

REVIEW ESSAY / NOTE CRITIQUE

Negotiating Narratives: Recent Approaches in Consumer Studies

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Louis Hyman, *Debtor Nation: The History of America in Red Ink* (Princeton: Princeton University Press 2011)

Sandra Dawson, *Packaging Pleasure: Holiday Camps in Twentieth-Century Britain* (Manchester: Manchester University Press 2011)

Daniel Miller, *Consumption and Its Consequences* (Cambridge: Polity Press 2012)

TEN YEARS AGO, British consumer historian John Brewer gave an address entitled “The Error of our Ways.”¹ The error, he proposed, lay not with consumers or policy makers, but with the historians and commentators who distorted the field, first by searching for modernity rather than consumers, and second by using consumerism as a proxy for debates about modernity. Historians of consumer society, he suggested, have generally followed one of two trajectories, both focusing on the search for origins. One stream, looking for evidence of traditional or pre-modern consumers, pushed backward in time. The second focused on the study of mass consumption in the modern era and associated consumer society with the rise of mass markets, generally in the interwar or postwar periods.

Consumer historiography has been heavily shaped by the social and political battles of the Cold War era. In the aftermath of World War II, capitalism’s boosters regarded material plenty and widespread ownership of goods as a

1. John Brewer, “The Error of our Ways: the Consumer Society Debate,” Working Paper no. 12 (2004), 2–3, 7–8, accessed February 2013, www.consume.bbk.ac.uk/working_papers/Brewer%20talk.doc.

means to strengthen democracy. Modernization theorists promoted a model of linear progress. Western lifestyles and western values of individualism, democracy, and capitalism were the ends towards which all societies were trending.²

At the same time, capitalism's critics connected material abundance with political apathy, the manipulative power of advertising, and rising psychological tensions. Taught to think as consumers, ordinary people increased their spending in a futile search for well-being, which served only to guarantee profits to mass production industries. As commodity exchange infiltrated the interstices of daily life, choice became an illusion, focused on private gain, and citizens disengaged from public politics. In this dystopian vision, opposition was futile. Capital appropriated the symbols of cultural resistance – whether blue jeans and rock music or museums and high art – and sold them back for profit. Unhappiness spread, inequalities increased, and the environment was sacrificed.³

2. The most influential of these studies were Walter Rostow, *The Stages of Economic Growth: A Non-Communist Manifesto* (Cambridge 1960) and Seymour Martin Lipset, *Political Man: The Social Bases of Politics* (London 1963). On the powerful influence of modernization theory on historiography, see John Brewer, "Microhistory and the Histories of Everyday Life," *Cultural and Social History* 7, no. 1 (2010), 93–5 and Frank Trentmann "Consumer Society—RIP A Comment," *Contemporary European History* 20 no. 1 (2001), 27–31.

3. For an overview of capitalism's most influential critics in North America in the decades immediately following the war, see Daniel Horowitz, *Anxieties of Affluence: Critiques of American Consumer Culture, 1939–1979* (Amherst 2004). Among the most influential bestselling critiques were John Kenneth Galbraith, *The Affluent Society* (Boston 1958), Vance Packard, *The Hidden Persuaders* (New York 1957), David Riesman, *The Lonely Crowd* (New Haven 1950), Rachel Carson, *The Silent Spring* (Boston 1962), and Betty Friedan, *The Feminine Mystique* (New York 1963). Many academics and intellectuals have been influenced by the Frankfurt School's interpretation of mass culture as a system of psychological control. Especially significant has been Max Horkheimer and Theodor Adorno, "The Culture Industry: Enlightenment as Mass Deception," in Max Horkheimer and Theodor Adorno, *Dialectic of Enlightenment* (New York 1972), 120–167. The *Dialectic* began circulating in German as a mimeograph in 1944, but only became widely available in English in 1972. It continues to be widely reproduced. Stewart Ewen, *Captains of Consciousness: Advertising and the Social Roots of the Consumer Culture* (New York 1976) was one of the first scholarly histories to argue that advertising and consumer culture are defining forces in American life. Although his scholarship has been superseded by more tempered accounts, Ewen's thesis that the increasing productivity of capitalist enterprise requires the development of mass markets continues to resonate with many critics. Yet, negative understandings of consumer society were not new to the postwar period. For useful overviews see Daniel Horowitz, *The Morality of Spending: Attitudes toward the Consumer Society in America, 1875–1940* (Baltimore 1985), as well as Daniel Horowitz, *Anxieties of Affluence: Critiques of American Consumer Culture, 1939–1979* (Amherst 2004). Michael Schudson proposes that critics of consumerism tend to follow three themes: Puritan (the simple life), Quaker (minimize waste), and Republican (plain speech): Michael Schudson, "Delectable Materialism: Second Thoughts on Consumer Culture," in Lawrence Glickman, ed., *Consumer Society in American History: a Reader* (Ithaca 1999), 341–58. Judith Schor reviews key critiques of consumer society and argues that many retain their relevance: Judith Schor, "In Defense of Consumer Critique: Revisiting the Consumption

Although critiques of consumer society persisted, new voices emerging in the late 1970s and 1980s insisted that consumption was less about the commodification of mass society and more about self expression. Consumer goods were seen to provide a system of signs and meanings. Celebrating acts of creativity and resistance in everyday life, scholars often shifted scale, exploring more intimate settings and smaller communities. Focusing on household provisioning rather than luxury consumption, they recast consumption as the production of values and the expression of caring. Consumers did not simply internalize the values promulgated by advertising, but used goods in countless creative ways, only some of which were intended and anticipated by producers.⁴

This turn toward cultural interpretations of consumer practices gained analytic power and forcefulness in part by differentiating itself from earlier critics and moralists.⁵ Older studies that emphasized the oppressive nature of mass consumption were rejected as élitist. Taste based distinctions were dismissed as cultural snobbery. Many younger theorists, comfortable with mass culture, interpreted consumption as liberation and self-realization; others focused on everyday provisioning. While the critical thinkers of the 1950s, 1960s, and 1970s had seen consumption as processes of manipulation, orchestrated by

Debates of the Twentieth Century," *The Annals of the American Academy of Political and Social Science*, 611, no. 1 (May 2007), 16–30.

