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ARTICLE

Gender, Class and Generational Contexts for Consumption in Contemporary Chile

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Abstract. In contrast to common perceptions that individuals' consumption choices are primarily motivated by their search for status or personal gratification, this article contends that gender, family and class significantly shape these decisions. The study integrates discussions of class and consumption with analyses of family monetary allocation and adaptive strategies to analyze interviews with working-class couples in Santiago, Chile. I found that men exercised overt and subtle forms of control over family monetary allocation, spending choices and earning strategies; adults' perceived obligations towards children and elderly parents shaped their consumption decisions; and couples' class-based perceptions of their limited financial resources led them to value thrift and skill in shopping. The analysis suggests the advantages of linking a focus on stratification with attention to meaningful social relations (based, for example, on the family, friendship networks or the workplace) in the study of consumption processes. Such an approach demonstrates how meaningful negotiated social processes are critical elements in economic behavior. I propose avenues for future research building upon this approach.

Key words

credit • family • household budgets • Latin America • shopping • survival strategies • working class

While classical and contemporary discussions of consumption often see this phenomenon as the product of individuals' efforts to improve their social

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status or to seek personal satisfaction, gender, class and family relationships significantly influence individuals' consumption choices. This article explores these often overlooked dimensions of consumption through semi-structured interviews with Chilean working-class couples regarding family budget allocation, earning strategies, the influence of family obligations on spending decisions and the effects of class identity on individuals' consumption behavior and orientations.

The analysis points to men's domination of family budget decisions, shopping patterns and earning strategies; the significant effects of adults' perceived obligations towards children and elderly parents on their consumption decisions; and how working-class people's efforts to be 'thrifty' shoppers reflect their sense of financial vulnerability.

Chile is an interesting setting for exploring these issues. The Pinochet dictatorship (1973–90) made a deliberate effort to promote individual consumer choice through trade and finance liberalization as well as privatization of state industries and public services. Regime leaders hoped that, by promoting more robust private retail and service sectors, they would create an individualistic mentality among citizens and undermine deeply ingrained partisan and class identities (Constable and Valenzuela, 1991; Martínez and Díaz, 1996). These policies contributed to the expansion of advertising, the proliferation of shopping centers, decreasing import prices and the rising availability of formal credit (Cáceres and Farías, 1999; Cámara de Comercio de Santiago, 1996; CEP, 2001; Frigolett and Sanhueza, 1999; INE, 1999).

Scholars contend that, since the 1990 return of civilian rule, these retail sector changes have coincided with citizen apathy, the decline of past political utopias and the rise of a hedonistic individualism that trumps social solidarities (Moulián, 1997, 1998; Torche, 1998). While official government and independent surveys indicate aggregate changes in consumer behavior, few empirical studies have assessed the extent of these hypothesized cultural changes.

This article suggests that scholars' focus on 'individual' consumers overlooks how consumption is embedded in gender, class and family identities, relationships and ideologies. The persistent influence of traditional gender ideologies on men's and women's behavior contradicts much neoliberal thinking. Working-class women do not seek to maximize their income and purchases through paid employment; rather, they prioritize their traditional caregiver roles. Similarly, some working-class men discourage their wives from seeking paid employment even though this means decreasing the family's earning potential. Working-class consumers' emphasis on thrifty

consumption choices challenges views that all Chileans seek upward mobility via conspicuous consumption.

This article also contributes to broader theoretical concerns in consumption studies. By combining a focus on class and stratification with an emphasis on gender and family, I seek to bring together two important streams of research in this field. Moreover, by demonstrating the preponderant role of intrafamily negotiations and class position in shaping consumption choices, I suggest that these phenomena may limit or constrain patterns of status competition.

Bringing these discussions of family-based consumption and economic stratification together is an example of what Zelizer (forthcoming: 10) calls 'bridging': identifying multiple links between social processes and their economic elements. She points to two separate trends in the sociology of consumption: accounts of consumption as 'positional effort' focus on individuals' attempts to locate themselves within social hierarchies and set boundaries with other groups; while analyses of consumption as 'relational work' argue that individuals seek to create, maintain or manage connections with others by buying, accessing or using goods. By linking these two approaches, we understand consumption as shaping and shaped by relations between large-scale groups as well as interpersonal ties in the family, among friends and in other settings. I examine consumption as a negotiated process within families that is shaped by gender ideologies and perceived moral obligations to family members as well as one arena in which working-class people demarcate class boundaries.

I begin with a theoretical discussion of class, families and consumption; continue with a review of current retail trends in Chile; and then outline the article's methods and research design. The analysis of the article's findings is divided into sections on family monetary allocation and spending patterns; earning strategies and family responsibilities; and conceptions of thrift and skill in shopping. The conclusion suggests some implications of the analysis and identifies areas for further research.

CLASS, FAMILIES AND CONSUMPTION

Classical accounts of consumption placed great emphasis on its role in producing or reproducing social inequality. Weber (1946) argued that elite groups seek to monopolize prized consumption items while upwardly mobile groups seek to break that monopoly by consuming those goods. Veblen (1979) contended that consumption as a symbolic act evolved from the invidious distinction between a dominant leisure class and subordinate working populations. The leisure class engages in wasteful consumption to

distinguish itself from the lower orders while the middle and working classes imitate the former to improve their status.

Similarly, Simmel (1957) analyzed fashion as a contradictory phenomenon characterized by innovation and emulation. Once a new fashion emerges, individuals seek to adopt it to avoid standing out in a crowd. They seek to emulate the fashion of their social class, but hope to imitate higher classes' dress and customs or even lead new fashion trends.

Bourdieu (1984), in contrast, suggests that each social class has a distinctive consumption pattern that is reproduced across generations. Family socialization and education endow individuals from a given class with a specific quantity of cultural capital, producing class-specific consumption practices and tastes. Since individuals internalize their class position, it is difficult or undesirable for them to imitate other classes' lifestyles. For example, while middle-class people seek to convert their cultural capital into economic capital, working-class people are resigned to their narrow consumption choices. They accept a world of limited horizons as a form of class loyalty and because inexpensive tastes protect them against economic uncertainty. This emphasis is an important corrective to Veblen's and Simmel's assumption that imitation is a universal human trait because it shows why class-specific consumption patterns persist (for other critiques of Veblen, see Appadurai, 1996; Campbell, 1995; Slater, 1997).

