

# Towards a consumer society

*Danièle Fraboulet*

---

**Rising salaries and greater recourse to selling on credit, along with the First World War, transformed working-class consumption habits between 1880 and 1920. While covering topics ranging from deprivation to appropriation, a new book proposes to trace the “social lives of objects.”**

---

Reviewed: Anaïs Albert, *La Vie à crédit. La consommation des classes populaires à Paris (années 1880-1920)*, (Life on Credit: Working-Class Consumption in Paris, 1880-1920). Paris, Éditions de la Sorbonne, 2021. Préface de Christophe Charle. 388 p., 24 €.

Throughout the nineteenth century and for some of the twentieth century, working-class consumption was interpreted in moral terms. This interpretation contrasted “necessary” and “superfluous” consumption, as seen in Frédéric Le Play’s studies. Consumption could be seen negatively—as temptation or alienation, due to the manipulative nature of advertising (a view espoused by Catholic moralists, as well as by socialists and anarchists)—or positively, as a force of social integration.

## **Working-class consumption**

Anaïs Albert’s book partakes in the renewal of interest, over the past decade or two, in the social history of working-class milieus and the history of consumption, a research field that is revitalizing social history, by drawing on empirical inquiry that eschews moral interpretations.

Albert proposes a history of consumption through a social history of consumer objects, from their origins to their disappearance, among the Parisian working classes from 1880 to 1920, in the wake of rising incomes and an expansion of the practice of selling goods on credit.

Her study necessitated the consultation of multiple sources, some traditional, some more original (such as the credit ledgers of the Dufayel stores, catalogs, chromolithographs, etc.). It also required the meticulous analysis of the stratification of neighborhoods in a few Parisian arrondissements (the tenth, fourteenth, fifteenth, and twentieth), as well as the trades practiced by the groups that comprised the working classes as they evolved in relation to economic cycles in an emerging consumer society.

The book raises several questions, including the spatial and chronological variations of working-class consumption, the question of integration, and the variety of consumer credit practices, from mass consumption to class consumption.

Albert has organized her ideas into seven chapters: consumption in the privacy of one's residence; the imitation of upper classes; the impact of war; new modes of consumption (through credit and advertisement); pawn brokers; and, in conclusion, the "social life of objects."

## **16,000 objects**

To reconstruct consumption practices and analyze housing in all its intimacy, as a space to which the individual can withdraw even as it remains classifiable ("furnished rooms, "shared lodgings," and so on), Albert examines *scellés après décès*, the legal process by which, following a resident's death, their property is placed under a "seal" prohibiting access until the legitimate claimants are determined. This material makes it possible to determine a resident's social status, while also shedding light on credit relationships, potential solidarities, and the market's widening reach. In this way, the connection between private and public space becomes apparent, enabling an analysis of the possessions that determined an individual or household's social position.

From the standpoint of material culture, *scellés après décès* make it possible to identify 16,000 objects across 106 files. These objects circulate in different ways. Besides purchases, loans, and possession, they can also be stolen, resold, or pawned.

Possession of these objects is tenuous, as it is subject to multiple relationships of domination. It is the result of efforts to imitate the upper classes and varies by gender, generation, and marriage status.

Thus while, under the old regime, clothes were the most common objects, furniture and decorative items became widespread over the course of the nineteenth century, before giving way to sewing machines and bicycles as the century turned.

Due to inflation and economic hardship, the First World War destabilized this model of working-class consumption. To contain discontent, the French state and the city of Paris sought to reduce inequality by organizing consumption networks and imposing a rent moratorium. Discontent expressed itself through work-related activism.

## **The credit system**

Albert also considers the reconfiguration and development of a consumer credit system for buyers of more modest means. This system was managed by a few large companies (subscription-based retailers), as well as by stores offering consumer credit—a profitable but risky practice. Wage garnishment (authorized by a January 1895 law) introduced a new relationship between debtors, creditors, and employers, assigning a key role to justices of the peace and judicial officials.

In this way, financial measures emerged that were adapted to the needs of modest households, whose desire to consume was stimulated by advertising. The case of Georges Dufayel and his *Palais de la Nouveauté* (Novelty Palace), whose name celebrated fashion's fast-changing pace, is particularly instructive. This grandiose building, which grew from 5,000 square meters in 1870 to 38,000 in 1910, set out to transform goods into a spectacle, with business hours, graphic codes, and chromolithographs that were adapted to its clientele. The palace legitimized credit as a practice. And it was successful: in 1910, it welcomed some 600,000 visitors.

Albert considers the specificity of the advertising messages of major credit stores, given their working-class clientele. They were inspired by methods that Parisian department stores used to attract bourgeois clients. This new relationship to credit did not exclude older practices in the circulation of objects-for-sale, including

total usury and pawning through *Monts-de-Piété*, the pawnshops established in 1777 to meet the demand for small loans at low interest rates.

But the development of working-class consumption and purchasing on installment plans, which makes it possible to use an object without fully owning it, resulted in a pawnshop crisis that was exacerbated by the First World War. As a result, the *Monts-de-Piété* were turned into lending bank, the *Crédit Municipal*.

## **New relationships to goods**

Albert ends her study by retracing the social life of objects. She examines key moments in their "lives"--such as the acquisition of a good and the moment when an owner is separated from or abandons their good--by identifying the social mediations surrounding these exchanges. She was forced to reckon with a lack of available sources and to compensate by consulting police and judicial archives, which inspired her interest in the lives of the poor. The poor had access to objects through theft, which demonstrates the appeal of cost-free goods, and through second-hand markets, which testifies to the way that goods declined in value as they circulated. Their value was the outcome of power struggles, in which the poor were generally disfavored, as well as of actions affecting the goods themselves, such as maintenance and repairs, which were widely available.

Albert considers the example of Marie Desprès, a seamstress who died at the age of twenty-eight. Though she belonged to the upper ranks of the working class, she succumbed to poverty following her husband's death. On this basis, Albert concludes that the rise of mass consumption can be "translated into the prism of class culture." This group's economic and social stability remained precarious, as it was contingent on life's risks and participated in a much broader context.

Rising working-class demand was thus tied to industrialization (of furniture, clothes, and so on), the development of consumer credit, advertising, and, of course, social and politics trends. Distinctions within the working class can be attributed to such variables as profession, sex, age, and marital status. Yet newly acquired goods always were still tied to use and usurious practices characteristic of poverty and consciousness of being in a condition of social fragility.

At the end of the period Albert studies, the Parisian working classes, she observes, had begun to adopt new relationships to goods. Taking their cue from the upper classes, they began buying new goods rather than letting them wear out. Enjoyment relegated ownership to a secondary consideration. But did these new relationships not depend on the good in question? Indeed, despite new access to goods, consumption remained a marker of social identity, even among the working class. The latter experienced increasing internal divisions, in space (the poorest migrated to suburbs) and in access to certain types of goods (like home ownership). These questions would be posed again with the onset of the welfare state.

This learned study sheds interesting light on the history of the Parisian working class's consumption patterns, as well as that of objects in the twentieth century. Yet it does raise a number of questions: whether this kind of study can be generalized to other urban and rural milieus, whether the relationship between consumers and consumed objects could not be considered at a deeper level (drawing on the history of sensibilities and representations), whether the concept of consumer credit could not be clarified (its rate, duration, the percentage of loans that went unpaid, etc.). Answers to these questions, of course, depend on available sources.

First published in [laviedesidees.fr](http://laviedesidees.fr), January 3, 2022. Translated by Michael Behrent with the support of [Cairn.info](http://Cairn.info). Published in [booksandideas.net](http://booksandideas.net), 17 October, 2023.