4. Key works in creating a positive framework for the reconsideration of consumer society came from a number of fields. In anthropology, see Mary Douglas and Baron Isherwood, *The World of Goods: Towards an Anthropology of Consumption* (Oxford 1979), Pierre Bourdieu, *Distinction* (London 1984), Daniel Miller, *Material Culture and Mass Consumption* (Oxford 1987), and Arjun Appaduri, ed., *The Social Life of Things, Commodities in Cultural Perspective* (New York 1988). In the fields of literary and cultural theory, Roland Barthes, *Mythologies* (London 1972), Stuart Hall, *Encoding and Decoding in the Television Discourse* (Birmingham 1973), Dick Hebdige, *Subculture: The Meaning of Style* (London 1979), Michel De Certeau, *The Practice of Everyday Life* (Berkeley 1984), Janice Radway, *Reading the Romance: Women, Patriarchy, and Popular Leisure* (Chapel Hill 1984), and John Fiske, *Reading The Popular* (Boston 1989). In historical anthropology and historical sociology, the following were particularly influential: Chandra Mukerji, *From Graven Images: Patterns of Modern Materialism* (New York 1983), Colin Campbell, *The Romantic Ethic and the Spirit of Modern Consumption* (Oxford 1987), Grant McCracken, *Culture and Consumption: New Approaches to the Symbolic Character of Consumer Goods and Activities* (Bloomington 1988). Important new interpretations of working class and middle class consumer culture appeared in Herbert G. Gutman, *Work, Culture and Society in Industrializing America* (New York 1976) and Warren I. Susman, *Culture as History: The Transformation of American Society in the Twentieth Century* (New York 1984). Finally, Neil McKendrick, John Brewer and John H. Plumb (eds.), *The Birth of a Consumer Society: The Commercialization of Eighteenth-Century England* (London, 1982) advanced a demand oriented interpretation of the industrial revolution as a consumer revolution that attracted attention and debate.

5. Judith Schor, "In Defense of Consumer Critique: Revisiting the Consumption Debates of the Twentieth Century," *The Annals of the American Academy of Political and Social Science*, 611, no. 1 (May 2007), 17.

the forces of capital, or as matter of inexorable progress, new consumer studies celebrated the potential of consumer choice.

In this new interpretive context, which not coincidentally paralleled the unravelling of Fordism, social and economic determinism began to seem less relevant to consumer issues.⁶ For many non-American scholars during the 1980s and 1990s, the Cold War context became less important than did globalization. After the dissolution of the Soviet Union in 1991, the Cold War became less important for Americans as well. Within consumer scholarship, the concept of consumer society increasingly separated from the more pejorative concept of mass society.⁷

By the late 1990s, with producer-oriented labour politics in crises, a number of scholars proposed that consumption should be recognized as a location of political action and mobilization.⁸ Working in women's history and labour studies, historians noted how demands for higher wages were linked to greater access to consumer goods, and the presence of consumer boycotts to lower prices.⁹ The shared experiences of ordinary people as consumers, including participation in mass markets, was seen to provide the basis for class consciousness and collective social struggle, even in some cases bridging racial and ethnic differences. Historians recognized boycotts and consumer protests on streetcars, at lunch counters, in front of kosher meat shops, and in White Label campaigns, all of which mobilized consumers around specific issues. The importance of the state in encouraging or constraining particular patterns of consumption received increased attention.¹⁰

Meanwhile, the number of studies continued to increase. Numerous efforts to identify the birth of consumer society were making clear that there was no pre-consumer age when self-sufficient communities lived simply, with consumption driven only by need, replacing only what had been used up. Work in anthropology and sociology confirmed that material goods had performed similar functions across time. Global histories of consumption similarly

6. On post-fordism and the cultural turn, see William Sewell, *Logics of History: Social Theory and Social Transformation* (Chicago 2005), 53–62.

7. For a thoughtful overview of this evolution, see Jean-Christophe Agnew, "Coming Up for Air: Consumer Culture in Historical Perspective," John Brewer and Roy Porter (eds.), *Consumption and the World of Goods* (London 1993), 19–39.

8. Frank Trentmann, "Citizenship and Consumption," *Journal of Consumer Culture*, 7, no. 2 (2007), 148.

9. Two edited collections provide the best point of entry into this literature: Victoria de Grazia with Ellen Furlough (eds.), *The Sex of Things: Gender and Consumption in Historical Perspective* (Berkeley 1996), and Susan Strasser, Charles McGovern, and Michael Judt (eds.), *Getting and Spending: European and American Consumer Societies in the Twentieth Century* (Washington 1998).

10. For discussions see Meg Jacobs, "State of the Field: The Politics of Consumption," *Reviews in American History* 39, no. 3 (2011), 561–73 and Frank Trentmann, "Citizenship and Consumption," *Journal of Consumer Culture* 7, no. 2 (2007), 147–58.

demonstrated that consumer culture could no longer be seen as a distinct stage of late modernity, spreading from the Anglo-American West to the East. Many of the foundational binaries of the field were collapsing or at least shifting under the weight of new scholarship. As Frank Trentmann put it, the “conventional chronological markers” had “lost their fixed positions.”¹¹

In a review essay, Susan Strasser, historian of American consumer culture, noted that consumer studies was becoming fashionable and enthusiastically listed pages of new work in a range of fields and topics. More significantly she described consumption studies as

a domain where dyads merge. To study its history, we have to drop the practice of framing our work with the binary opposites of public/private, production/consumption, work/leisure, and business/home, and abandon the habit of combining those with the male/female dyad in such a way as to constitute separate spheres, to use the nineteenth-century phrase. ... Accepting and even embracing the contradictions, scholars have begun to revamp our conceptual apparatus.¹²

