in new tourist sites (with photography and social media being indispensable for documenting and analyzing such experiences). Like the places in which call center agents work, the marketplace niches that call their attention demand instant action and maximum output of energy. Consumption thus becomes a site for the reproduction of the call center worker as a highly productive person, and its display an important part of the reproduction of the affective energies and subjective resources used in call center work. This blurring of the boundaries between the realms of work, home, and marketplace was most evident when it came to the practices of fashion, which tap into the glamour and celebrity that call center compensation and culture engender within the workforce. In Figure 4.4 customer service call center workers from the outsourcing firm HTMT enjoy a Hollywood-themed company party. Done up in party dresses and cool suits, these young workers pose before a photographer while standing on replicas of Hollywood Boulevard stars bearing the names of celebrities Ben Affleck and Nicole Kidman. The captions that accompany the photos read like those in a fashion magazine, as editors inform readers of the brand names and cost of each person’s apparel and accessories.

In this way, the image reveals that, more than simply the by-products of a growing and lucrative new industry, call center workers’ consumption and aesthetics, especially as modes and techniques of bodily practice, emerge out of and feed back into the tensions and contradictions of call center work. In the dialectical relationship between the affective and sub-

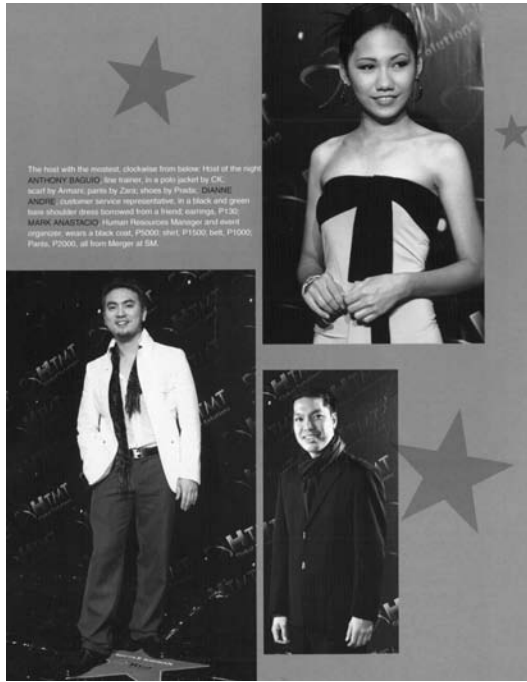


Figure 4.4 Call center workers pose for a photo shoot at a Hollywood-themed company party; a May 2008 issue of *Spiff* magazine captures the fashion and glamour.

jective demands of relational labor and the social reproduction of these resources through call center work culture, fashion creates an opportunity for workers to form affective bonds through a mutual appreciation and admiration of aesthetic choices and bodily comportment. Throughout my fieldwork it was not hard to miss the way that clothing and accessories were objects of careful attention and allure for many workers, especially cisgender women and gender-queer individuals like transwomen and *bakla*.²⁰ On the first payday at Vox Elite, for example, Sammy spent much of the training session looking at brand-name sunglasses on the Internet. Instead of going home when our training session ended at seven in the morning, he was going to wait, he told me, until payroll opened at nine so he could pick up his paycheck and head to the mall to buy the pair of glasses he wanted.²¹

In many ways, the modeling of fashion that occurs on the shop floor of

a call center or at a fashionable event like HTMT's party is not unlike that which occurs on runways. As Elizabeth Wissinger has argued, professional models excite interest and inspire attraction "by playing on forces that can consciously be perceived as desire, envy, or a need to belong (through being fashionable or 'in the know')"; in turn, affective flows and even community are activated and renewed.²² Call center workers are not, of course, professional models—which is part of my point. The clothes that workers select and purchase for themselves help create the social and cultural world within which the youthful call center agent moves and appears, in both the public space of the shopping mall or café and the semiprivate space of the workplace. Glamour, as what Nigel Thrift calls a "technology" that "produces captivation" and an "affective force that is . . . both moved and moving," is an important part of this process.²³ So, too, is "being in the know" about what to wear and where to buy it. In other words, call center workers' cultivation of an image of themselves as fashionable, and thus current and creative, constitutes a performance of productivity as manifested through the aestheticization of the body and self. In this way, fashion and other practices of consumption add to workers' sense of affective attachment to one another, by not only providing workers with shared outlets for their stress and disposable income but also creating arenas in which workers can share in aesthetic pursuits and pleasures. It is not insignificant, in fact, that the vast majority of the fieldwork I did outside of call centers proper—was in shopping malls, restaurants, or coffee shops.

The discourse of productivity attached to call center workers' engagement with fashion in particular and consumption in general expresses a cultural logic consistent with postindustrialism's hyperproductive work cultures and post-Fordist flexible accumulation, in which expanding one's productive capacity is simultaneously understood as both a requirement of neoliberal capital and one of the few means to cope with the incessant demands of the work and the persistent sense of precarity these arrangements of capital and labor entail. Blurring the boundaries between work and worker, call center culture thus compels employees to become their productivity—to internalize it, to perform it, and to measure their lives by it. Attitudes and practices related to finance and money management are an important part of this process as well, both because finance and credit are increasingly important components of cultures of consumption and because they are crucial to the practice of personal responsibility that is

the affirmative neoliberal counterpoint to the erosion of social safety nets and job security. In other words, in a setting in which jobs do not come with the same guarantees or expectations of longevity they once did, and consumer credit multiplies the risks in everyday life, personal financial management becomes paramount as a practice and ideology.²⁴ In turn, individuals able to manage money and its meaning are recognized as good neoliberal subjects, or more specifically, productive youth: young people who are productive for the sake of productivity, are internally motivated, identify with the companies they work for, and see their compensation not as an end goal but as a reward for their individual motivation and action—their “*outthinking*” and “*outdoing*.”²⁵

