The “economic identification” of consumers. From face-to-face credit to automated consumer credit: a case study in France

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ASA 2008

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American Sociological Association's 103rd Annual Meeting, August 1–4 2008, Boston.
Session Sociology of Credit

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Abstract

We explore the transformation of consumer credit markets in France through the twentieth-century from a case study. The local, face-to-face credit market in Lens, northern France, developed against a background of immigration and so was not based on pre-existing social networks but on the attractiveness of credit and of the goods on offer. The entrepreneurs involved innovated by connecting together the Parisian textile networks and demand from working-class Polish families. They profited from their belonging to both Jewish and Polish communities. This credit was expensive, carried no interest, was inseparable from the goods sold and the home service provided, and was not understood by the authorities, staying in a black hole of state control. Two processes put an end to it: (i) the disappearance of a way of life, of the captive customer base, complicating face-to-face identification and requiring use of the state's means of identification (vital statistics records, identity cards)—with the state guaranteeing the identity of those involved on the market and extending business beyond networks of acquaintances—and (ii) legislative action and reorganization of credit activities to the advantage of commercial banks. The specificity of French credit market is that this is the state which first shaped markets in a move to standardize the economy. This formalization was extended by banks that progressively provided credit regardless of any personal relations.

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Laferté Gilles

This paper uses a case study to present a few avenues for interpreting ongoing work on consumer credit practices in twentieth-century France and to develop a sociology of the transaction. Our research is also a sociology of entrepreneurship and a sociology of the construction and destruction of a market.

The material used in this collective investigation was primarily the very complete records of a clothing business run by a Polish Jewish immigrant woman, her brother, and their spouses from the inter-war years to the late twentieth century. The business sold goods on credit from a store and by hawking in the mining villages to the workers in the Lens coalfield (northern France).[1] These records, constituting a very rare archival fund, were supplemented by a set of institutional records (locally by Pas-de-Calais Prefecture and Chamber of Commerce trade registers, trading permits, foreign residents records, and censuses of Jews for the Second World War; and nationally by the Banque de France for credit policy), and by an ethnographic inquiry of the last surviving representatives of the Lens Jewish community and of the business's customers. We thus formed a view of credit practices for the whole of a local market—the coalfield—that could be set against national policy on consumer credit. We go into the history of credit through its practices (micro-history and ethnography) and through public institutions (socio-history).

The empirical findings of the investigation are presented succinctly here. There is a risk, then, of being overly allusive, and interested readers are referred to past and future publications for details of the survey. The purpose here is to begin to fit the survey into recent growing literature in the US and France on the economic history and sociology of credit to

[1] The customer base of the store under study was composed of 79% manual workers and assimilated (50% mineworkers), 10% clerical workers or intermediate occupations, and 11% widows and pension holders.

gain insight into what might be referred to as the formalization of the economy, or what is maybe better to call the turn from social and face-to-face transaction to economic and bureaucratic identification.

The key point or the assumption here is that historically, the market of consumer credit is for sure in a process of institutionalization, meaning that the trust is no more in face-to-face relations but in institutional and automatical processes as different authors mentioned it (Carruthers 2005, Fontaine Postel-Vinay, Rosenthal, Servais 1997), but I wonder if we can go a step further, speaking now about economic identification. By identification, a concept coming from political science (Noiriel 2007) to describe the State pratices to control population with tools like Etat-Civil register, ID, Passport…., we would like to lay the stress on the fact that banks and credit agencies did build bureaucratic tools that aimed at generalizing the categorization of all consumers. This categorization made for marketing and creditworthiness works as an economic passport for all the most important economic transactions. Without an account in France, without a credit story in the US, you are like an apatried in economic worlds, an non identified customer that can't be part of the transaction.