The narrative of consumer society was becoming more complicated. At the same time, the politics surrounding consumption were gaining considerable media attention. *No Logo* by Naomi Klein (2000) attacked the practices of global corporations and encouraged consumers to learn about the businesses behind the brands.¹³ With the rise of ethical consumerism, including organic, green, and fair trade consumer practices, and the adoption of cause related marketing by large corporations, businesses as well as activists started calling on consumers to assert their power to effect change. Concerns about “global

11. Frank Trentmann, “Crossing Divides: Consumption and Globalization in History,” *Journal of Consumer Culture* 9, no. 2 (2009), 211. For a sense of the rapid expansion in the scope of this work, see John Brewer and Roy Porter, eds., *Consumption and the World of Goods* (London 1993). For a sense of the rapidly expanding volume of academic writing in consumer studies, see Daniel Miller, ed., *Consumption: Critical Concepts in the Social Sciences* (London 2001). This anthology, put out by Routledge, which claimed to offer an essential foundation for one of the most rapidly growing areas of contemporary academic study, ran to four volumes and 2,128 pages. For a current and more selective overview, see Frank Trentmann, ed., *The Oxford Handbook of the History of Consumption* (Oxford 2012).

On the comparatively slow beginning to research on the history of gender and consumption in Canada, see Cynthia Wright, “‘Feminine Trifles of Vast Importance’: Writing Gender into the History of Consumption,” in Franca Iacovetta and Mariana Valverde, eds., *Gender Conflicts: New Essays in Women’s History* (Toronto 1992), 229. For the subsequent development of the historiography of Canadian consumer society, see Donica Belisle, “Toward a Canadian Consumer History,” *Labour/Le Travail* 52, no. 2 (2003), 181–206. For examples of Canadian historians pushing back the origins of consumer society, see David Thiery Ruddel, “Consumer Trends, Clothing, Textiles and Equipment in the Montreal Area, 1792–1835,” *Material History Bulletin* 32, no. 2 (1990) 45–64 and Béatrice Craig, *Backwoods Consumers and Homespun Capitalists: The Rise of a Market Culture in Eastern Canada* (Toronto 2009).

12. Susan Strasser, “Making Consumption Conspicuous: Transgressive Topics Go Mainstream,” *Technology and Culture* 43, no. 4 (2002), 761.

13. Naomi Klein, *No Logo: Taking Aim at the Brand Bullies* (New York 2000).

warming” grew louder and louder after a NASA climate scientist used the term when testifying before Congress in 1988. Awareness of global inequality and climate change put new moral burdens on consumers; these were also felt by those who studied consumption.

Studies of the politics of consumption expanded in the following decade.¹⁴ The key book to emerge from this political turn was *A Consumers Republic* by Lizabeth Cohen.¹⁵ In this excellent study, Cohen foregrounded the useful and subsequently extremely popular term, “consumer citizen.” By 2007, consumer interpretations of American history were seen to have “come of age.” Literature reviews began putting the consumer-citizen and its theoretical spinoffs, producer-citizen and purchaser-citizen, at the centre of new work. British historian Frank Trentmann picked up on the rapprochement of long opposed spheres of private consumer and public citizen. Although the focus had moved from antagonism to overlap, interaction, and symbioses, he suggested that “creative tensions” persisted in the realignment of consumer culture and political traditions and agencies that remained to be worked out.¹⁶ In contrast, David Steigerwald, a professor of modern American history, took a less benign view.¹⁷ In a review that was simultaneously celebratory and cautionary, he described historians as burdened by ambivalence, unable to reconcile

14. Interest in political aspects of consumption continues to grow. Three themes have attracted particular attention: consumer activism, the role of the state in directly advancing or restraining private and public consumption, and the identity of consumers as citizens. In a recent overview, American labour historian Lawrence Glickman observes that, “Whereas previous generations did not generally interpret the history of consumption in political terms, the recent generation of scholars – regardless of their focus – see politics everywhere.” Lawrence Glickman, “Consumer Activism, Consumer Regimes, and the Consumer Movement: Rethinking the History of Consumer Politics in the United States,” in Frank Trentmann, ed., *The Oxford Handbook of Consumer History*, 403. A noteworthy discussion has recently emerged around the possibilities of consumer activism as a distinct form of politics, with some historians suggesting that Lawrence B. Glickman’s *Buying Power: A History of Consumer Activism in America* (Chicago 2009) claims greater coherence for the diverse repertoire of consumer tactics than is warranted. See the articles in “Up for Debate: Newberry New Book Symposium on Larry Glickman’s *Buying Power: A History of Consumer Activism in America*,” in *Labor: Studies in Working-Class History of the Americas* 8, no. 1 (2011), including Leon Fink, “Introduction,” 9–11; Nan Enstad, “Internationalizing Buying Power,” 13–6; Susan Levine, “Co-opted Consumers?” 17–20; Nancy MacLean, “A Longstanding Movement or a Multivalent Tactic?” 21–3; and Lawrence B. Glickman “Response,” 25–8. See also Charles McGovern, “Review of Lawrence B. Glickman, *Buying Power: A History of Consumer Activism in America*,” *American Historical Review* 117, no. 1 (2012), 151–4. On the increasing irrelevance of global consumer movements in the face of changing consumer priorities, see Matthew Hilton, “The Death of A Consumer Society,” *Transactions of the Royal Historical Society* 18 (2008), 211–36.