Talking with me about call center workers and financial culture, Joel Partido articulated this feature of the contemporary Philippines by pointing to generational differences. “You know,” Joel started, “we were raised in a generation where concepts of savings, investments, being an entrepreneur, these were not discussed, probably because our parents were just like long-tenured employees of some company who offered lifetime employment. So because of that we don’t see the need to see what happens if for some reason employment gets cut off.” Although Joel was speaking about middle-age and middle-class or affluent individuals like himself, whose parents had had stable work in major national or multinational industries or the state bureaucracy, his words point to how the fixed production schedules and one-job-for-a-lifetime model that defined Fordism have been replaced by just-in-time production and longer résumés, not only in industrialized countries but in developing countries as well. According to Joel, the current generation of Filipino youth thus had some adjusting to do. Indeed, Joel’s overarching point was that the generation coming of age through call center work often “do[es] not know where to start” in terms of personal finance. In response, call center human resources departments sometimes step in to teach this kind of financial discipline through instructional seminars or programs on budgeting, saving, and investing; indeed, almost all the call centers I visited during my fieldwork offered or were planning such sessions. Joel went on to explain the importance of these sessions in the eyes of human resources: “Unless people have the right values, the money in their bank accounts may ultimately destroy their internal balance. Unless people understand that early in life—that they need to be financially responsible—money may just be an instrument

that would lead them faster to whatever direction they are going in.” That call center management has taken an active role in instilling financial discipline in their employees speaks volumes about the new productive subjectivity and forms of consciousness that emerge through postindustrial workplaces, while also reproducing older discourses about how acquiring too much money too fast can be bad for people unaccustomed to it, leading to vice or ruin. Undoubtedly, human resources departments are attentive to issues of debt because indebted workers are sometimes seen as disruptive to the workplace. Credit card companies call human resources looking for agents, for example, or agents’ desperation for overtime or passing scorecards is assumed to contribute to an economy of sexual favors among agents and managers, which in turn intensifies the sexualized stigma of the industry as a whole, which is the subject of the next chapter. However, this intersection of work and personal finance also reveals how human resources departments see workers’ satisfaction with the job and their motivation as intimately related to their ability to manage their money: the more employees see themselves as productive individuals in the wider world of money management, the more they work to fulfill that self-image.

The financialization of Filipino call center workers thus constitutes a response to postindustrial precarity and risk, as well as to neoliberalism’s conditions of possibility: as more and more people are pressured to manage their own financial burdens, the hypervalorization of individual responsibility is increasingly reinforced, with consumer culture the terrain on which the struggle of these emerging forces takes place. It was not hard to see this financial consciousness and subjectivity emerging among my research participants. It was evident in Mia’s literal accounting of her income and credit card bills, and her regular conversations with me about her savings and aspirations for investment; Mia was also one of the Global Invest employees who had purchased stock in the company, and she was keeping an eye on that as well. One of the more memorable moments in which cultures of finance became clear was when I first met Zell, a transgender woman who worked at Premier Source. Our meeting took place just after Zell had come from the bank, where she had gone to purchase a greater quantity of a mutual fund whose price had recently dropped. When I asked how Zell got started with money markets, she explained that for a few years she had been the steward of a financial account for a relative who lived abroad, but that after starting her job in a call center “and learning more

about the whole money management thing,” she became curious about the content of the financial statements she was receiving on her uncle’s behalf. After doing some research on investing, she decided to try it on her own. While financial consciousness of the kind that involves stock options and mutual funds came to flourish among workers like Mia and Zell, other research participants of mine remained engaged in finance not as a way of accessing actually existing financial markets but simply as a way to manage their money for family sustainability and survival. In other words, like the consumer practices that rely on disposable income, financial practices that rely on investment or securities would not be available to all workers. Even as it reinforces the harrowing aspects of postindustrial work culture, productive youth is therefore a privileged subjectivity marked in part by one’s financial literacy and acumen.

Finally, there is another, less obvious way in which finance, risk, and speculation have come to shape the environment in which call center workers move. If one looks back at the Convergys ad that opened this chapter, it becomes clear that the urban spaces in which shopping malls, restaurants, condominiums, and office buildings arise are an important part of the story of the contemporary Philippines. Indeed, the expansion of both consumer credit and real estate in the mid-1990s resulted from over \$19 billion in foreign investment in Philippine financial institutions, which became eager to lend to a new and growing customer base of local banks and local consumers.²⁶ This led, in turn, to an explosion of consumer goods, the rapid rise of supermarkets and malls, and increases in the buying power of industrial estates and outlying cities, which led the way to substantial real estate development in the country’s National Capital Region.²⁷ Thus, the very shopping malls where I spent time with call center workers—the staging grounds for their credit-fueled consumption and their scrutiny from others—were in and of themselves sites of financial risk for the nation. As I looked at this larger picture, it was not hard to also see that the moral reproach of call center workers reflects not only individual or shared concerns about tasteful comportment or public propriety—always and already a classed evaluation—but also anxiety about the social risks that call center work as a whole has come to represent for the nation.