Consumer credit in first twentieth-century France, few ideas

Although economic sociology is very widely developed (Steiner 2005), little work has been done on consumer credit in France except for studies by Cusin (1997, 2002, 2004, 2005) and the recent PhD dissertation by Roux (2006) focusing on money transfers. Banking generally has attracted a little more attention (Grafmeyer 1992; Salomon 1995). Historians have looked broadly at this major contemporary social phenomenon, but work for the twentieth century is patchy. Most material is in the form of bank monographs (Bonin 2000, Gueslin 1984, Lescure 1995, Plessis…). Apart from the very useful study of major players in consumer credit (Gelpi and Labruyère 1994), there are no academic studies on consumer credit, despite exemplary studies on notarial credit in modern times until the early twentieth century relating the very long history of formal credit, here more business oriented (Postel-Vinay 1998; Hoffman, Postel-Vinay and Rosenthal 2000), or on peddlers and hawkers from middle age to XIXth century (Fontaine 1988, 1993, 1994). Working on social and economic committee reports and on law dissertations from the inter-war period to the 1950s, Chatriot (2006) has recently developed a very handy chronology of public statements and contemporary legislative output on consumer credit, the prime aim of that legislation being to "protect consumers from themselves", and placing the state at the heart of the matter. Now, there is no shortage of institutional sources since the opening of Banque de France archives, this subject is being an emerging and highly promising area of research with many on going PHD in history[2] andin economic sociology on the topic of bank and credit in EHESS specially (Lazarus, Perrin-Heredia, Plot, Zouloulou…). Approaching credit via institutions (the authorities, banks, and credit establishments) clearly remains the fastest way to clear the ground, and calls, in a Fligstein's approach, for some thinking on public and political control over the economy (Avanza, Laferté, Penissat 2006, Chatriot 2006).

But such records miss out on the non-institutional history of credit, beginning as it were at the end of the story. Historians fail to see the consumer credit practices that precede their inclusion in banking services. Apart Merchants Credit book from XVIth (Coquery 2008 IHC, Kaplan 1996 chapter 5) or informal credit by peddler from 14th to 19th centuries (Fontaine 1993), modern consumer credit seemed to develop around department stores in the late nineteenth century with the Grands Magasins Dufayel, founded in 1856, in the heart of working-class Paris, and after in most French cities. These stores existed until 1930, offering credit payment, with collectors calling on the customer at home, with a credit book. Credit became pivotal for the Parisian department stores (Coffin, 1994). Having department stores

[2] See Claire Zalc and Claire Lemercier's ENS seminar on the history of credit; see also "vivre et faire vivre à credit. Agents économiques ordinaires et institutions financières dans les situations d'endettement », held in Ecole Normqle Supérieure, 20 june 2008

and retail outlets as pioneers of consumer credit is a familiar story in western countries in the nineteenth century (Calder, 1999; Leyshon and Thrift, 1999; Gelpi, 1999; Labruyère, 1994) but this story of department store in France is still to be written. It was only subsequently, in the inter-war years for automobile credit and post World War Two for credit for other consumer durables that there developed specialized credit establishments controlled by industrialists. We lack academic work on such credit companies. But store owners in France continued to propose credit outside of the banking system publicly controlled at least until the 1980s. So there is a rich history of less formalized credit without intermediaries over at least a century (late nineteenth to late twentieth centuries), that is largely unknown in France but that made up most of the consumer credit market in the inter-war years and still 20% to 25% of credit in the late 1950s (Acquier, 1958). The economic authorities wholly misunderstood this still alive popular credit practices. Because of both technical (statistics incapacity to collect datas to define an "normal" interest rate) and political difficulties (disagreement between industrialist and unions), the legislator at the Liberation could not put an end to what it characterized as "black credit" (Avanza, Laferté, Penissat 2006). Credit was supervised by law for durable consumer goods only (automobiles, household appliances, furniture, pianos) through installment credit with institutions recognized by the Banque de France. All direct credit arrangements from traders for textiles were then subject to a set of decrees with no legal coercive force until the 1970s at least. This system can survive in the black hole of state control of the market (compare to Fligstein and literature on state control, here is an interesting case of the miss controlled). Understandably, informal credit arrangements between individuals or direct credit between store owners and customers are a serious challenge for historians as there is little source material. This is why the private records of the store in Lens are so valuable to provide material for a case study. They take us back to the stages before the accelerating development of banking services extended to consumer credit since the 70s.

Our study covers a comparatively long period: at least three periods stand out: (i) the period of creation of these businesses in the inter-war years provides insight into the potential for trading on credit without banking institutions and without pre-existing direct social relations between customers and storeowners; (ii) the period from past world war II to the 1970s involving social networks and the first use of guarantees provided by outside institutions with the state and employers certifying borrowers' identities and that they were solvent; (iii) face-to-face credit is left behind as credit becomes increasingly formalized.