Lamont (2000) modifies Bourdieu's analysis by focussing on working-class people's 'boundary work' rather than placing exclusive emphasis on the economic structuring of class. Through a comparison of class and racial identities among male white and minority workers in the US and France, she argues that working people separate themselves from 'those above' and 'those below' by drawing moral boundaries around their group. These men police their boundaries with distinct racial and class groups by articulating a class-specific moral discourse that results from their structural positions (exclusion from middle-class life and perception of threats from poor minority groups) and available cultural repertoires (emanating from political parties and political traditions). I use her notion of morally-based class boundaries in discussing Chilean workers' class-based efforts to utilize thrift and self-control in their consumer behavior.

In contrast to work on stratification and consumption, scholarship on family budgets and adaptive strategies emphasizes male control over family expenses and how family members access needed resources via informal networks. Pahl's (1989) study of family budget allocation underlines the persistence of male dominance over family finances. Gender inequality in

the labor market, patriarchal ideologies and gendered social policy all contribute to men's influence over family budgets.

Pahl distinguishes between management and control of family income. 'Management' refers to a couple's system of daily resource allocation while 'control' describes the ability of one or both spouses to determine the allocation system that a couple adopts. In working-class marriages, women manage and control family finances while men retain a personal allowance from their wages or receive one from their wives. In the households of skilled workers and in middle- and upper-income families, men give their wives a housekeeping allowance or pool resources with them through a shared checking account. Women with a separate income often have more influence over household decisions than those who are unemployed. Even in households where income is pooled, women often believe that they must justify their expenses to their husbands.

Gender ideologies reinforce inequality by defining male and female contributions to the household differently. While men often retain some money for personal use, their earnings are defined collectively as 'family' income. In contrast, men perceive women's income as 'individual' and do not expect them to support their families. However, women spend a greater portion of their income on their families and less of it on personal leisure than do men. These cultural expectations encourage men to spend money on themselves while discouraging women from doing the same. As a consequence, women and children often receive unequal access to family earnings (for a complementary historical and theoretical discussion, see Zelizer, 1989).

Discussions of family adaptive strategies contend that poor families often survive by adding more members to the labor force, reducing expenses, taking in boarders, seeking resources or services through extended family networks or dividing productive and caring tasks between migrants and those who remain in the home country. Women most often identify resources, seek informal aid and develop strategies to sustain children. Their reciprocal exchanges with family and friends often rely on the principle of mutual advantage (both parties of the exchange benefit) (see Chant, 1994; Finch, 1989; Fitchen, 1981; Gonzalez de la Rocha, 1994; Jélin, 1984; Levitt, 2001; Moen and Wethington, 1992; Raczynski and Serrano, 1985; Stack, 1974, 1996).

Zelizer (forthcoming) suggests that we examine the meaningful and negotiated character of consumption. This entails transcending the view of consumption as merely expressive behavior, culturally defined or one

among many examples of economic behavior. It also requires us to overcome the tendency to view cultural and economic life as mutually exclusive; rather, she indicates that consumption as economic behavior is embedded in personal networks and affective relations and is saturated with meaning. Profitable sales may rely on personal networks and affective ties (as in direct selling organizations) and individuals may seek to construct, maintain or repair social relations through consumption activities (as in family dinners or thanksgiving celebrations [see also Arnould and Wallendorf, 1994]).

My findings illustrate this view by demonstrating that men and women make decisions about paid employment, savings, purchases and the uses of goods based on accepted gender ideologies and roles, family responsibilities and a specific class identity. Adult men have greater influence over income use and purchasing choices than do women and children. In contrast, men and women see some purchasing choices (books and tuition for children, homes, and so on) as ways to reaffirm or strengthen relationships with spouses, children and parents. Thus, consumption becomes a means that actors use to shape social relationships. Additionally, shopping patterns and credit use reflect men's and women's class identities as expressed in the notion of 'thrift'. This term and its associated practices allow working-class adults to assert their moral worth as financially responsible in contrast to wealthier people (who face less severe financial constraints) and other working-class people who favor pleasure over family responsibility and financial security. These findings therefore show the fruitfulness of seeing consumption as intertwined with socially meaningful relationships and ideologies.

CONSUMPTION PATTERNS IN CHILE

Since the 1970s, Chile's retail and credit sectors and aggregate consumer behavior have changed substantially. National manufacturers enjoyed protection against imports from the late 1930s until the mid-1970s while the state subsidized essential consumer goods, housing and social services (Loveman, 1986). The military government that took power in 1973 reversed these policies through liberalization of labor, commodity and capital markets and privatization of industries and services. The junta hoped that market liberalization would make the economy more competitive and that service sector privatization would improve the quality and decrease the cost to citizens of these services. The government also hoped that the latter policies would promote an individualistic (and apolitical) culture among Chile's citizens.¹

During the 1980s and 1990s, these policies (and international retailers' strategies) led to important changes in Chile's retail and credit markets. Cheap imported goods flooded the country; formal credit became available to middle- and low-income groups; advertising became more sophisticated; and shopping malls, fast food restaurants and big box supermarkets emerged. As a consequence of rising wages and easy credit, Chileans at all income levels began to purchase more sophisticated durable goods, increase their debts and frequent western style stores (Cáceres and Farías, 1999; Cámara de Comercio de Santiago, 1996; CEP, 2001; Consumers International, 2000; Frigolett and Sanhueza, 1999; INE, 1999; Moulian, 1997, 1998; Schkolnik, 1983). After reviewing the study's design, we explore how working-class families have experienced and responded to these changes.

