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Anaïs Albert, *La vie à crédit. La consommation des classes populaires à Paris (années 1880-1920)*. Paris: Éditions de la Sorbonne, 2021. 388 pp. €24.00 (pb). ISBN 979-10-351-0649-2.

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Anaïs Albert's exciting book, *La Vie à crédit*, gives us many things, among them a new Paris, filled with sites that are on the fringes of our understanding but that lay at the core of everyday life in the late nineteenth century: modest apartments, rent-to-buy department stores, pawnshops, and used goods markets. This is a popular Paris--the Paris of the nearly 80 percent of residents who lodged in rentals costing less than 600 francs per year, a legal and fiscal category denoting poverty and disadvantage. Research by Thomas Piketty, Gilles Postel-Vinay, and Jean-Laurent Rosenthal demonstrates that Paris from the 1880s was marked by a growing gap between the rich and poor, with the city concentrating more of the dispossessed and fabulously rich than any other in the country.[1] Yet Albert's context is one of economic progress and opportunity, at least in the sphere of consumption. Humble Parisians were better off in this period than ever before; extreme poverty had moved to the urban fringes, mass production meant real abundance and credit brought commodities within reach, with the result that Paris's popular classes had come to think of (relatively) easy acquisition and a world of plentiful things--even if mended, even if second hand--as the rule.

The consumer habits of the lower classes are perennially divisive subjects.[2] For Albert, "le recours à l'enquête empirique est finalement la seule manière de court-circuiter les interprétations morales" that filter our appreciation of these practices (p. 18), whether those frames come from middle-class reformers and bourgeois legislators in the nineteenth-century, or from modern social and cultural historians more concerned with divining dynamics of resistance and domination under capitalism than with reckoning with early mass consumption on its own terms. This approach sees her cleave closely to the objects of consumption themselves--furniture, clothing, textiles, clocks, bicycles--and the economic relations they facilitate and reveal. Their life cycles--an armoire purchased on credit becomes security for an apartment and then for a loan from the municipal pawnshop--are framed to reclaim consumption as an economic, rather than (merely) cultural or social practice. Objects appear as congealed savings, embodying past accumulation that can be consumed until destroyed (a dress worn down to rags) but is more often repurposed and leveraged to unlock credit and trade. Consumption animates the world of work, too, as desire for more buying power and time to pursue consumption appear as what the anthropologist James C. Scott calls the "hidden transcript" of labour disputes.[3] The stuff of consumerism, its role in sustaining economic lives, helps Albert argue for the economic vitality of the popular classes--the workers, petty bourgeois, and small employees unified by economic

subordination and vulnerability--whose relations to objects stem from and shape dynamic circuits of exchange. Her method, findings, and interpretation are aimed at countering approaches to popular milieux that define them chiefly--sometimes voyeuristically--by immiseration and want.

To find these goods and relations, Albert relies on the records of those who survey (police), supply (municipal pawnshops, department stores), and discipline (justices of the peace) Paris's popular classes. Through extensive and resourceful research and consistently creative readings of evidence, Albert restores vibrancy, significance, and sympathy to stark, even hostile accounting of the economic lives of ordinary Parisians as they navigated a burgeoning world of mass consumption and made their epoch *belle*. Reconstructing the material world of popular consumerism means considering how consumer goods engaged working-class and petty bourgeois bodies in routines (both pleasant and painful) of acquisition and circulation. Spatial analysis is of great assistance in this task, and the places where these acts transpire--from the apartment to the department store, the municipal pawnshop to the tribunals of justices of the peace--are read brilliantly for what they reveal of such ordinary practices.