15. Lizabeth Cohen, *A Consumers’ Republic: The Politics of Mass Consumption in Postwar America* (New York 2003).

16. Trentmann, “Citizenship and Consumption,” 147.

17. David Steigerwald, “All Hail the Republic of Choice: Consumer History as Contemporary Thought,” *Journal of American History* 93, no. 2 (2006), 285–403.

the limited achievements of consumer resistance with the dominance of “the system.” The coupling of consumer and citizen, he objected, misrepresented the power of consumer choice. Finally, in a response to Steigerwald, Lizabeth Cohen proposed a dialectical relationship between the structures of capitalism and more indigenous forms of cultural meaning and expression. It was not always “a fair match,” she said, but there were “significant moments of give-and-take.”¹⁸

By the turn of the 21st century neither the pathologies of mass society nor revisionist assertions of consumer sovereignty held central place in consumer historiography.¹⁹ Indeed new research was driven in no small part by the refusal of both the concept of the passive, conforming consumer and the active, self-fashioning consumer. Boundaries were deliberately blurred and have now been replaced by hyphenated, hybrid identities; and negotiated dialectics. Oppositional binaries between east and west, past and present, and citizen and consumer are no longer acceptable guides. Consumers are understood to have multiple rather than singular identities. Abandoning structural oppositions, scholars situate consumers at intersections, most commonly at the intersection of practices and the structures of government, capital, and society, precisely located in time and place. In the expanded terrain of consumption, “synapses” connect political tradition and material experiences, mobilizing consumers as actors in civil society.²⁰ Learning to speak of consumer cultures in the plural, we have begun to correct the error of our ways.

ALL THREE OF THE BOOKS reviewed below conclude in the near present, showing contemporary times as ones of crisis and pessimism: the first ends at the precipice of the 2008 financial collapse, the second with the future of the planet at risk, and the third concludes with the dissolution of the working class as a meaningful presence in society amid deindustrialization and falling wages. In each, the problem of consumer agency is considerable. Mass goods are pervasive, but the ability to consume is threatened by circumstances that are largely beyond the control of the individual.

In Hyman's *Debtor Nation*, a world that no one planned has come to be as a sequence of decisions, each making sense within its own limited context, yet together leading to the near collapse of the financial system. In Dawson's *Packaging Pleasures*, the broadening of working class identities to include

18. Lizabeth Cohen, “Escaping Steigerwald’s ‘Plastic Cages’: Consumers as Subjects and Objects in Modern Capitalism,” *Journal of American History* 93, no. 2 (2006), 410.

19. On the broadening and fragmentation of consumer historiography, see Frank Trentmann, “Introduction,” *The Oxford Handbook of Consumer History*, 2–3.

20. Frank Trentmann, “The Modern Genealogy of the Consumer: Meanings, Identities and Political Synapses,” John Brewer and Frank Trentmann (eds.), *Consuming Cultures, Global Perspectives, Historical Trajectories, Transnational Exchanges* (Oxford 2006), 19–70.

consumption occurs in tandem with the rise of the welfare state. Consumer identities persist, but the working class and the welfare state are, by the end of the book, in decline. For his part, Daniel Miller requires multiple voices, his own and those of three fictional personas, to speak about his concerns. As his narrative structure reveals, the conceptual gap between our individual agentic capacity, as consumers, on the one hand, and existing global problems, on the other, is too large to be easily bridged.

Red Ink

IT IS ONE THING to make the goods, another to want them, and still another to actually be able to buy them. While many historians have focused on the act of purchase, and others on what happens after we get the goods home, Louis Hyman examines the system of finance that enabled American buying. In *Debtor Nation*, Hyman traces the emergence and evolution of three key institutions of personal finance: installment debt, mortgage debt, and revolving debt.

Debt, Hyman explains, is not simply a mechanism that enabled Americans to buy homes and goods, but a good in itself that can be packaged and sold for profit. *Debtor Nation* explains how debt became a commodity “extracted and traded ... as real as steel,” in the decades between 1920 and 2000, when pursuit of profits, public policy, consumer needs, technology, and circumstances, intersected to allow Americans to consume unprecedented levels of goods and services all the while contracting unprecedented levels of personal debt. (1)

Prior to the 1920s, the largest profits to capital came from investing in business, especially manufacturing. Step-by-step new debt practices emerged, increasing opportunities for profit, so that capital that would previously have been invested in business shifted toward consumer credit. The movement of debt from the margins to the mainstream of American financial life began in tandem with the rise of mass production. By 1920, Hyman proposes, almost everyone who could afford to buy a car for cash had done so. It was the installment plan that enabled the distribution and purchase of an expensive good like a car on a wide scale.

The first step was installment debt, the second was the rise of home mortgage debt. Prior to the Great Depression, most home mortgages were structured as balloon notes. These were interest-only loans: the principal was borrowed for a limited time (usually three to five years), and interest was paid regularly, but the borrower had to repay the debt in whole or in part at the end of the term. Generally, mortgage loans were renewed, but after the stock market crash in 1929 there were less funds available and great reluctance to make loans. Families who could not renew their mortgages faced foreclosure. Home prices spiraled downwards. Home construction ground to a halt.

Hyman examines a range of government responses to the depression, but focuses on the introduction of the long-term, amortized, government-

guaranteed mortgage. This vehicle provided the solution to two of the most pressing problems. The first was foreclosures: the Home Owners Loan Corporation (HOLC) allowed creditors to exchange mortgages that were in danger of foreclosure for long term bonds, and gave homeowners the opportunity to refinance mortgages for terms up to fifteen years, resulting in lower monthly payments. While foreclosures were still high, the HOLC program was successful in stabilizing home prices. The second problem was how to stimulate new construction. The solution was the Federal National Mortgage Association. Through FNMA aspiring homeowners could finance up to eighty per cent of the property value, again for terms of up to fifteen years. While HOLC loaned government funds through the banks, the FNMA operated as a central agency, standardizing and insuring mortgages to eliminate risk, and then making them available nation-wide to private capital. Although interest rates on FNMA mortgages were low (below 5%), profits were certain because of the government guarantee. An underwriting manual assured that properties were worth the value of their mortgages by requiring standardized plans and suburban settings, changing construction practices and the American landscape. Large pools of private capital, notably those held by institutional investors such as banks and insurance companies willing to take on investments with a long time horizons, moved back into the markets. These programs were controversial: they did not help the poor or the struggling but provided assistance to those who were already in a position to afford a home and guaranteed profits to capital. But the purpose was to stimulate construction and create jobs, and as such, they were successful. In the long term, amortized mortgages greatly increased the affordability of homes, enabling unprecedented levels of ownership together with unprecedented levels of debt. Similar loans for home improvements helped to draw banks into consumer lending. During the depression, Hyman proposes, commercial banks discovered that consumer credit could be profitable.