RESEARCH DESIGN/METHODS

This study emerged from a larger project that examined the cultural transformation of workers at MADECO (Chile's largest copper manufacturing company) from 1945–95 (Stillerman, 1998, forthcoming). That project was based on an 18-month residence in Santiago from 1993–95 and several follow-up visits and included collection of 100 oral histories, daily ethnographic observation and extensive archival research. Discussions with union members in 1996 (Stillerman, forthcoming) uncovered their concern that changing consumption patterns among co-workers undermined union solidarity and their ambivalence about new patterns of retailing, marketing and credit.

This article expands on those findings. During July 1999, I returned to Santiago to interview and observe couples regarding their consumption choices. While I initially hoped to interview couples at home, a long-term informant suggested my male contacts would deny my request, as they would feel jealous if I interviewed their wives at home.

As an alternative, he suggested that I interview women who attended the union's medical clinic. This strategy yielded six interviews with women married to MADECO workers and three interviews with couples. I also interviewed one worker with over 20 years' seniority and one retiree who described changing consumption patterns since the 1960s. To ascertain how marketers target this group, I interviewed three marketers employed by a major beverage company, a large department store and an advertising agency. Additionally, I reviewed relevant newspaper accounts and government documents.

Interviews with couples associated with MADECO were semi-structured and focussed on biographical information, family monetary

allocation, shopping practices and how brand names and television advertising influenced purchasing decisions. The couples were in their mid-thirties to mid-forties and had between two and four children aged two to 23 years old. Most had working-class parents. Many women had employment experience, although all are presently full-time caregivers. Interviews with marketers focussed on trends in working-class consumer behavior and advertising strategies targeting this group.

Notwithstanding the small sample size and my inability to verify informants' accounts with direct ethnographic observation, the interviews provide extensive data on the family and class contexts for consumption. Moreover, my long-term experience with this population through the earlier study permits me to draw on previous observations of consumption and leisure activities (parties, tavern visits and food/alcohol purchases) in order to interpret interviews.

FAMILY CONSUMPTION IN CHILE

Contemporary societal perceptions in Chile suggest that working people are becoming more individualistic and status-conscious, thereby abandoning their class-based consumption practices. My examination of family and class contexts for consumption renders these perceptions problematic. First, generalizations about working-class people as a group elide how resources are divided within families. Second, working-class family budgets are constrained by education costs and responsibilities towards elderly parents. Third, limited budgets lead working people to adjust their purchasing behavior and use of credit to available resources.

The analysis first describes how men and women allocate responsibility for daily shopping. In most of the couples, men exert overt or subtle control over family finances. Second, I identify the family context for larger expenses. Car or home purchases are contingent upon couples' earning strategies and perceived obligations towards children and elderly parents. Finally, I explore the couples' self-description as thrifty and skillful shoppers. By valuing 'thrif', couples gain a sense of safety in the context of real economic vulnerability.

HOUSEHOLD BUDGETING AND EVERYDAY PURCHASES

As Pahl (1989) argues, because men generally earn more than women, they must redistribute a portion of their income to family members. Pahl and others focus on how income is redistributed and the implications of this process for men's and women's influence on purchasing decisions and their access to personal spending money.

Building on this scholarship, we can discern two patterns among the couples studied. First, in six couples, men give their wives a weekly allowance to cover daily food needs. Marisol, 43 years old, illustrates this phenomenon: 'At the end of the month, we go together to the supermarket to buy provisions for the month. He gives me money during the week for food.'² Three others (all of the couples were interviewed together) contend that they shop together. Ana, 42 years old, comments: 'We go shopping together. We look at our budget and then we go out to shop.'

The fact that six of the nine couples use an allowance system supports Pahl's observation that skilled workers as well as middle- and upper-class men are likely to use this arrangement while working poor and unemployed men relinquish the task of administering their small income. As the wages paid at MADECO are above average for manual workers (Stillerman, 1998), it makes perfect sense that an allowance system or shared management would be the norm.

While, in many cases, men and women shop at the supermarket together, couples have varied approaches to durable goods purchases or bill payments. Rosa, 41 years old, whose husband provides her an allowance, comments:

I know when we need something for the house. . . . He does the shopping. In some marriages, the man is in charge, and in others, the woman makes decisions. Sometimes the woman needs to go out to get things the children need. If he doesn't have time, he gives me money to go shopping.

Marisol reallocates part of her allowance for family needs:

I save some of my allowance to buy used clothes for myself and the kids – we get by with used clothes. He goes alone to buy new jeans with credit for himself and our teenage daughter. He also buys furniture and household appliances.

Alicia, 37 years old, describes a different pattern: 'He gives me money at the end of the month, and I go shopping for shoes, buy school supplies and pay monthly tuition bills.' Like Marisol, she also rechannels her allowance for personal purchases: 'Now and then, I buy myself a sweater in the farmers' market with credit. You can pay it off a little at a time without interest.'

These examples demonstrate the extent to which male control or greater equality predominate in each couple's daily shopping and bill payments. Since all of the women are currently unemployed, we anticipate

that the more husbands delegate purchases or bill payments to wives (or accompany them on shopping trips), the greater wives' influence over purchases will be (Pahl, 1989). While some of the wives have greater influence over specific purchases, all of the husbands retain financial control by giving their wives allowances rather than sharing a bank account.

These testimonies also point to women's limited personal incomes. Marisol and Alicia need to use their 'family' allowances to buy their own clothing. In contrast, Marisol's husband buys clothing with discretionary income. Additionally, she laments: 'He uses money from overtime work to pay for transportation, cigarettes and alcohol – he drinks on the weekends.' In my own observations, at the end of the month (on payday), groups of MADECO workers often pool money to purchase alcohol and meat for barbecues held at the union hall or go out to nearby bars. Many men set aside money for personal expenses while women receive money to cover family needs, but not for their own personal use. This finding supports the view that women (sometimes begrudgingly) accept men's personal expenditures while men earmark women's 'allowances' to cover family needs (Gonzalez de la Rocha, 1994; Pahl, 1989; Zelizer, 1989).

Thus, I identified important variations in couples' finances and shopping patterns. Many couples use an allowance system; some women take greater responsibility for clothing or household goods purchases than others; and some men spend more money on personal goods (cigarettes, alcohol) than others. However, with the exception of the three couples who set budgets and conduct all shopping together, the other men retain control over family finances. These patterns support Pahl's (1989) and Zelizer's (1989) observations that men often maintain subtle and overt forms of control over family income and that cultural ideas defining men as providers and women as caregivers create a rationale for men's domination of family finances.