The analysis starts in the private-most space of the popular classes, their homes. Using *scellés après décès*--surveys of apartments and belongings carried out by justices of the peace when an occupant dies without heirs--Albert stuffs apartments full of the goods and services that presumably once held meaning and purpose for their residents. We see the way markets permeated the home, in the shape of newly abundant mass-produced undergarments, for example, or in the commercialization of services to secure the body (medicine, funerals) and its material domain (fire insurance policies). Extending her discussion to the commercialization of housing itself, a key locus of inventing the popular consumer, would have helped make sense of practices like subletting, which is noted in passing but widespread in the speculative developments of the late-nineteenth century.[4] Categorizing the 16,000 objects recorded in her sample of 106 inventories, Albert traces the contours of a popular material culture. Here we learn about the importance of an armchair (and its upholstery) compared to a simple chair; the aspirational goals embodied in a mirrored armoire (reserved for more secure households, more typically married than single); the disappearance of specific worker's attire (the *blouse* is rarely seen); the clear desire for distinction and display--aimed at members of a shared social world admitted to the private home--conveyed by clocks and vases and photographs. Modest households have *less* furniture and clothing than those better off, and it differs in quality, but they are variations on a common type, evidence of the aesthetic ideals and habits of the upper classes diffusing downward through imitation and aspiration. Indeed, Albert concludes, "Il n'existe finalement pas d'objets proprement populaires" (p. 110), with the exception of the trunks that are sometimes found in the rooms of migrants and rarely in better off domiciles.

From here, the account moves outward from the intimacy of domestic surrounds--the haunted apartments of dead Parisians--to realms of what we might call public privacy. First, the consumer marketplace, wracked by the provisioning shocks of *la vie chère* and the Great War in the early twentieth century, in which Albert finds evidence of discontent stemming from abrupt dislocations of general expectations of consumer abundance that had until then defined ordinary Parisians' experience of the marketplace. Next, we proceed to new department stores, specifically rent-to-own enterprises that aped middle-class *grands magasins* in their ostentatiousness but adapted their products and sales methods to the desires (and means; it is not clear how we might distinguish) of the lower classes. These episodes and institutions initiate us in the extent,

meaning, and mechanisms of mass consumption. From there we move to systems of circulation—a chapter on pawnshops, and one on auction houses and second-hand retailers—whose operations effectively spread household goods through circuits of credit, exchange, and re-use.

Albert's two chapters on the Grands Magasins Dufayel use business and judicial archives to recreate both the ambition of this retail giant—which established a number of advertising monopolies in the city as well as a deep and broad clientele for its household furnishings—and the cultural and intellectual work that the creation of an edifice of popular consumer credit demanded. The company's rent-to-own plans provided the necessary infrastructure to turn modest Parisians into consumers, doing so in part by connecting saving and consuming (why put one franc a week in the Caisse d'Épargne when you can put it toward an armchair that you can enjoy right away?) and meeting clients where they were (in working-class neighbourhoods, and in their homes). Albert frames the new model of consumer credit within existing practices, clarifying where Dufayel's practices overlapped with "traditional" face-to-face credit relations and where they departed. But the real break in credit relations is introduced not by these enterprises and their vast machinery for evaluating clients, but by state interference. Reformers and legislators alarmed by growing consumer debt—which could only appear to them as wayward over-indulgence on the part of the popular classes—instituted legislation in 1895 to limit the amounts that creditors could garnish from the wages of small earners. Intended as a protective measure, Albert finds that the frequency of formal debt collection procedures actually increased as a result, embedding employers—who had to approve and mediate any garnished salaries—and judicial authorities more firmly in the credit relations of the popular classes.

While the Grands Magasins Dufayel and similar credit enterprises come to life as spaces of spectacular architecture and display—not to mention hubs for city-wide networks of money flows—the author's reconstruction of the organization of space in the Mont-de-Piété (the subject of its own chapter) or the courtrooms where poorer Parisians are called to answer for their debts are more illuminating still. Albert looks for (and finds) signs of how the popular classes negotiated these spaces and their procedures. The crowds of workers waiting to answer a judicial summons they didn't understand or standing on queue to pledge their belongings at a branch of the city pawnshop, losing time and wages they can ill afford, potently conjure the frustration, indignity, and costliness of economic vulnerability. In the Mont-de-Piété, clients consistently endure the undervaluation of their items. This is a systemic feature of an institution organized for public charity but run by a government monopoly (the auctioneers in personal property, *commissaires-priseurs*), which not only esteems the items of the poor meagrely but does so in private, separated from the client, and with an eye to its need to recoup credit and pocket fees on the eventual sale of the pledged item. Albert also performs a brilliant reading of the Mont-de-Piété's statistical reporting, which, tellingly, covers just about everything but the institution's actual users. In the absence of registers that would give us a more empirical map of the institution's clientele, the items and practices that do obsess its directors introduce us to "le sentiment de la honte et le processus de la domination" that awaited clients as they walked through its doors (p. 265).