Here, informal credit is not socially embedded in pre-existent networks

From the literature on unformal credit, one of the outstanding features of our study is the initial social division between customers and traders that is peculiar to the context of two separate immigrations of the two groups. This is an untypical case compare to Anthropology of credit (Geertz 1962, 1979) and micro credit (Anthony 1997, 2005, 2007, Becky Hsu 2008), Network analysis (Uzzy 1999), or historians of traditional societies (Fontaine 1988), modern time before banking (Olney 1999, Taylor 2002, Guinane 2001). They all shared the idea that economic relations are an extraction of social relations or credit relation embedded in social ties.

Here, the traders were not from the same community as their customers. The customers were Roman Catholic, manual workers, mostly miners, living outside the city center in the mining villages around the various coal mines. The traders were Jewish, fleeing the state anti-Semitism and economic poverty of Poland between the wars. They lived in the city center, initially on the secondary streets off the main thoroughfares. This religious, geographic, and occupational segregation was compounded by contrasting stories of immigration and settlement in and around Lens. The immigration of Polish miners was organized, state-run, collective, and politically planned by bilateral agreements, with immigrants arriving directly in Lens from Poland with employment contracts. The immigration of the Jews was individual, by families, by networks of families, friends, and the community, with many stops on the way both abroad (Germany, Belgium, Holland) and in France (Paris, Lille and eastern France particularly) following a long and winding road in a search for work, or even the hope of emigrating to the United States or Great Britain. No direct social ties pre-dated their setting-up in business. They had to win their own customers and establish their own economic relations.

How can we understand the trust between customers and traders in their dealings, since no direct social institution neither networks lie them ?

The construction of the market: Networks of entrepreneurs and the migration of a market

Understanding how this market came about, the social change involved, more certainly entails a sociology of entrepreneurs. Such a sociology necessarily seeks to enhance or even go beyond entrepreneur theory in economics, whether neoclassical or Austrian, with the entrepreneur being presented as a strong-willed, rational individual, innovating in the quest for profit, thus looking for optimal allocation of capital, an entrepreneur who lives, in some sense, in “the desocialized and unrestricted space that is the market” (Zalio 2006). But their innovative capacity must be understood with their social background, both 1/ in the social structures as socially constrained people particularly in the case of these immigrants out of the salary labor market and 2/ also, regarding to their socializations, their disposition as a person or group of people that are socially and structurally very well positioned between two social worlds (Sciardet 2003; Boyer R., Boyer D. and Laferté 2008, Laferté 2006, Zalio

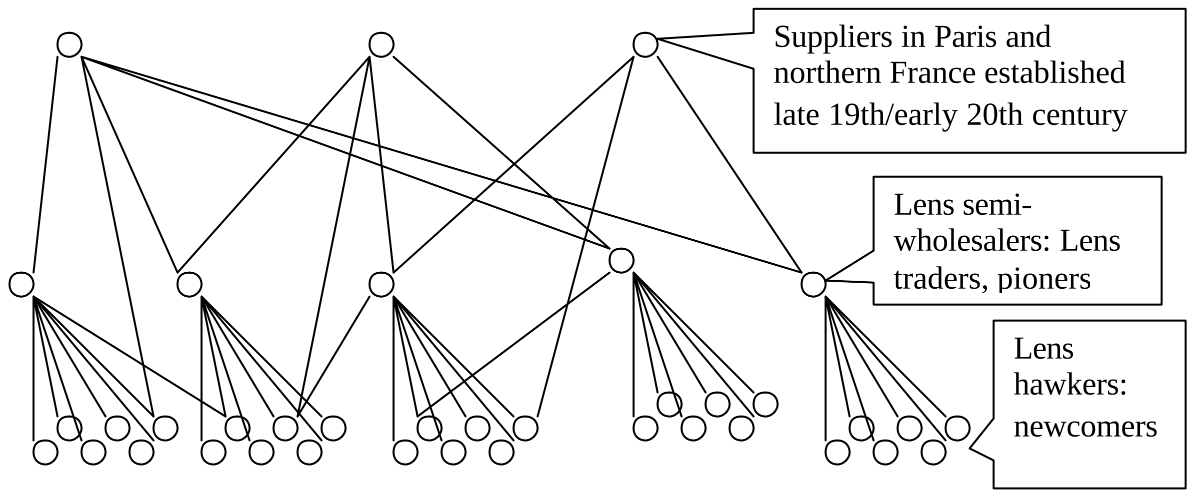
2006): on one side the host family and community networks, specially in Paris, favoring access to small textile businesses; and on the other side, their pre-migratory socialization alongside Poles. By connecting the two heterogeneous spheres of the Parisian rag trade and the mining villages of northern France, these entrepreneurs captured the profit of their dual Jewish and Polish social background, what David Park calls a cohesive group (Park 2008). We seek here to define entrepreneurs as a social position (place in structure and individual dispositions inherited from multiple socializations that create an innovation (Portes 2008, Rueff 2008)) which means that in that particular case, entrepreneurs are not consciously innovative, but create a new market only because this is the only position that they can take regarding through the structure of the host society and regarding to their own socialisations.