INCOME EARNING STRATEGIES, FAMILY OBLIGATIONS AND THE NEGOTIATION OF CONSUMPTION PRIORITIES

Thus far, I have argued that men often retain financial control over food and clothing expenses. Larger expenses (education, housing and transportation) show indications of gender inequality, but also reflect and depend upon couples' earning strategies and perceived obligations towards children and parents.

As the literature on family adaptive strategies suggests, poor couples or single parents may send more family members into the paid labor market to increase their income (Chant, 1994; Gonzalez de la Rocha, 1994; Jélin,

1984; Moen and Wethington, 1992; Raczynski and Serrano, 1985; Stack, 1974). I found that most couples seek to increase income not through women's or adult children's paid employment, but through men's overtime work. This is so because of high child care costs, women's sense of obligation towards children, and husbands' resistance to their wives' employment. This perception of viable options reflects not only personal choice, but the gender ideology (accepted to greater or lesser degrees by men and women) that identifies men as income earners and women as caregivers. This ideology legitimates women's domestic role while providing a rationale for their lower earnings (Finch, 1989; Pahl, 1989; for a discussion of this ideology's influence on law and social policy in Chile, see Klubock, 1998; Roseblatt, 2000).³

While overtime work makes large expenditures possible, men often determine how to spend extra income. Since several men retain control over family income, they hold individual savings accounts and independently decide to earmark savings for automobile purchases. While men express a keen interest in this commodity, several women prioritize buying a house or home remodeling. A couple's decision to buy a car or a home is an additional indicator of men's and women's relative power in purchasing decisions.

However, the availability of discretionary income is not the only consideration for couples in making larger spending decisions. Obligations towards children and elderly parents powerfully shape what adults consider to be appropriate expenditures. Parents place a high priority on children's increasingly costly education. Children's and adult parents' needs also inform decisions regarding couples' choice of residence. Two couples decided not to purchase a home and currently live with elderly parents. This arrangement helps satisfy the parents' needs for care, allows adults to save money and addresses children's needs for education and supervision. Other couples describe their home purchase as liberating them from an overcrowded setting. Thus, earning strategies, automobile purchases and home purchases are embedded in accepted ideas about gender as well as appropriate and ethical behavior towards family members. I begin the discussion with earning strategies and continue with responsibilities towards children and parents.

Earning strategies

Hypothetically, women might attempt to increase family and personal income by seeking paid employment. However, while all of the women interviewed had employment experience either prior to their marriage or

before bearing children, none is currently employed. While approximately 40 percent of Chilean women are employed, according to a recent survey (Lehmann, 1995), a higher percentage of working-class women are unemployed than their middle-class counterparts. The women interviewed here conform to this pattern. In contrast to widespread views of Chileans as increasingly individualistic, my findings indicate that many women prefer to care for their children than to seek paid employment. Traditional gender roles and values appear to outweigh women's hypothetical desire for greater wealth.

Eight of the nine women interviewed express no interest in seeking paid work, largely because of their parental role. Carmen, 37 years old, is the one exception to this pattern. She comments:

I'd like to work, but I haven't looked for a job. He doesn't accept the idea of my working. He said that if I get a job, he'll separate from me, but that's just a threat. I'm not afraid of his threats – I don't know what he's afraid of [regarding my working] . . . I do plan to look for work. I have to get out of the house. The children aren't little babies anymore [they are nine and 11 years old].

Although Carmen wants to seek paid work, she implies that, if her children were younger, she would stay home with them – an assumption that coincides with the other women's testimonies. With children in elementary school, Carmen feels she has a right to seek employment to help pay off significant debts and as a means of self-fulfillment.

Several of the other women frame their choice not to seek employment in terms of their parental responsibilities. Alicia explains:

Occasionally, I get the desire to work, but I don't want to leave my children alone. If we really needed the money, I would work. My husband doesn't believe I could handle working. I have three children aged three, five and 10. The youngest, who is three, is very attached to me – I don't want to leave him in child care so young. . . . Some mothers put their children in child care at two. They're so small; they don't need to learn that much. I put my eldest child in preschool at four. He was so shy and he complained a lot, so I had to take him out.

Apart from the desire to care for young children in the home, Maria points to high day care costs: 'I worked for three years before I had children. I'd

like to go back to work, but child care is just too expensive, so it's not worth it.' Finally, Marisol left work because she was unable to manage the 'double shift':

I worked as a preschool teacher for 14 years, then I had a small store that I operated from my home. I started having emotional problems and got pneumonia from the exertion of buying stock, working at the store and keeping up the house.

Each of these examples underscores the cultural, ideological and structural constraints that deter working-class women with small children from seeking employment. Resistance from husbands, women's acceptance of child care and housekeeping responsibilities and high day care costs impede women from looking for work. These constraints limit women's ability to contribute to household income and gain greater control over family finances.

While women do not seek employment, men work overtime to secure additional income. José, 34 years old, comments: 'In MADECO, anyone who doesn't get overtime doesn't make any money.' Angelica, 39 years old, agrees: 'We've been doing better over the past few years. When he was working a straight eight-hour shift, we were in bad shape. Now that he's working overtime, the situation is much better.'

When available, overtime work could permit an automobile purchase, home renovation or saving money. However, some men do not consult their wives on how to use this 'extra income' while other couples share this decision. Men often decide independently to purchase cars while decisions to renovate homes are shared. As automobiles have historically symbolized masculine power and mastery over technology (Lubar, 1998: 25-6; Miller, 1994), it is not surprising that the men interviewed are eager to buy them. Tonio, a veteran MADECO worker in his mid-forties, observes: 'All of my work mates want to buy cars. . . . I began seeing this in the mid-1980s: the workforce was lean and people were working lots of overtime. Everyone started saving to buy a car.'

