

David W Fletcher, March 2005

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DANIEL HOROWITZ'S *THE MORALITY OF SPENDING:
ATTITUDES TOWARD THE CONSUMER SOCIETY IN AMERICA, 1875-1940*

In an age of expanding Wal-Mart's, skyrocketing national debt, and bankrupting consumer credit, a study that juxtaposes "social, economic, and intellectual aspects of consumption" (xix) with concurrent ethical overtones seems, to say the least, a bit archaic. But twenty years ago, Daniel Horowitz, then professor of history and American Studies at the University of Michigan, wrote *The Morality of Spending*¹ to explore the cultural values associated with the ever-evolving "standard of living" in American society from Reconstruction to the Second World War.² Horowitz believes, "From New England Puritans of the seventeenth century to contemporary social scientists, Americans have worried about the self-indulgence of consumers and the consequences of comfort, affluence, and luxury" (xvii). His work seeks to reveal this anxiety in moralistic rhetoric (a typically American angst), highlight its variations as well as its ambiguities, and identify its voices as those who "have judged problematic the spending habits of their contemporaries" (xviii). As a result, the emergent "patterns of living" have been observed to be

¹*The Morality of Spending: Attitudes toward the Consumer Society in America, 1875-1940*, New Studies in American Intellectual and Cultural History, edited by Thomas Bender (Baltimore, MD: Johns Hopkins University Press, 1985), 254 pages, with preface, acknowledgements, introduction, twenty-one tables, epilogue, appendices, bibliography, essay, endnotes, and index.

²Horowitz, now professor of American Studies at Smith College in Northampton, Massachusetts, calls his work "an intellectual history of attitudes toward consumption" rather than a "social history of mass behavior" (xii). His subsequent study is called *The Anxieties of Affluence: Critiques of American Consumer Culture, 1929-1979* (Amherst, MA: University of Massachusetts Press, 2004).

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both blessing and curse, since material prosperity brought many Americans out of poverty but, at the same time, weakened America's moral foundations.

To get at these strains of moralistic thought, particularly concerning the negative impact of consumerism on American society, Horowitz relies on two very different types of resources. First, he surveys the published works of a select group of social critics and social scientists. He then looks at the neglected but richly illuminating statistical work of household budget analysts in books, journals, and popular magazines like *Good Housekeeping*, *Harper's Bazaar*, *Harper's Weekly*, *Ladies' Home Journal*, *Literary Digest*, *Outlook*, *Women's Home Companion*, and *World's Work*.³ Horowitz also extracts economic and labor trends from government documents, for example, the Consumer Price Index and the *Cost of Living in the United States* from the Bureau of Labor Statistics and the *Memorandum on the Minimum Wage and Increased Cost of Living in the United States* from the National War Labor Board.⁴ Because Horowitz squeezes a vast array of data from his sources and indicates how it was interpreted in a variety of ways,⁵ he

³He calls these investigations "cultural artifacts that enable us to understand what was on the minds of those who made the reports" (xx).

⁴The Massachusetts Bureau of Statistics of Labor in 1875 compiled the "first set of systematically collected statistics" on family incomes and expenditures. Horowitz notes the "path-breaking" nature of the MBSL work, "This study shaped the ways that future generations would collect and examine data on working-class expenditures" (13).

⁵Horowitz's sources could be analyzed on the basis of gender in regards to authorship and subject matter, but this is not one of his concerns.

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provides the reader with a veritable and comprehensive historiography of America's spending habits and the effect on class identity in the early modern period.