Jewish immigrants from Eastern Europe arrived in France with no work permits and, converged on the few contacts they had, whether relatives, people from the same region, or Polish Jews who had arrived years or even decades earlier. Many of Polish Jews were already set up in textiles since the late nineteenth century particularly in the Sentier district of Paris (Green 1998). In addition, the market for wage-earning labor, particularly in big industry, gradually shut them out on the basis of nationality from the 1930s (Noiriel 2001). So new immigrants in interwar found themselves in the Paris textile workshops. Similarly, the employment market deteriorated in the textile industry between the wars. Settling outside of Paris, taking an extra step on a migratory course of several years, was not an overly expensive social and economic innovation. The suppliers were already familiar. By setting up as hawkers, no capital investment was required. Credit among traders within the Jewish community by loaning stocks of wares was common practice. There were no entry barriers to this Lens market for Polish Jewish immigrants. It is easy to understand how Lens, 200 km north of Paris, a two-hour train ride away, in the economic boom of the 20's and with a large Polish immigrant community (110,000 Poles arrived in the Béthune area in the 1920s) attracted the commercial interest of a few pioneers. They were first recorded as hawkers on the Pas-de-Calais trade registers with a rented room or a hotel room near Lens station as their addresses.

In conquering this new customer base of Poles, the Jewish traders had several advantages. First, they knew the language (85.5% Polish among Lens Jews, 6.2% Romanian, 3.54% Russian, and 2.36% Czechoslovakian); they knew the specific items in demand from Poles (feather bedding, household linen, items for religious ceremonies, etc.). Being newly arrived having escaping from economic hardships, the traders were ready to make efforts (long working hours traveling on foot and by bicycle before being able to afford a motor vehicle) to get out to the mining villages to meet their customers who were not mobile (no public transportation or personal automobiles). Moreover, the "Jewish trader", often termed "the Jew" was culturally a familiar figure among Polish customers. In Poland, trade was the first sector of activity for Jews, with many in textiles (South-East Poland, 40–48% of Jews were in trade in 1931 (Tollet 1996), and similarly many migrants were from the textile area around Lodz). The Polish customers certainly did not personally know the Lens Jews when they settled, but the Poles had established, routine representations of Jewish traders selling on credit from door-to-door or on street markets. These imported representations allowed the two groups to identify each other socially and culturally. In that sense, the market we've studied is more a translation from Poland to France than a pure creation. Lens was in a highly specific position in immigrant networks in France, as trade there attracted only East European Jews and not the international hotchpotch of immigrants that was drawn to Paris (Zalc, 2002). Lens was a commercial niche market for Polish Jews. The market has migrated from Poland to France with the poles and the jews.

Local competition from other traders was relatively limited: the mining villages were some way from the Lens stores and workers' and owners' cooperatives had few textile goods and nothing specific for Polish customers. There remained, then, the mobile population of market traders. The arrival in mass of Poles therefore created a new market, meaning limited competition with established traders. The market was thriving and, in the wake of the pioneers of the 1920s, many entrepreneurs came to Lens. It was a Schumpeter type logic of clusters of entrepreneurs, following in the pioneers' footsteps, but this logic was taken even further, with the pioneers inviting and training the latecomers, who were often friends or relatives, to become what economists would term competitors, but who can be understood as allies with whom to share the market. The trade organization could then refine the centralization of trading networks into a tree structure, organizing a division of labor. The early-comers welcomed their co-religionists from Poland and Eastern Europe, lending them their first stock of wares. The extent of the market did not seem to pose any problem until the 1950s, with everyone finding enough business by going out a little farther into the mining villages. The arrival of new hawkers allowed the early-comers to develop their businesses. They set up as semi-wholesalers by the late 1930s, with clusters of hawkers as wholesale customers until the 1970s, in addition to their own retail customers. Among the Jewish population, these wholesalers generally had the largest familial resources, those who came as couples, with siblings, and who benefited from commercial relations with Paris or Lille because members of the household had spent time in these "supply" towns. Even so, the structure of these semi-wholesale businesses never exceeded the family firm, with relatives only in the capital, the non-related hawkers remaining as wholesale customers.