The Mont-de-Piété's clients are able to recover some of their power, a "une marge de manœuvre" (p. 284), by turning to brokers who will buy their pawnshop tickets, unlocking supplemental capital. Contemporary estimates place the number of pledges thus trafficked at as much as two thirds, forming the foundation of a substantial sector of secondary brokers. Here we enter the world of the book's final chapter, where the goods of the popular classes, often hawked through

the municipal pawnshops, or sold through auctions initiated by landlords who enjoy privileged creditor status over the furnishings of tenants in arrears, are recirculated back through a lucrative and extensive second-hand economy, complete with its own money-like materials (pawnshop tickets) and “alternative” modes of acquisition and distribution. Theft is framed as a type of consumption, even as it acts to refuse the status of a (market) commodity to the stolen good; second-hand sales and markets, as sites of haggling, re-use, and opaque values, are figured as a kind of “résistance à la modernité” (p. 314), at least to a modernity of mass production premised on obsolescence and replacement. A better framing might have insisted on modernity’s constitutive unevenness, and capital’s reliance on marginalization (whether of spaces, people, or practices) as a tactic of reproduction. As scholarship since the 1970s has shown (and as Albert would no doubt agree), the marginalized are in fact not marginal to the economies and cities of which they form a constitutive part.[5] Albert’s efforts to demonstrate that these apparently traditional circuits are themselves changing over time, engaging with the world of mass consumerism on their own terms and within their material constraints, is in the vein of this research, though without an explicit engagement with questions of structural inequality.

The book is inventive, deeply thoughtful, and consistently astute. The project is ambitious, the research resourceful and thoroughly original, and the objectives deeply humane. For all the approach tells us, though, it is not without limitations. Albert is relentless in her pursuit of the concrete. Chairs, linens, and umbrellas seem to inject a reassuring and authoritative realness to the inquiry, their solid material acting as guide and foundation for interpretation. It guides the research into unexamined places and little-known practices, but balks at pushing onward into more speculative terrains—those of taste, representation, belonging, or alienation. That’s fine, as far as it goes; but the account is haunted by the desire to learn “tant que faire se peut” the “sens autochtone” that goods hold (p. 18, p. 337). While the book distinguishes itself by engagement with US and British scholarship on the history of Paris and consumerism, it declines to take up its insights into material culture in a meaningful way.[6] Without those contributions, the realm of experience so vital to history from below—where experience entails effects on judgment, acts of interpretation that come from living through or with events and things—is foreshortened.

There are perhaps other unintended consequences to the methodology. The accounting of objects nearly spills into an objectification of everyday life, as people pile up in this account like heaps of old fabric in a thrift store or piles of chairs in a pawnshop, relations between them impenetrable. Subjects in the book are alone in death, alone in expropriation, alone in front of judges, with few glimpses of solidarities or a wider social world. This is the loneliness of commoditized abstraction. They are individual(ized) economic subjects who exist in relation to their objects, in relation to the market. And this market supplies. Dufayel, with his 800 debt collectors and monopoly on advertising billboards, brings satisfaction and validation, and lenders on pawn tickets restore agency—in contrast to agents of the state, who as judges, police officers, or official creditors infantilize and penalize the popular classes. A steadfast refusal to over-reach in interpreting consumption as either resistance or domination, but to appreciate it only in its material operations, is not neutral. Albert’s characters are the popular classes (not the poor), they are engaged in economic transactions (not capitalism), they contract credit (not debt), they suffer material constraint (not inequality). Another perspective could have framed these market relations with considerably more skepticism, as a world of fringe finance perhaps necessary for the survival of the working poor but also predicated on their exploitation.[7]