Of the six women and three couples interviewed, four own cars. Although Ana's husband Victor used a family inheritance to buy his car, the other three men saved to purchase their cars and excluded their wives from this decision. Rosa comments: 'My husband bought a car. He saved for three years to purchase it and then someone stole it. He worked a lot of overtime to buy that car, but I didn't see any of that money.' Women who had no independent source of income had little influence over their husbands' decisions to buy cars.

Marisol took a more active stance towards this purchase because it occurred while she was employed:

When I was working, my husband and I shared the costs of a car and furniture for the house. He put in 1 million pesos and I contributed half a million. I bought our house when I was a preschool teacher. I had 800,000 pesos saved in the bank, but he didn't know it. When he found out, he scolded me. He should have been happy that I'm a woman with foresight and not a free-spending woman who likes to buy jewelry, and so on. Later, he realized I was right.

Ximena, 36 years old, whose husband saved money for a car, commented: 'He went by himself to shop for the car, but we shop together for household goods.'

These testimonies demonstrate that many men believe they are entitled to earmark savings for car purchases and that wives have little control over savings. This principle also holds for women who are employed. Marisol felt the need to hide her savings from her husband, who had prioritized car and furniture purchases with his savings. When she contributed her savings to these purchases, her husband initially resisted because this challenged his claim to authority over the household budget. In this regard, automobile purchases may provide men with status among their peers and reaffirm their role as provider and authority figure in their family.

While men decided to purchase cars alone in these four couples, in two of the remaining couples (and in a description of subsequent purchases in Marisol's family), it appears that women had greater influence over the use of savings. Although the interviews are ambiguous on this point, the fact that the women all speak approvingly of the decision to renovate or decorate their homes (even when interviewed with their husbands) suggests that this interpretation is correct. Raquel, 35 years old (married to José), comments: 'Overtime gave us the chance to buy things we needed for the house: bed sheets, appliances, new mattresses, pretty carpeting, a new dining room set.' Marisol concurs: 'Last year he was working overtime every day without a break. We were able to fix up the house, put in new flooring and save money.' Angelica makes a similar judgement: 'Now that he's been working overtime, we saved to install new closets in our house and to build a fence in the yard that we're required to install.' While husbands may also value these purchases, it is significant that, in all three interviews, the women describe the process of saving and buying as a joint activity: 'we saved', 'we bought things that we needed', and so on. Thus, it appears that couples

share decisions to remodel or decorate homes more equally than those for car purchases.

It is appropriate to reflect further on the significance of home decoration for these women. As they are not employed and spend much of their time at home, their quality of life is improved considerably if they live in a comfortable and attractive setting. Moreover, just as cars have been coded as signifying male power or achievement, homes have traditionally been understood as female domains. Thus, I suspect that home decoration would improve the status of the women among their peers and family members; more importantly, it would also increase their personal satisfaction.

Family responsibilities: children

Children's expenses represent an important theme in most of the interviews. Men and women prioritize their children's education, while school tuition, transportation and school supplies represent substantial expenses for most couples. Additionally, parents prioritize 'extra' purchases for children that supplement their education. Simultaneously, men in particular complain that their children pressure them to spend money on expensive clothing and entertainment. Hence, several fathers describe their children as 'consumerist'. These attitudes and practices show how parents reaffirm their relationships with children (providing quality education and moral guidance) through consumption choices.

These working-class families are 'consumers' of state-subsidized private education rather than recipients of free public education because the Chilean military decentralized the school system in the early 1980s. As a consequence, funding for public education (and hence educational quality) declined and many low-income families decided to send their children to state-subsidized private schools (Constable and Valenzuela, 1991; Martínez and Díaz, 1996).

When asked what their largest monthly expenses are, several couples focus on education. Ivan comments: 'Our largest expenses are for tuition and school transportation. The schools in our neighborhood are very expensive.' Later in the interview, Maria adds: 'Our children go to a Catholic school run by the Marianist religious order. It's a very good school – it's hard to get in.' José has similar observations:

The kids are very expensive. They go to a state-subsidized private school. The public schools are really bad. So we pay 21,000 pesos per month to send the three of them to school. The teachers give the children more individual attention than they receive in public schools.

Parents similarly value university education. Tonio comments: 'My goal has always been to put my kids through college. My eldest son is now in college and my daughter is in a college preparatory high school.'

In addition to required educational expenses, parents who otherwise keep tight budgets purchase items that they believe will supplement children's learning in school. Ivan, who is very conscious of the family's limited budget, does make one exception: 'We don't pay attention to advertisements, except for the newspaper offers for encyclopedias for the children.' Alicia, who receives an allowance from her husband for daily expenses, comments: 'I buy the children books when I go to the farmer's market, so they can paint.' These purchases allow parents to demonstrate their commitment to their children above and beyond paying for school tuition. By paying attention to these seemingly insignificant details, parents reaffirm the importance of their relationships with their children.

These largely positive affirmations of children's importance coincide with ambivalent or negative perceptions of children as consumers. Several of the men (women interviewed alone repeated their husbands' comments) feel that children pressure their fathers to spend money on them.

Some men perceive pressure from children as a fact of life that they have to accept, while one father indicates that he has taught his children not to make unreasonable demands. In the first case, Rosa comments: 'He says that if he doesn't work overtime, we won't have enough money to pay our bills and the children will complain that he's not buying them things.' Victor agrees: 'Our children are consumerist. Every weekend they want to have a barbecue or to buy such and such thing.' Ivan, however, contrasts his own children with those who pressure their parents for money: 'Our children understand: if we have money, we can buy things; if not, we can't. We don't buy brand name clothes. They're not the kind of kids who are constantly asking for money.' Hence, parents have ambivalent attitudes about expenses for children. While they unanimously value children's educational expenses, fathers grudgingly accept or contest children's requests for purchases that they perceive as luxuries.