Stylization of networks on the traders' side



Like Jewish networks in the nineteenth-century USA (Olégario 1999), Jewish networks in France seemed to have been well suited for distance trading and winning new markets. A few of the right social relations adapted to the new social deal were sufficient to corner the market. The Jewish population of Lens grew to about a thousand by 1939. Of the 200 recorded jobs of the Jewish population of Lens, three-fourths were in trade, in textiles with rare exceptions (jewelers, butchers, café-restaurants), and half of them (70) were hawkers exclusively. Several traders opened up stores before 1939 in addition to their street market or door-to-door sales in the mining villages, and twenty or so were tailors.

The institutional destruction of the market

With the introduction of the Register of Trade in 1919 as the vital statistics bureau of traders (Zalc 1998), commercial relations were no longer solely a matter for those engaged in the transaction in a world of commercial freedom. The trade register does not seem to have served in the 1920s as an instrument for controlling foreign traders setting up in business (Zalc 2002). However, it did serve to identify traders with the commercial courts and make it easier to sue and so make transactions surer. More than this, in the wake of tension on the labor market that excluded many foreign workers from wage labor, in 1935 the introduction of trader's permits and then of foreigner's permits extended the process of nationalization of the labor market to the self-employed. Through police reports after checks on foreign trader permits, we can see that for the specific market of Jewish hawkers in the mining villages, the police generally let these networks be. This was perceived as a new market that provided little competition for French traders. Tension increased as Jewish traders settled on the main streets in Lens. These new administrative instruments for state control over traders were not used for repressive purposes until the late 1930s with the first refusals to issue traders cards to Polish Jews. This process ran wild of course from 1940 and took a dramatic turn with the register serving as an administrative basis for the aryanization of Jewish businesses (Mariot and Zalc 2007). Aryanization and then deportation may be viewed as the extreme of the new impact of identification of traders by the state's administrative and police apparatus, here leading to their exclusion from the market. This market was suddenly destroyed by the authorities. No Jews resided in Lens after the roundup of 11 September 1942.

To recap, initially, in these working-class spheres with different histories, the customer-trader networks were created by traders who set up because of (i) an employment structure and host-group structure amenable to their specialization in textiles; (ii) the particularly acute captivity of the customers in the mining villages; (iii) two-way cultural and social identification between Polish Catholic workers and Polish Jewish traders inherited from the "old country"; (iv) tolerance of this trade by the authorities until the war. The third argument could be characterized as indirect, macro-social embedding, lifting the notion completely out of its original theoretical context of network sociology. Network analysis is of little use here in understanding the first ties between customers and traders. It is rather the study of overlapping social group membership of Polish Jews and Polish workers, and the background of those groups from Poland and the context of their immigration in France, that show how these two social spheres were interdependent. And it was less the greater rationality of entrepreneurs than the rare social position of the group they were part of, between two social worlds, that meant they could seize the opportunity to make a profit.