In an important part of the book, in which she examines the crises of *la vie chère* and labour mobilization during the Great War, Albert does engage with collective consumer mobilization—one antidote to the isolation I just described. She interprets these instances of popular economic discontent as responses to the erosion of the general rule of abundance that prevailed in Paris and its popular milieux until this time. Taking aim at Tyler Stovall’s account of consumer radicalism in Paris in this moment,[8] Albert contends rather that such disturbances in Paris were small and the population broadly satisfied with government interventions that eased the worst of the market’s inequalities. Her reading of the strikes of the *midinettes* casts their aspirations as entirely compatible with the consumer capitalism with which these iconic fashion workers were identified. Their labour, she suggests, is better understood as the female work of consumption rather than sewing, and their demands for higher wages and shorter workdays as expressions of their entitlement to consumer autonomy. Consumer collective actions, then, are oppositional only insofar as they resist exclusion from consumerism and refuse elite authority over what counts as appropriate consumption. In short, these are demands for inclusion, not radical reform.

Striking for money to buy a pretty hat or a second pocket watch is as legitimate as striking just to get by—after all, we are all entitled to do more than merely survive. But Albert is perhaps too dismissive of the *midinettes* dissension. Patricia Tilburg’s wonderful study on the cultural significance of the *midinette* could have helped interpret the politics of consumption from a different angle.[9] More generally, by the end of the book I remained uncertain about the definition and experience of class that the author has reconstructed. Of course, definitions of “the popular” will necessarily struggle for coherence, and Albert makes frequent note of the need to be mindful of the group’s internal fissures and distinctions. Nevertheless, it’s not clear that a shared desire for “*les mêmes catégories d’objet*” can substantially unify a family renting an apartment for 200 francs with one paying 600 francs (p. 94), or paper over the different relations to second-hand circuits of consumerism that such a gulf entails. But the broader point, and the thrust of the entire book, is valuable and instructive precisely because of these lingering questions: efforts to answer them should endeavour, in the first instance, to meet the popular classes on their own terms, and not as figures mediated by the expectations of others. This is, as noted above, a profoundly humane stance, and one that we do well to keep in mind when conceptualizing and engaging in a politics of social justice in our own day.

NOTES

[1] Thomas Piketty, Gilles Postel-Vinay, Jean-Laurent Rosenthal, “Inherited vs. Self-Made Wealth: Theory and Evidence from a Rentier Society (Paris 1872-1937),” *Explorations in Economic History* 51 (2014): 21-40.

[2] On the moralizing work of surveys and early sociology of poverty in France, see Lola Zappi, “Une approche morale de la précarité: Les enquêtes des services sociaux dans l’entre-deux-guerres,” *Les Études sociales* 169/1 (2019): 21-44.

[3] James Scott, *Domination and the Arts of Resistance: Hidden Transcripts* (New Haven: Yale University Press, 1990).

[4] Alexia Yates, *Selling Paris: Property and Commercial Culture in the Fin-de-siècle Capital* (Cambridge, MA: Harvard University Press, 2015), chapter 6.

[5] Janice Perlman, *The Myth of Marginality: Urban Poverty and Politics in Rio de Janeiro* (Berkeley: University of California Press, 1976).

[6] Leora Auslander, "Beyond Words," *The American Historical Review* 110/4 (October 2005): 1015-1045.

[7] For an outstanding account of these worlds, see Anne Fleming, *City of Debtors: A Century of Fringe Finance* (Cambridge, Mass.: Harvard University Press, 2018).

[8] Tyler Stovall, *Paris and the Spirit of 1919: Consumer Struggles, Transnationalism and Revolution* (Cambridge: Cambridge University Press, 2012).

[9] Patricia Tilburg, *Working Girls: Sex, Taste, and Reform in the Parisian Garment Trades, 1880-1919* (Oxford: Oxford University Press, 2019).

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