Wartime policies paradoxically opened the way to the third form of consumer debt: the credit card. When Federal Regulation W was introduced to restrict installment debt and limit inflation, open accounts such as bar tabs and department store balances were left unregulated. Store credit had existed primarily as a convenience to customers, with interest and/or a modest service fee charged on unpaid balances. The experience of Regulation W encouraged stores to use revolving credit to increase sales. New technologies such as the Charga-Plate and the Addressograph increased the efficiency of managing and monitoring these accounts. The profits to be had on consumer credit were not large, but they were enough: financing services were progressively delinked from manufacturing and retailing operations and recognized as profitable in their own right.

By the 1950s, the institutions that formed the foundations of modern consumer credit system were in place. Mortgages made suburban home ownership possible. A suburban home generally required a car; a car generally required

financing, especially for families who had just bought a home. Buying clothes and household goods on revolving credit soon followed. Credit was not just a convenience, but the core of the suburban way of life.

In subsequent chapters, Hyman traces a series of critical steps and unintended consequences in the path that led toward an economy driven by investments in personal debt. Although access to credit was critical to participation in the mainstream of American society, it was regularly denied to the poor, minorities and women. In the sixties, against a backdrop of rising social unrest, access to credit was framed as a civil rights issue. The Equal Credit Opportunity Act (1974, 1976) forced lenders to eliminate traditional measures of creditworthiness, now considered discriminatory. Finance companies began to replace loans officers with computer based statistical models that calculated individual consumer credit scores. Individual credit scores meant that interest rates could vary without the appearance of discrimination.

It is a truism of revolving credit that the most creditworthy customers are the least profitable because they pay off their balances regularly. Increasingly sophisticated methods of analysis allowed commercial lenders to target more profitable customers, usually the young and the poor, who paid interest on the revolving balances.

Public policy created different incentives and regulatory changes that made consumer lending more profitable at the same time that traditional lending was becoming less profitable. But it was advances in computer power and innovative statistical methods that allowed these opportunities to be fully exploited. By the 1970s, more home equity loans, more mortgages, and more credit cards required more capital. High interest rates were driving up the costs of capital and eroding profits. A financial innovation called securitization allowed lenders to bundle together thousands of personal debt contracts, obtain a risk rating from a ratings agency, and resell the package in the form of bonds into the public securities markets. These debts, which began with mortgages but soon included credit card debt, could be packaged with different degrees of risk and timeframes and priced accordingly.

The ability to resell debts to investors in the public securities markets was a turning point, allowing for the rapid growth of lending through the eighties and nineties in response to a series of legislative changes. In 1978, a Supreme Court decision known as *Marquette* ruled that credit card issuers could charge out-of-state customers whatever rate was legal in the issuer's home state. Banks, until then marginal players in the consumer credit industry, began to move their consumer credit operations to states with the most liberal usury ceilings. Other states soon removed or reduced their interest rate ceilings. The Tax Reform Act of 1986 phased out tax deductions for car financing and credit card debt but left in place the deduction for mortgage interest, including second mortgages and home equity loans. As the economy contracted, American homeowners received a strong incentive to draw on the equity built up in their homes, at first to pay off credit card debt, but increasingly to supplement

declining real wages. In 1988, the Basel Accord, an international banking regulation agreement, was passed, requiring banks to hold sufficient capital to secure their loans; however, the capital required could be risk weighted. Banks around the world suddenly needed more capital, fewer loans, or fewer high risk loans. Again the solution was found in securitized debt. Securitization was not required by Basel, but it was the best way to comply with the new regulations and grow profits.

In the early 1990s, when the economy suddenly tightened, credit card issuers faced a new challenge: running out of borrowers. The solution lay in new pattern recognition models that encouraged lending to those who had no credit history (generally minorities and young people) and recoverers with poor credit histories. Driven by statistics rather than credit scores, these models sought to manage risk and maximize profits by identifying the best marginal clients, those who were most likely to be able to make payments on their monthly balances and avoid default. Credit card companies began to aggressively target subprime borrowers, often issuing cards simultaneously.

Participating in the material prosperity of the American economy required the majority of American families to take on debt, but they did so with the expectation of job security and rising wages. By late 1990s, real median wages had been declining for two decades, employment was increasingly uncertain, and medical costs were rising. Consumers borrowed more and were less able to repay their debts, because the economy had become more volatile and because more credit was available to them. Although *Debtor Nation* ends before the financial crisis of 2008, it points to its inevitability.

Hyman concentrates on the supply side, but also discusses changes in attitude to debt. As credit became commonplace, the stigma associated with debt began to fade. In the postwar era, the credit card was an equalizer, offering "social democracy at the checkout counter." (123) By the end of the twentieth century, the choice to opt out of the credit system had "ceased to exist for the American consumer." A good credit score was necessary to rent an apartment or to buy a home, to qualify for many student loans, to get a job, and even to receive medical care. (123, 281)

Debtor Nation is timely, insightful, carefully documented, and well written. And yet, the conclusion raises questions. After seven chapters detailing the perverse and unintended negative consequences of regulation, Hyman issues an unlikely call for government incentives and regulation to encourage innovation and help capitalism succeed in ways that will benefit the American people. Given his own evidence, it is a utopian aspiration. Even more to the point, Hyman does not wholeheartedly believe it. No doubt he felt obligated to end with a suitably rousing message, but the footnotes are more telling. To those who see conspiracy at the centre of American capitalism and the rise of consumer debt, he offers that there was no "sinister cabal" plotting: "I find the unintended nature of the economy both more believable and more terrifying than any plot." (6, 294 note 7)

“A Week’s Vacation for a Week’s Pay”

PACKAGING PLEASURE is a thoughtfully researched, nicely written study of the rise, development, and decline of a quintessential British working-class institution: the summer holiday camp. The study focuses on two commercial chains, Warner and Butlin’s, that provided thousands of guests with “packaged pleasures” during these companies’ heyday, in the decades between 1930 and the mid 1960s.