Cluster customers superseded by resort to state institutions

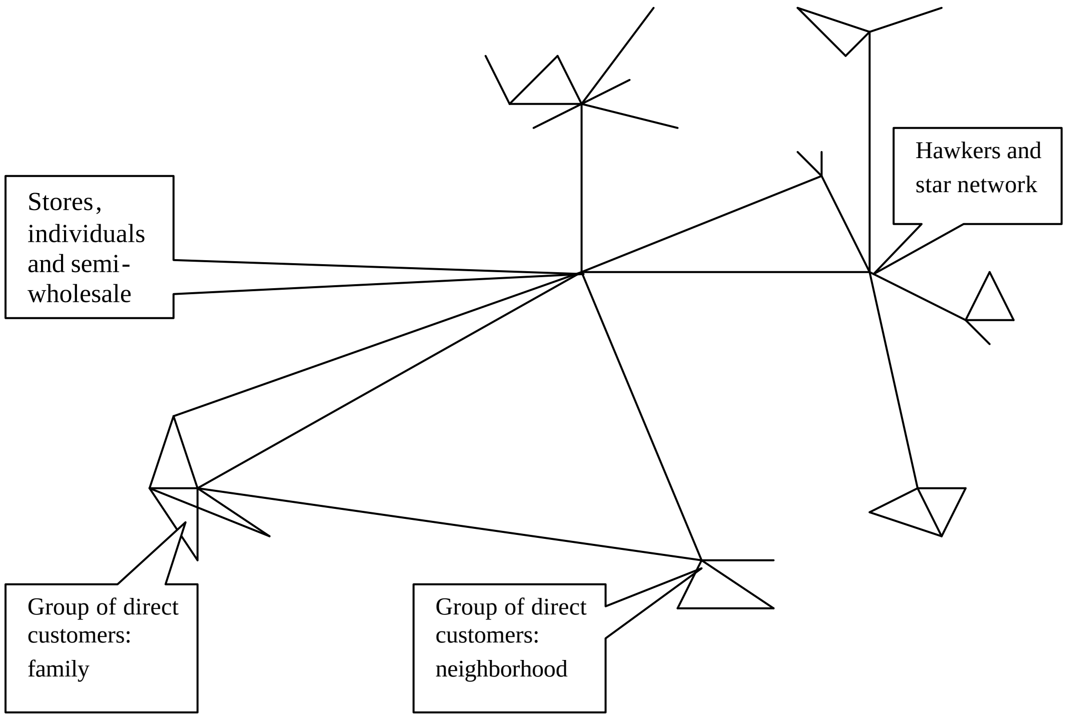
The market between Jewish traders and Polish workers resumed in 1945 with the progressive return of those who had managed to flee in 1940. The flow of new Jewish immigrants ran dry very soon after the Liberation. Credit, like many economic activities, entails lasting relations between those involved. Like in Caplovitz (1963, 1974) studies, this form of credit multiplied face-to-face relations in the private realm. On average, a purchase meant five repayments or as many interactions with people from the company. Customers averaged eight credits, and so forty interactions per customer. Loyal customers, those who kept accounts open for more than four years, averaged 100 repayments and for those who did more than six years, 143 payments, at home or at the store. Accounts of more than six years' standing or 22% of customers made up 60% of total sales, and 80 of total sales were for accounts of more than four years' standing, some 40% of customers. Conversely, 33% of customers totaled a mere 5% of sales. Of the 4000 customers listed for the period 1952–71, it is estimated that a large core of about 1500 to 2000 loyal customers made most of the purchases.

Even if not all these interactions necessarily entailed lasting business dealings, the wealth of social relations that could be entered into between customers and traders can be gauged, with traders gaining some control over their customers' household budgets. Prices were not displayed. They were negotiated customer by customer. Repayments were customized, renegotiable whenever difficulties arose at no extra cost (proving that no notion of interest rate were in mind of shop keepers ?), and credit was cumulative regardless of the product. As with any credit in retail stores, these traders were selling a credit service and home-sale service as much as they were selling wares (Johnson, 1980). It was a form of revolving credit, contrary to what was offered by credit companies as installment credit. The ceiling of the revolving credit was set on an individual basis, implicitly by traders accepting or refusing to increase their customers' debt. The traders' art was to maintain their customer's financial dependence by keeping them indebted but without them becoming insolvent. Cash-down prices were no different from on-credit prices, except that to the best of our knowledge all customers paid on credit. So by comparing cash-down prices in other stores with the prices charged in these credit textile stores, the Ministry's investigators concluded that interest rates regularly exceeded 100% for this type of trade. But it would be wrong to speak of interest rates as the excess charge was mostly for wages (hawkers and collectors) generated by the credit system and home sales. Such practices cannot be characterized as usury as the traders did not make obscene profits. But the state agents, in charge of controlling these markets at the Liberation (Banque de France and fraud squad) needed to find an interest rate in order to describe and understand this market with the traditional tools of economics, the discipline in which they were trained. The economic authorities wholly misunderstood popular credit practices. Officials took such spending to be traders taking advantage of the spendthrift working classes who were unable to keep within a budget and to save for respectable, useful, and durable items. And so, being technically (statistical difficulty in defining a "normal" rate), politically (refusal of automobile and household appliance manufacturers to redefine usurious interest rates), and legally (impossible to come up with draft legislation) unable to control this face-to-face credit, the legislator at the Liberation could not put an end to what it characterized as "black credit".