Family responsibilities: housing choices

In addition to the high cost of children's education, responsibilities towards and relationships with children and adult relatives influence couples' decisions regarding home purchases. As Finch (1989) argues, while adults may not desire to live with their parents or rely on siblings, cohabitation with parents occurs when it offers benefits to adult children and their parents. Cohabitation functions when it balances obligations towards

relatives with advantages for both parties. Adult children and their parents perceive their decisions as neither fully altruistic nor completely self-interested and as balancing dependence on family members with autonomy (cf. Wilk, 1987). Similarly, Zelizer (forthcoming) demonstrates that consumption within households becomes a means for family members to strengthen family cohesion. Co-residence is one such example of how consumption behavior seeks to enrich family ties.

Finch's and Zelizer's insights help us to understand why some couples interviewed have left a parent's home while others have stayed with their parents. Couples that have left parents' homes complain of overcrowded conditions and note the economic advantages of home ownership while those who remain at home comment that their choice has benefitted their parents and themselves. In decisions about home purchases, couples weigh their personal desires against the needs of elderly relatives and children. Couples often view these choices as a means to care for and support other family members.

Couples who lived with parents in the past, but currently own their own home, describe their former experiences as full of hardship. For them, a home purchase was an important accomplishment that benefitted themselves and their children, as Rosa recalls:

Years ago, we were in a very bad situation. Once we got a house, our situation changed a lot. My husband and I got along better, the family situation was better, our economic situation improved – everything was better. Living with parents meant we didn't have any privacy. We lived piled on top of one another. The kids couldn't play in the house because it bothered the others. We lived 14 of our 20 years of marriage with family.

Victor has a similar assessment:

Our parents never had their own homes. We have a house, and that changed our mentality – we wanted to furnish it, buy a TV, refrigerator, etc. We lived with parents for three years, but, after having a third child, it wasn't worth it to rent a place.

Both Rosa and Victor describe cohabitation with parents as a decision of last resort. For Rosa, living with parents strained her marriage, restricted the family's privacy and limited her children's freedom. While economically unavoidable, cohabitation eventually became unacceptable. Victor, in contrast, emphasizes the economic advantages of home ownership. While living with his parents, he and his wife paid rent, but, as they had more

children, they saw home ownership as more cost-effective. Moreover, since his parents never owned a house, his home purchase represents an important accomplishment. Hence, home ownership satisfies family members' psychological needs and provides them with economic security.

In contrast, Alicia and Ximena outline the advantages of living with their in-laws. Alicia comments:

The houses we could afford in Puente Alto [a mixed income suburb of Santiago] are far away from any schools. I also worry about leaving my children alone in the house – it's too dangerous. . . . My husband hoped to buy a home, but his dad died and he wanted to be close to his mother, since she was all alone. He had been very close to his dad. I feel lonely sometimes, too. . . . The houses we could afford are also very small.

Alicia satisfies her children's needs by living with her in-laws: first, she implicitly suggests that her relatives supervise her children when she discusses the dangers of leaving children home alone; second, her in-laws' home is conveniently located near her children's school; third, their home is more spacious than the houses they could purchase. This arrangement also helps her widowed mother-in-law, who has a son nearby, and her husband can fulfill his obligations towards his mother.

Ximena describes other advantages of residing with her in-laws:

We live at my mother-in-law's house. . . . Since we live with my in-laws, my husband was able to save enough money to buy a car with cash. I was more interested in getting a house, but he wanted to be able to drive to work and to take his dad to the doctor's office. He says that gas is cheaper than taking the bus to work. . . . I serve on the Parent Teacher Association at my nine-year-old child's school. When I go to meetings, my mother-in-law watches my youngest girl. We help each other out. My in-laws want us to stay because my sister-in-law isn't around during the day since she works.

When I ask if she would like to have her own home, Ximena comments:

Everyone would like to have their own house. Here, though, no one bothers us. . . . If I were shopping for a home, I'd look for something close by and safe. Other areas are more dangerous. . . . My brother-in-law moved back here after living in La Pintana [one of the poorest municipalities in the Santiago

metropolitan area with a reputation for crime]. He sold his apartment there because he was afraid something would happen to him. I wouldn't go live over there. . . . We're all together here. At least we have enough space; we're not piled on top of one another. My husband is content living here. He was born here, too.

Ximena indicates that her residence with her in-laws is mutually advantageous. Her husband used the rental savings to purchase a car. While he probably bought the car for his own satisfaction, he justifies his decision as cost-effective and beneficial to his father (cf. Fitchen, 1981; Jélin, 1984). He is also, in Ximena's rendering, happy to reside with his parents.

Ximena also benefits from living with her in-laws. Her mother-in-law assists with child care responsibilities. Additionally, she fears the crime associated with other neighborhoods. Her in-laws also benefit from her presence. She exchanges favors with her mother-in-law and accompanies her in-laws when others are away. Hence, for Ximena, her husband and his parents, their presence provides mutual advantages.

These examples illustrate that couples' decisions about whether or not to purchase a home are embedded in trade-offs between privacy and independence, responsibilities towards parents and children and mutual advantages gained through residence with parents. Decisions related to home purchases involve a wide range of people, invoke several kinds of responsibilities and affect a variety of people's material needs.

SHOPPING AS 'SKILL' AND NOTIONS OF THRIFT

I now explore how those interviewed describe their own shopping and how their self-understanding gives them a sense of security. During the interviews, men and women depict themselves as 'thrifty' and 'skillful' shoppers. However, each individual has different ideas of what thrifty shopping actually means. For most of the informants, thrift means avoiding high interest credit card debt. Informants are divided, however, in their conceptions of what constitutes a 'bargain'. Some follow sales and avoid brand name goods while others purchase high-priced brand name goods whose durability (they believe) saves money over time. Couples also agree that bargain hunting entails ignoring advertisers' clever appeals. I argue that informants' belief that they are thrifty and skillful shoppers helps them reinforce their own sense of 'control' over spending and protection from financial problems.

Informants' self-descriptions fit into the familiar discourse of thrift.

Miller (1998) has found that London shoppers from different social classes describe their shopping as thrifty. In contrast, I argue that the working-class families I studied articulate a class-specific discourse of thrift. As Fitchen (1981) argues, poor families take pride in finding ‘bargains’ because they provide them with a sense of control and offset feelings of discouragement regarding limited consumption choices. Moreover, the findings support Bourdieu’s (1984) view that working-class people value thrift to increase their sense of security against economic uncertainty. Additionally, these notions of thrift allow working-class people to maintain and police boundaries with other social classes by creating a moral discourse that privileges their class over others (Lamont, 2000).