Dawson begins her narrative in the late 1930s amidst the campaign for paid vacations. At that time, and as papers like the *Daily Express* contended, holidays were regarded as a source of hardship rather than pleasure by working class families whose members were forced to make do without wages during enforced vacation time. Union efforts and the campaign for paid leisure waged in the press led to a parliamentary inquiry and, in 1938, to the Holidays With Pay Act. The Act recommended, but did not mandate, seven consecutive paid days of vacation for every worker.

Dawson argues that the central motifs in this campaign were specific to the British context and critical in shaping this particular form of commercial leisure. The first was logistical. Where would millions of vacationers and their families actually spend a week’s holiday? This was a challenge heightened by the belief that July and August offered the best weather conditions. Yet, the solution to the predicted threat of “resort chaos” was already at hand. (31) British entrepreneurs had been developing holiday camps for the emerging working class market since the end of the Great War, offering affordable, prepaid family holidays in “luxury” camp settings.

The second concern was the plight of the British housewife. The campaign for paid holidays shifted concern from the emasculated industrial worker to the hardworking housewife, engaged in the daily struggle of making ends meet. The British worker was reimagined as the breadwinner and the careworn housewife became the symbol of worker needs, featured in both the daily press campaign and popular advertising. Although a paid vacation could be taken in a number of different ways, a vacation that provided rest and recuperation for the deserving housewife was a more specific need. The fully catered, all inclusive vacation package with housekeeping services and activities to keep the children occupied was marketed as the solution.

The report that recommended workers receive one week’s paid holiday also recommended support for the construction of large scale holiday camps. Leisure became a right rather than a privilege for most workers and was explicitly connected by the state to the holiday camp. The developers of this relatively new form of vacation were quick to capitalize on the endorsement, promoting their all inclusive packages as “a week’s vacation for a week’s pay.” (33) The ever-flamboyant Butlin’s company advertised “Holidays with Pay, Holidays with Play at Butlin’s.” (43)

In the following chapter, Dawson backtracks, connecting the development of mass leisure with earlier holiday camp experiences offered by religious, socialist, and youth organizations. Camp owners Harry Warner and Billy Butlin drew upon these traditions and their own experiences in the amusement park and fun fair business to build successful holiday camp chains. While the camps of the thirties built on past models, they were new in terms of scale, entertainment, and brand name recognition. The packaged holiday was basic by many standards. The term luxury was positional, calling up the fantasies of middle class indulgence with clean sheets, generous meals, organized sports, concerts, swimming, archery, tennis and pony rides. There was no housework, and childcare was provided by camp employees. The provision of entertainment on a mass scale meant that every camper could enjoy all of the activities free of charge. The idea of luxury, Dawson proposes, was also associated with the financial security in an all inclusive package. Camps promised to provide working families with limited budgets the freedom to spend a week away from home and everyday life, enjoying the activities that were perceived to be experienced by the affluent on a daily basis.

Even before the Holidays With Pay Act, holiday camps had become a feature of British summer life. By 1938, there were an estimated 200 in existence, accommodating 30,000 guests each week of the summer season. (42) These camps varied in both luxury and size, but those by Warner and Butlin were the most prominent. It was Butlin's camp at Skegness, which opened in 1936, that took the idea of standardized mass leisure to a new level, presenting seven hundred single room bungalows laid out in rows amid lawns and gardens, a huge open air swimming pool, an immense dining hall seating 800 at a time, dance halls, open-air gymnasium, a Grand Pavilion, club rooms with billiards, table tennis, dancing, physical culture classes, boating, a private beach, and a variety of high quality entertainments and participatory activities, as well as running water and electrical lighting. Friendly assistants dressed in red blazers and white flannel pants acted as hosts and entertainers, mingling with the guests and encouraging "happy camaraderie." (57)

While the material setting and amenities were the stuff of middle class fantasy, Dawson argues that camp culture commercialized adult working class traditions, reoriented to appeal to families and mixed genders. Working class guests were self aware and self deprecating, embracing communal activities, talent shows, and comedy routines that parodied highbrow and mainstream culture; including the men's knobbly-knee, the Ugly Faces, and the Glamorous Granny competitions. Playing class based sports like cricket with crazy camp rules, engaging in topsy-turvy competitions, cross dressing, participating in group sing-alongs with popular song lyrics modified to promote camp experiences, they performed "working class" in an atmosphere of endless fun.

Campers were central to the entertainment and included in the spotlight. Indeed, Butlin made the cult of celebrity accessible to every man and every

woman, not only by bringing together guests and the popular celebrities he invited to the camps, but by making celebrities of the campers themselves. Photographers took pictures of campers as they participated in the activities or even as they watched, and used the photos in brochures and post cards. Guests were encouraged to send these postcards to friends and families. The names of contest winners were published in local papers. In the thirties, Butlin even made short daily movies of campers as they went about their day and screened the films in the evenings. Campers had the novel experience of seeing each other, involved in games or as spectators, on the big screen.

Warner and Butlin aggressively promoted their camps, creating strong corporate identities, generating loyalty beyond the campsite, and encouraging repeat visits. The enameled badges issued to each camper upon arrival were also collectables; campers were encouraged to display badges from previous holidays on ribbons. Lavishly detailed "Holiday Books" were marketed to former and potential guests. Butlin's social clubs staged annual reunions outside of the summer season. Children received special attention, with playgrounds, pony riders, tea parties, and age specific programs. Junior campers received badges, magazines, and birthday greetings as members of Butlin's Beavers and Warner's Wagtails. The process of packaging included both the experience and the manner of selling the experience. Holiday camps advertised extensively and sought out publicity, arranging press coverage of celebrity visits and events staged at the camps. Dawson asserts that advertising gave holiday camps a presence in British popular culture that was considerably larger than the number of guests who visited.