Clothing, and in particular, made-up goods, such as men's suits, raincoats and overcoats, and ladies' suits, had a special place in working-class household budgets, and was not included in everyday spending. Most purchases from the store under study were far from “everyday” expenditure. The average amount per purchase came to four or five days’ wages for a miner at the time, the equivalent of a woman’s suit or a man’s overcoat, or ten or so shirts. So the purchases made were for exceptional items that justified going into debt. Working class paid his honorability on credit. The attraction of credit made a success of what the authorities judged an “irrational commercial system”.

Hawkers worked to secure customer loyalty. By dividing up the districts and blocks, each worked their own area, maintaining their own customers. The customers said they would “do business” with their trader. Many interviews confirm this close social proximity between traders and customers. Once the initial commercial dealings had been honored, trust and routine business kicked in. Changing hawker was very rare and meant starting over again, building trust anew. Economic relations could be said to be socially embedded as in contemporary banking (Uzzi, 1999), with social relations created or induced by economic transactions maintained as much to enhance commercial relations as social ones. Customers satisfied with the commercial relations recommended relatives, friends and neighbors, and a logic of transmission of trust spread from these initial exchanges, the core of trusty customers, like in Russia for the credit card business (Guseva 2008). Most (61%) accounts mentioned neither occupation nor position. A name, an address, and a recommendation were enough, without even a signature. There were no interviews, no screening situation with the trader before credit was granted. Credit was given without any objective information about whether customers were solvent, or without any legal commitment. The customer base of the traders was made up of a series of mutual acquaintance networks, historically connected to a hawker via one or two network keys.

Outlie of customers' social networks

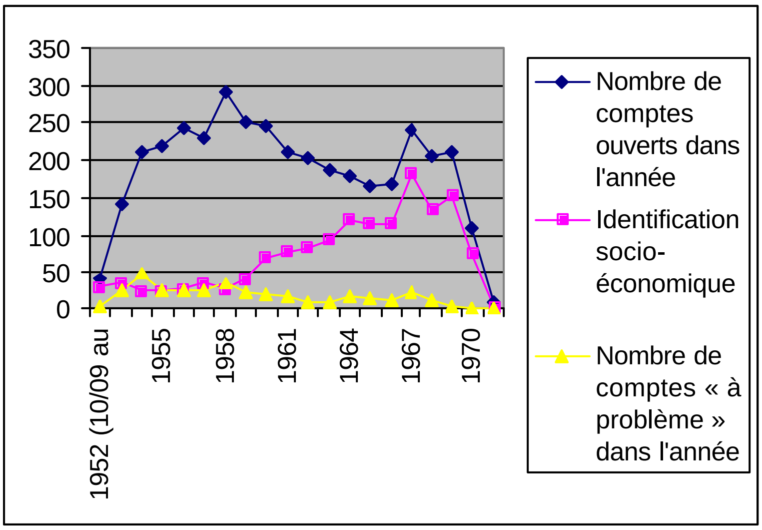


In the 1950s the institutional fragility of this credit system became obvious with non-payments on one in four accounts. The Ministry of Economic Affairs of the day reported that the percentage of legal claims in the textile trade, with exclusively face-to-face credit, was very high compared with other consumer credit, often standing at 5–10% and sometimes even 20% of total sales. By comparison, legal claims concerned 3% of accounts for department stores like Le Printemps Paris in 1954 and 1% in credit companies for consumer durables. The store under study was therefore in the higher bracket of nonpayments (Avanza, Laferté and Penissat 2006). The "problem" accounts included accounts marked PSA "partis sans laisser d'adresse" (left without leaving an address) and those where the bailiffs had to be called in. The PSA wording is indicative of the growing mobility of the working classes and the erosion of the initial captive customer base that was pivotal to this form of credit.

