**Prodigy: The rise of Taylor Swift.**

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Taylor Swift, a slender, pale eighteen-year-old with curly blond hair that hangs in long tresses, is one of the biggest young stars in popular music. I recently caught her at an arena in St. Paul, where she opened for the country trio Rascal Flatts. Before the show, she chatted calmly with her mother, Andrea. “So the hockey team is the Wild or the Wilds?” Taylor asked a stagehand as she prepared her between-song patter. A few minutes later, the crowd cheered as she came onstage in a sleeveless, calf-length goldsequinned dress, and the cheering continued throughout her performance. It became obvious that she and Rascal Flatts had equal claims on the room. Strutting across stage platforms, performing a percussion duet on garbage cans, and switching gears without pause—her voice, all the while, light and breathy and without affectation—she returned the crowd’s energy with the professionalism she has shown since the age of fourteen, when she was signed as a songwriter to Sony/ATV Music Publishing, in Nashville.

The music industry’s collapse may have seemed like a dress rehearsal for the current financial meltdown, but there are still stars in the business, and there is an interesting trend in both number and gender: the popular groups are male—Nickelback, Coldplay, the Eagles. The solo stars now, though, are more likely to be women: Alicia Keys, Carrie Underwood, Beyoncé, Rihanna, and Taylor Swift (who probably won’t need that surname for long). Her self-titled début album, released when she was sixteen, has been on the charts for two years. It is triple platinum and still rests, impressively, at No. 31 on the Billboard 200. Swift wrote or co-wrote every song on the album, one when she was twelve. Her second album, “Fearless,” will be released on November 11th, and has already delivered two singles to the upper reaches of the charts: “Fearless” is at No. 9 on the Billboard Hot 100, and “Love Story” is at No. 14. Short samples of both songs were available for streaming on Swift’s MySpace page weeks before they hit radio, and that page has garnered more than ninety million plays. After her St. Paul show, she changed into sweatpants, curled up inside a silk comforter on her tour-bus couch, and checked her page for new comments from fans, which she answers herself. (She was soon distracted by her iPod Touch.)

One aspect of Swift’s story is timeless, and could have happened during any decade in the last century. Her talent as a songwriter and singer was obvious enough to her parents that they moved their family from Wyomissing, Pennsylvania, to Hendersonville, Tennessee, when she was thirteen. Though prodigies are always surprising, the surprise is only in degree, not category; what is surprising about Swift is her indifference to category or genre. She is considered part of Nashville’s country-pop tradition only because she writes narrative songs with melodic clarity and dramatic shape—Nashville’s stock-in-trade. But such songs also crop up in R. & B. and rap and rock. It is evidence of her ear that she not only identifies with songs in other genres but performs them, even though Nashville is a musically conservative place. It is only superficially jarring that Swift, the “country” artist, has covered Eminem’s “Lose Yourself” and Beyoncé’s “Irreplaceable” in concert. Both are fat-free, unerring pieces of songwriting. Swift is not an agent of revolution; she, much like Beyoncé, is a preternaturally skilled student of established values. Her precociousness isn’t about her chart success, but lies in the quality of her work, how fully she’s absorbed the lessons of her elders and how little she seems to care which radio format will eventually claim her. Change the beat and the instruments around the voice, and her songs could work anywhere.

You could also give a Swift composition like “Our Song” to someone twenty years older and it could work just fine. The concerns of kids aren’t necessarily juvenile—just their reactions. Bridging this gap is the trick of pop music; when people sing “Love Me Do” to themselves on their way to a date ten years on the other side of their second divorce, it’s a sign that a young songwriter has got to a universal truth. This kind of precocious wisdom is embedded in the work of songwriters like Hank Williams, Prince, Elvis Costello, and Randy Newman. People who aren’t old enough to have lived the songs they’ve written nevertheless know how the song embodying that life should go.

“Our Song” was not Swift’s first hit, but it was the first to stop me in my tracks. It’s a breezy recounting of frustration, streaked with simple phrases so conversational that on first hearing they fly by without registering. For example: “He’s got a one-hand feel on the steering wheel, the other on my heart.” Not one hand here and another there; first comes a “one-hand feel,” and then the asymmetrical “hand”—on someone else’s heart, not his own. The song’s tension is that Swift and her man don’t have a song to call their own; its genius is that they never pick one—their romance is the song, and both characters get a chance to narrate. Swift, the writer, also gets to transubstantiate; their song is their life as she describes it. He says, “Our song is the slamming screen door, sneakin’ out late, tapping on your window.” She says, “Our song is the way he laughs, the first date, man, I didn’t kiss him, and I could have.” There may be two characters, but there’s only one songwriter, and this time the writer is keeping pretty august company: “And when I got home, before I said amen, asking God if he could play it again.” Life is their song, a lark in a car, with the Deity himself co-writing.