World War II presented a temporary setback but laid the groundwork for rapid expansion in the postwar years. Although many of the camps were requisitioned to house troops in key coastal locations, the construction of new facilities along the camp model meant that additional sites were eventually available for conversion to camps at the end of hostilities. Again Dawson emphasizes the reciprocal relationship between the state and commercial enterprise. Warner and Butlin were directly associated with the Ministry of Supply, overseeing construction of industrial villages for wartime workers. Butlin was particularly busy, advising on suitable sites for military training camps, making over hostels for war workers to boost morale, and consulting on the creation of recreation centres for allied troops on the continent. The end of the war brought practical advantages, including opportunities to circumvent rationing and shortages by restocking as many camps as possible in time for the 1946 season.

Holiday camps grew as part of modern leisure, but they also grew in tandem with the welfare state. Although they were commercial enterprises, they embodied the principles of the Labour Party, providing egalitarian accommodation, ample food and childcare. At the end of the war, the government moved quickly to release camps back to the commercial sector. Converted to

civilian use with minimal use of scarce resources, they offered inexpensive relief from austerity at a time when consumer goods remained in short supply.

The use of the camps during the war reinforced their image as central to the British experience. In the postwar years, Butlin in particular continued to demonstrate impressive entrepreneurial resilience in seizing opportunity and meeting challenges. When full employment created labour shortages in the mid 1950s, many hotels looked to foreign labour. Butlin responded by marketing the camps to students as places to work as well as places to holiday. Modest pay was supplemented by implied promises of fun and sexual opportunity.

Over time, changing tastes and new sources of competition eroded the appeal of the holiday camps. In the sixties, they were often mocked in popular culture as sites of both regimented routine and frantic activity. In the seventies, Britons turned to inexpensive package holidays to Mediterranean resorts. By 1980, deindustrialization, inflation, and rising unemployment hit culture of camp as well as its economic base, as vacationers abandoned communal forms of working class leisure in favour of new identities rooted in "strident, individualistic capitalism." (224) Butlin's was sold to a large leisure corporation in 1972. Warner's repositioned its camps for the adult-only market. Other camps were sold, their land valuable for housing estates. Although 1.3 million guests still visited in 2006, the holiday camp industry declined along with political power and social coherence of its target market.

The right to leisure, including the right to leisure for wives and mothers, expanded the identities of working people beyond the realm of labour. The prominence of holiday camps in national consciousness, Dawson suggests, was greater than the numbers of people who actually holidayed at the camps. (115) As commercial representations of working class leisure, they had social and political consequences, helping to transform workers from producer-citizens to consumer-citizens. And yet, several questions remain unasked and unanswered in *Packaging Pleasure*.

First, who actually could afford to go? Holiday camps brought thousands together every summer as consumers of pleasure, providing experiences that were ostensibly geared to working class budgets and working class tastes. At the same time, the camps claimed to serve guests from a range of incomes and social backgrounds. Butlin claimed that his guests ranged from office workers to professionals. He was certainly known to exaggerate; however, Dawson only notes that the camps were "perceived as affordable, not that they truly were." (2) What was the cost of a week's vacation? What was a week's pay for different classes of workers?

The acceptance of camps was never whole hearted. Ongoing debates about the perceived drawbacks and benefits of mass leisure and conflicts with hoteliers and boarding houses are also part of the story. Dawson acknowledges that critics of the structured nature of the holiday camp experience had a point, but also suggests that camps offered the benefits of predictability. (221) Surely there

is more to be said: is the essence of working class culture really to be found in rows of orderly huts, regimented ‘keep fit’ activities, and the morning call of “wakey-wakey?” The push to put time to use, the insistent efforts to involve guests in non-stop activities, suggest that the routines and habits of the workplace – regardless of whether it was industrial or white collar – carried over into leisure time. It is often asserted that, in a consumer society, leisure is an illusion insofar as time set aside from work is brought back into the economy as commodity. While Dawson emphasizes subversive fun and self-parody, the echoes of time-discipline are unsettling.²¹ The evocative photos, which show the scale of the camps, the enthusiasm of the guests, and their centrality to the entertainment experience, offer support for a range of interpretations.

Consumed by Doubt²²

SOMETIMES WHAT APPEARS to be a modest addition to the literature provides a powerful statement of the condition of the field. Daniel Miller’s recently published *Consumption and its Consequences* reveals unease. The problem is not Miller’s scholarship, which, although largely a summary and re-presentation of early studies, remains central to critical thinking about consumption. Rather the problem is in the disconnect between his scholarly writing and the chapters that frame it. Miller’s ethnographic work took shape against earlier critiques of consumer society and has been central to the investigation of consumption as ordinary practice. Where consumerism’s critics saw social control, Miller found selfless housewives, who were caring for families as they tried to solve a host of practical and often competing problems. And yet, doubt remained.

Miller’s doubts, however, are not expressed in *Consumption and its Consequences* by the consumers who are the subjects of his decades of research, but by a Greek chorus of sorts. Miller explains that he is adopting a ruse or device in the opening and closing chapters, using three fictional academics to drive home connections between consumer choices and global concerns. Like the Greek chorus, they will comment on the dramatic action, show how the ideal audiences should react, and tell readers what the main characters could not say.

If this book had been written by anyone except Daniel Miller, I would not have continued reading beyond the opening pages. The dialogue is stilted, the tone didactic, and content is too often distastefully self-referential and self-promoting. Lame is the gentlest adjective. However, a book that takes a stance,

21. E. P. Thompson, “Time, Work-Discipline, and Industrial Capitalism,” *Past and Present*, 38, no.1 (December 1967), 90–1, 95.