Horowitz begins with "Consumption in Antebellum Life and Thought" and looks at the rise in "personal and national wealth" through the eyes of conservative moralist Francis Wayland, romantic Henry David Thoreau, skeptic of mass society Alexis de Tocqueville, and optimist Daniel Webster (chapter 1). Next, he examines "notions of character and morality" inherent in the work of late nineteenth-century budget investigators. He shows how Carroll D. Wright, who became the first United States Commissioner of Labor in 1885, and his staff at the Massachusetts Bureau of Statistics of Labor worried that "working-class and immigrant cultures" opposed "the values of the American-born middle class" in their spending patterns (chapter 2, "How Workers Spent Their Money and Should Have Led Their Lives"). He then observes how three turn-of-the-century thinkers—Simon N. Patten, Thorstein Veblen, and George Gunton—tried "to reshape conservative moralism to fit new circumstances" via reform and restraint, redefinition, and adaptation, respectively. He argues all three "remained captives of the ruling nineteenth-century moralist tradition" (chapter 3, "Rethinking Conservative Moralism").

In the early twentieth century, scrutiny of household budgets by "Progressive social reformers" illustrated the plight of "the other half" and the inadequacies of traditional moral theory concerning economics. Studies like Jacob A. Riis' *How the Other Half Lives* (1890), Helen S. Campbell's *Prisoners of Poverty* (1887) and *Women Wage Earners* (1893), Walter A. Wyckoff's *The Workers* (1898), and Bessie and Marie Van Vorst's *The Woman Who Toils* (1903)

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looked at the plight of ordinary people. Robert C. Chapin's *The Standard of Living among Workingmen's Families in New York City* (1909) and Louise B. More's *Wage-Earners' Budgets: A Study of the Standards and Cost of Living in New York City* (1907) evinced greater sympathy for society's impoverished, especially those in urban areas, and the dwindling appeal of the values of conservative moralism (chapter 4, "Progressives, Morality, and Reality"). Prior to World War I, Horowitz sees a brief return to traditional attitudes in Ellen H. Richards' *The Cost of Living as Modified by Sanitary Science* (3rd ed., 1910). He also extracts the mind set of the middle-class from his "cultural artifacts"—the "flood" of magazine articles, advertisements, and advice columns about the "rapidly changing consumer society" (chapter 5, "Frugality, Inflation, and the Middle Class: The Resurgence of Traditional Attitudes, 1900-1916"). But he balances this regressive trend with rejection of "prudence" and acceptance of "comfort and refinement" in works like Robert and Martha Bruere's *Increasing Home Efficiency* (1912; chapter 6).

In the period following the Great War, Horowitz notes the "confusing debates" over "savings, class relationships, and economic virtue" as a result of wartime and post-war increases in inflation (chapter 7, "World War I, the Red Scare, and Attitudes to Consumption"). He contends that, in the 1920s and the 1930s, a new, modern moralism "replaced an earlier conservative one" (chapter 8, "Consumers, Budget Experts, and Social Critics in Prosperity and Depression"). By World War II, traditional critiques of consumerism had lost their power to sway in view of "changed economic conditions, a greater degree of relativism, recognition of the worker's importance as a consumer, and the Depression itself" (xxxix). Horowitz finally suggests

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the evolution of America's "standard of living" during the modern era eluded attempts by social critics and budget analysts to come to grips with its dilemmas and uncertainties. He also summarizes the work of more recent social critics from the 1940s to the mid-1980s and their continuing "fascination . . . with consumer culture" ("Epilogue").

In his *Morality of Spending*, Horowitz certainly offers an important overview of the intellectual critique of what might be labeled "consumer" or, in a general sense, "popular" culture. He confesses that he omits significant evidence from "psychologists, ministers, economists, industrialists, novelists, and politicians" (xxi), and he gives no voice to the "little people" except as revealed through quantified studies about their personal and family expenditures. He shows: (1) a proclivity for raw data at the expense of sundry mechanisms, or structures of dependency, by which economies for different classes operate; and (2) a tendency to categorize and compartmentalize "standard of living" (as done by household budgets) that leads him to sort out "morality" and "values" in similar fashion. But the data for household budgets and "standard of living" fails to parallel explanations about morality from his sources. Meaning for the morality of spending—to be sure a tricky thing to ascertain—is left unclear. So the reader wonders whether, according to some of America's notable pundits, "greater" or "better" morality means having less materially, and maybe that is the ambiguity, unresolved and unresolvable, that Horowitz so nicely illustrates.