Shopping as thrift: controlling credit use

Credit use was an important example of thrifty shopping in the interviews. The theme is probably inspired by the increased media attention during the 1990s on the expanded use of formal credit and government reports on usurious interest rates charged by department stores or finance agencies.⁴ Ivan comments: ‘We don’t have credit cards – we know that they get expensive.’ Victor, in contrast, uses credit cards for interest free purchases: ‘We have credit cards from several department stores, but we only use them to buy things with three installments and no interest.’ Others simply use credit cards on rare occasions. Angelica comments: ‘MADECO wasn’t doing so well for a while and his salary decreased, so he doesn’t like to accumulate debts. If we need something, we save money for it and buy it with cash.’

Given these concerns, men and women seek alternative sources of interest free debt. Husbands seek credit through their employers while unemployed wives obtain credit through the informal sector. Victor comments: ‘At MADECO, we’re allowed a contractual, interest free loan. People are eligible depending on their seniority. It’s taken out of your monthly paycheck over a year, and once you’ve paid half of it, you can take out another loan.’ In contrast, in an example quoted above, Alicia describes her access to informal credit for clothing purchases in her local farmers’ market. Thus, couples may use a variety of forms of credit in their strategies to maintain financial solvency.

While most couples try to keep their total debt (or at least their high interest debt) to a minimum, Carmen describes an almost desperate situation: ‘We have a bank loan to pay our bills, and another one in a finance house. We have monthly payments in the department stores of more than \$200. . . . My husband gets cash advances at Falabella [a department store] to pay subway fare and daily expenses.’ The other informants express

caution about accumulating debt because they hope to avoid situations like Carmen's.

Shopping as skill: finding a bargain

The families develop divergent styles of shopping that they all define as thrifty. While some try to identify low-priced goods, others seek high-priced, high quality goods. In each case, informants describe themselves as intelligent shoppers who know how to find bargains.

In one strategy, couples seek out sales at various locations. Victor comments: 'We go to department stores, malls, to Patronato [an old working-class shopping area]. We follow the sales. You need to make the rounds.' José concurs: 'We buy clothing at Johnson's [a clothing chain catering to lower- and middle-income groups], for example, during the January clearance sales. . . . We might go to department stores or to the malls.' Those who search for sales have little loyalty towards specific brands or stores, assuming that brand name goods are too costly, as Victor comments: 'No one [in the family] follows that brand name stuff.'

In a second strategy, informants purchase expensive high quality goods. Alicia comments: 'Sometimes I shop at Franklin [an old indoor flea market] or Plaza Oeste [a mid-level mall]. I buy the children good shoes that don't wear out quickly. Expensive shoes last longer. The shoes at Plaza Oeste are expensive; those at Franklin are cheap.' Ximena describes a similar pattern:

For clothes, I buy brands I'm familiar with, but not very expensive ones. . . . My husband likes Levi's jeans because they last long. For appliances, I also look for specific brands I'm familiar with so I can get a warranty and am sure I can buy replacement parts. I really pay attention to that. I focus on brands that are known here or around the world.

In a third strategy, most informants try to avoid being 'tricked' by advertising. Here, individuals draw a clear distinction between advertisements for specific goods and publicity regarding sales. Hence, Marisol comments: 'Sales influence my choices, but advertisements don't.' Similarly, Alicia comments: 'I don't care about advertising. You pay double the price for clothing that is advertised.'

While these individuals may not be aware of the subtle ways in which advertising affects their choices (their shopping habits demonstrate the effectiveness of advertised sales), their suspicions about publicity are significant. They believe that advertisements encourage purchases of unnecessary or overpriced products, promoting wasteful spending. Thus, they believe

that their skepticism helps them avoid frivolous spending. Moreover, their desire to avoid being 'fooled' by advertisements also underscores their sense of financial vulnerability. In families with scarce resources, 'falling for' an advertisement by purchasing an expensive and unneeded item could lead to financial difficulty and embarrassment. These individuals' identities are deeply intertwined with the idea that thrift places them 'in control' of their finances. Susceptibility to advertising would thus show them as 'out of control' and foolish.

Although each of these strategies defines thrift differently, they all demonstrate that individuals think about their consumption choices primarily in relation to their limited resources (rather than as efforts to improve their social status or as a source of pleasure). Rather than seeking the appealing atmosphere of particular shopping venues, the aesthetic qualities of particular goods or stylish commodities, these individuals make decisions when they believe that little choice is possible. While they believe they are saving money through thrifty shopping, they perceive their room for maneuver as quite limited.

Why do these individuals believe their choices are so limited? I contend that their conception of limited choices provides them with a sense of security in an insecure world. Tonio illustrates these fears: 'The majority of my workmates at the foundry have set themselves the goal to buy a car. Several have cell phones as well. It really worries me. People go into debt. This company could go bankrupt like any other.' Angelica describes similar fears: 'My big dream is to pay off our mortgage. Then you own your house, just in case the company falls on hard times. Thank God we've never lacked for anything. We've always eaten well and come from families that ate well.'

These final comments underscore this group's precarious position. While MADECO pays higher than average wages for blue-collar workers, these families fear unemployment if the company fails. I contend, along with Bourdieu (1984), that this perception emerges from the 'habitus' of working-class people, but I think that the timing of the interviews also affected the informants' perceptions. I conducted the interviews during Chile's recent recession (1997–2000). The country had experienced 12 years of growth and rising wages (1985–97), but then experienced a recession provoked by the Asian financial crisis.⁵

As Lamont (2000) argues, this structural context may help to explain the moral dimensions of their notions of thrift. Her studies of American and French male workers identify the salience of hard work and self-discipline to their sense of pride and differentiation from other social classes. These Chilean working-class families also make these distinctions.