22. Miller notes that the working title for this manuscript was “Consumed by Doubt”: 186, note 1.

Miller asserts, requires a different form than one that summarizes research. He invites us to listen in on this staged conversation and engage with the complexity of consumption's consequences.

In Chapter One, the chorus rapidly reviews longstanding critiques of consumption. Chris, a senior lecturer in sociology as well as a committed socialist, summarizes the historical roots of consumer critique from biblical times to present. The point is made that capitalism is not at the root of demand for consumer goods. Mike, a professor of environmental studies, warns about the impending dangers of climate change and the dangers of excessive consumption. Grace, a former Filipina carer who married up and now lectures in anthropology, provides thumbnail summaries of recent thinking in social anthropology, and an articulate defense of developing world aspirations for higher standards of comfort and cleanliness and goods "so basic" that most of world recognizes them as a matter of human right, justice and equality. (16) There is also a nod to the reasonableness of desires for better health care, schools and cultural institutions in already wealthy nations. By the end of the chapter, everyone agrees that excessive consumption is not a problem of unrestrained personal shopping, commerce, or advertising. The question "What is consumption?" has not been answered; however, the chapter ends with a decision to read the works of Daniel Miller, conveniently summarized in chapters two through five, in order to learn more.

The chapters that follow overview three decades of research, more or less in the order in which it was undertaken. At the outset, Miller – now visible as himself – supplies a working definition: a consumer society is "one in which commodities are increasingly used to express the core values of that society but also become the principal form through which people come to see, recognized and understand those values." (40) The key messaging is consistent throughout. Consumption is most often a process of everyday household provisioning. Consumer goods are central to how we create and maintain our relationships with people we care about. "Social relations are the primary cause of consumption." (184) Shopping is a technology, most often selfless and family oriented, undertaken to solve practical problems. Specific shopping decisions are often motivated by the effort to diminish the distance between our ideals and the constraints of daily life. The goods we buy are the idiom we use to define and express our core values. Status emulation, materialism, and selfishness exist, but are less important than the extraordinarily expressive ways goods are used to delineate our values, cosmologies and emotions, especially love and the struggle to be ordinary. (183–4)

There is no loss of authenticity when consumer products arrive in new environments. Choices are reshaped, but the opportunity to choose is not destroyed by the modern economy. The role of advertisers is less critical than the role of people themselves; companies may present their products, but consumers use them according to their own logic. The problem is not capitalism;

the situation would be no different if we lived in a communist state. Because economics is a social construct, the door is open to other ways of thinking. Norway is better.

In the final chapter, the voices return, reviewing Miller's work in some detail, and using his research to undermine the criticisms most commonly directed at consumers. Chris and Mike explain that, since they have read Daniel Miller, they now understand that the solutions usually advanced to save the planet will not be effective. It is unrealistic to ask people to make trade-offs between the needs of their family (for example, thrift) and global concerns (for example, by expecting them to buy "green" goods that are perceived to be more expensive). Saving the planet must be more than a lifestyle choice; and, in any case, consumer choices at the level of the household are not sufficient to make a difference.

Markets are the problem and will not provide a viable solution. Regulation is the solution, but lack of fairness and transparency foster social unrest and prevent compliance. The science of climate change can provide guidance, identifying the changes that evidence shows are most necessary. The aim is no longer to get people to choose green, but rather to acquiesce in the political changes required for the protection of the planet and build support for the authority required to enforce them. (180)

Some dissension remains because there are no simple decisions, only trade-offs. The solutions most favoured by the chorus will likely cause the reader some uncertainty. Even if we accept that Norway is an almost ideal consumer society, is the model that emerged in a nation with a very small, homogeneous population transferable? And, given the focus on climate change, are there no second thoughts about endorsing a political economy based on the exploitation of vast oil reserves? Finally, the suggestion that consumers, if they are correctly educated, will make the right choices by voting for the right authorities, has echoes of the sorts of moral authority that Miller, as a young scholar, had positioned himself against. The call for more education and more regulation presumes that there are correct answers – which rather undercuts the whole exercise of the book.

Conclusions

These are three very different books, drawing on different traditions of research, using different kinds of sources to examine different scales of consumer experience and different aspects of consumer society. They do not, for the most part, address common themes – certainly not directly. It is of interest, then, to note that although they are different in so many ways, they share a concern with the nature of agency, understood both as the capacity to make decisions and also the potential for these decisions to make a difference.

Hyman's study suggests that individual decision-making was less of a driver of consumption than were capital flows, legislation and technology. He largely

absolves borrowers who may have taken on more than they could pay back, sympathetically noting that they were encouraged to borrow even as they were experiencing uncertain and declining incomes. But as he notes, the rise of consumer debt is not a story that pits the helpless against the all-powerful structures of domination. The institutions of capital and government also have limited agency, their intentions undone by the unintended and unanticipated outcomes of capital flows.

Dawson proposes that the holiday camps helped to legitimize the idea of working-class people as consumers for business, for government, for British society at large, and even for the members of the working class. The struggle for paid leisure, however, remains in tension with story of savvy marketing, large profits, and the benefits of holidays camps as seen by the state. Admittedly, this is a history of holiday camps and not one of political struggle, but the role of holiday camp advertising is presented as central in legitimizing the identity of working people as consumers of leisure. Even granted that the claim for the power of advertising is overstated, it is the story of Billy Butlin and his journey from fairground huckster to a well-funded retirement on the Channel Islands, that offers a more convincing representation of personal transformation.

The tension between the macro and micro levels of consumer being lie at the core of Miller's book. He believes that regulation can be transparent and fair, that problem is political will and compliance. *Debtor Nation* suggests this may be misplaced confidence. But even within the confines of Miller's book, the decisions that ordinary people make as consumers at the level of the household are less important than the ones they will make in their role as voters.

All three of these studies, then, raise doubt about the power and possibility of human agency. Without accounting for agency, can we truly discuss the consequences of our consumer decisions? If we do not have the capacity to make decisions, and we do not have the ability to influence outcomes, can we be held responsible for the consequences?