They insist that their limited financial resources compel them to restrict their debts, search for bargains and ignore advertising appeals. This emphasis on scarcity implicitly separates them from wealthier groups who are not so economically vulnerable. In contrast, they distinguish themselves from other working-class people who lack self-discipline. Such individuals risk falling into poverty, and the interviewees' proximity to the poor makes this prospect especially frightening. Hence, these families' moral discourse regarding thrift is one means through which they distinguish themselves from the middle class and the poor.

CONCLUSION

I have argued that although scholars often perceive consumption as resulting from individuals' status competition or their desire for personal gratification; gender, class and family relationships and ideologies significantly affect individuals' spending patterns and understanding of their consumption behaviors, thereby constraining individual 'choices'.

In the working-class couples studied, men often (though not always) maintain overt and subtle forms of control over family finances. Male dominance in family finances results from gender ideologies that define men as providers and women as caretakers. Women might increase their influence on family purchases by seeking employment, yet ideological and structural factors discourage this choice. Hence, men take on overtime work to increase family income and often determine how extra earnings are spent.

While men tend to dominate family budget allocation and purchases, they share their wives' sense of obligation towards children and elderly parents. Both value children's educational expenses, despite their high costs. In contrast, men discourage children's requests for spending on leisure. Elderly parents' needs for care or the mutual advantages of co-residence may lead couples to live with parents rather than purchasing a home. In these cases, consumption becomes a means to strengthen family relations.

These gendered patterns of money management and emphases on family responsibilities coincide with a strong class-based understanding of limited consumption choices expressed in notions of thrift. Couples limit their use of high interest credit, develop strategies for bargain hunting and are skeptical of advertising. By celebrating their own pragmatism and self-control, these couples demonstrate their feelings of economic insecurity, their sense of limited consumption choices and contrast their class identity with the middle class and the poor.

The findings demonstrate that this group experiences a set of choices limited by gender ideologies and perceived family obligations. They are in

accordance with the literature on marital finances and family adaptive strategies that emphasizes male dominance over family budgets and the role of obligations and reciprocal exchange in shaping family consumption patterns (Finch, 1989; Gonzalez de la Rocha, 1994; Jélin, 1984; Moen and Wethington, 1992; Pahl, 1989; Stack, 1974; Zelizer, 1989).

I link the discussion of family finances and relationships with an understanding of the influence of class on consumption. Departing from analyses focused on low-income groups' imitation of elites, I follow Bourdieu (1984) who argues that different classes have distinct consumption patterns. The working-class couples I interviewed internalize notions of thrift that they believe shield them from economic vulnerability.

Bridging these two elements allows us to understand consumption as socially meaningful behavior negotiated through personal ties and influenced by existing ideologies. This view contrasts with understandings of consumption as merely economic, cultural or expressive activity; or the belief that culture and the economy are mutually exclusive domains. Hence, we learn that personal ties influence consumption choices; consumption may be a means to cement personal ties; and consumption is one way that social classes police their boundaries with other groups. Consumption is rarely simply an individual quest for pleasure or social status (Lamont, 2000; Zelizer, forthcoming).

This notion of bridges could be usefully applied to various groups in Chile and elsewhere. We might expand this analysis to examine families with members in other occupations (mining, construction, retail, private and public sector offices), dual-earner families and families where more than one generation is employed. The same sort of analysis could also be fruitfully applied to middle- and upper-income families. Ethnographic observation of how men and women purchase, use and exchange goods in work, retail, family or leisure settings could confirm or challenge this article's interview-based accounts and yield additional findings about the socially meaningful character of consumption. Finally, interviews and observations of distinct generations or cohorts could provide an insight into how consumption practices and meanings change over time. The advantage of these research strategies over individual approaches is that they anchor consumption in both meaningful interpersonal relationships and social structure.

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Notes

1. Officials believed that if individuals could choose from a wide array of privately operated services (health plans, schools or pension funds), they would be more likely to view these services as individual consumers rather than as citizens or members of interest groups with rights to state-provided public goods (Constable and Valenzuela, 1991; Martínez and Díaz, 1996).
2. All interviews were conducted in Santiago, Chile and translated by the author. Pseudonyms are used to protect informants' anonymity. I periodically refer to the number of informants that shared a response. While the sample size is too small for claims of statistical significance, I believe that quantifying similar and distinct responses within the sample helps readers see the patterns that emerged from the interviews. The dates of the interviews were as follows: Marisol (12 July 1999); Ana and Victor (14 July 1999); Rosa (12 July 1999); Alicia (20 July 1999); Carmen (22 July 1999); José and Raquel (29 July 1999); Angelica (23 July 1999); Tonio (20 July 1999); Ximena (22 July 1999); Ivan and María (12 July 1999).
3. A recent study by the Chilean government's National Service for Women (SERNAM) found that women's wages averaged 68.9 percent of men's ('Encuesta remuneraciones y costo de la mano de obra: Análisis por sexo', see: [<http://www.sernam.cl/estudios/abstracts/5.htm>], accessed 22 February 2003).
4. See, for example: 'Destruyendo el mito del derroche', *Las Últimas Noticias* (25 July 1999: 14); 'Terminarán con las "listas negras" de los morosos', *La Nación* (6 July 1999: 2); 'La morosidad, un drama de muchos endeudados', *La Nación* (6 July 1999: 3); 'Ley de empresas de cobranza: Nadie para el abuso', *Consumo y calidad de vida: Órgano oficial del Servicio Nacional del Consumidor* (June 1999: 11–12); 'Créditos de consumo: Un voto de transparencia', *Consumo y calidad de vida: Órgano oficial del Servicio Nacional del Consumidor* (June 1999: 19).
5. The United Nations Development Program's (UNDP) 1998 study on human development in Chile noted that this sense of insecurity was common among Chileans, except for the very wealthy. My 30–40-year-old informants may have been further affected by memories of the more severe 1981–83 recession. It is also plausible to assume that blue-collar workers with limited formal education would feel more vulnerable than well-educated middle-class people because of their limited job prospects. However, these hypotheses could only be confirmed through comparison with other age cohorts and income groups (see: [<http://www.desarrollohumano.cl/indice.htm>], accessed 24 September 2003).

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