Thus our storekeeper was compelled to improve her control and call on the legal supervision of the market, first through sanctions and resort to bailiffs. With micro-credit like this, legal costs were generally higher than the claims recovered, which were therefore symbolic, to set an example. In the correspondence with the bailiff in 1958 and 1959, the officials complained of lack of information about the amounts due and about customers' names and addresses. Without a signature, they can't sue anybody. Our storekeeper began a more systematic identification of customers. At the beginning of the period, the recording rate (precise information about customer identity) was low, around 15% of accounts from 1954 to 1959. From this time on, as bailiffs orders were made, the recording rate increased constantly to cover three in four accounts by the late 1960s, with the remaining fourth probably being those customers considered to be the safest, at the core of the acquaintance networks and/or the most highly recommended customers. The number of problem accounts fell back to virtually nil in the 1960s.

Accounts 1952–1971

Accounts opened, socio-economic identification, and repayment difficulties



Our entrepreneur made use of the instruments for identification guaranteed by outside institutions such as the state, especially the identification of the citizens created in the nineteenth century by the vital statistics registers (Noiriel 1993), supplemented afterwards by identity cards (Piazza, 2004). These administrative instruments created precisely to keep track of the population in a more mobile society came to be used to guarantee the identity of those involved in socially distant or unpersonnal economic transactions and open the possibility to claim and sue customers or traders on court, administrative tools that gave the efficiency of institutional, legal, public control on economy. Identity vouched for by the state was binding on the debtor just as mutual acquaintance within the social group had been before. The development of state identification became a substitute guarantee of the identity of those involved in the market.

The arrival of institutional credit

This system of credit and textile sales died out in the 1970s and 1980s. The commercial advantage of Jewish traders from Eastern Europe had had its day. Customers were less of a captive audience as more came to own automobiles and bus services came to the mining villages. The second generation of Polish migrants displayed no specific taste in clothing and spoke French perfectly. The development of off-the-peg clothing, of mail-order sales, and of brand names left many stores by the wayside. By the late 1960s people had to change suppliers to keep up with fashion. The dominant model for textiles was no longer fabric made up by the store, or the tailor for special clothing, or by the housewife and local seamstress for everyday clothes, but the downtown store or the shopping mall. This renewed textile market was cornered by new business players in Lens. Brands became big in the 1970s with the leading groups opening branches, a trend that has continued ever since with franchising. Individual storeowners have disappeared today, making way for qualified salaried staff as store managers in transit in Lens as part of their career path within a large national or international group, or executives with higher-education degrees opening up franchised stores. Textiles retails are no more an immigrant economic sector in France or industrialized countries. In addition, the working class became considerably better off in the post-war decades of the *trente glorieuses*, loosening household budget constraints and the need to buy textiles on credit. Lastly many children of these Jewish immigrants climbed the social ladder thanks to the educational system and did not consider taking over their parents' businesses.

These changes alone were enough to spell the end of these informal credit businesses, although not the attraction of credit for the working and middle classes. The credit system itself was completely revolutionized.

Compare to the US, French system has followed another path for what we might call the economic identification, allowing a distance and unpersonnal business on credit. In the US this economic identification is largely based on tools like credit card, credit-history files and institution like credit bureaus (see Guseva Carrurthers Cohen and co à mettre dans le powerpoint). The French system is much more link to the bancarisation of the all population during the 70's. By law imposing that secure transaction must be paid by check, by economic interest of employers who aimed at paying less the salary paiements, all the salaries began to be paid by check in the 60's and 70's. And this is what happened on our field with the mine companies paying miners only by check in 1967. It led to an amazing development of bank, especially CCP and Caisse d'Epargne, "working class banks", in our area, who were not until then interested in working class customers and then turn to be a massive establishment for all customers allowing banking services to be extended to almost all of the population (35% of the population in the 1960s, 89% in 1980, 100% by the late 1990s).

So, one the one hand, the bank enter the consumer credit system until then ran exclusively by credit companies ran by industrialist for instalment credit and by the merchants for informal credit. By offering much lower interest rates and serious guarantees as to stability (Cusin, 2005), banks and finance companies monopolized virtually all of the market. Bank customer advice managers have become the key figures in controlling household budgets, still maintaining personal relations but with a standardized offer of financial products. The bank began to propose personal loans with interest rates lower than credit companies. Banks and credit institutions developed revolving consumer credit by proposing loans that were not related to specific goods, thereby breaking with the earlier perception of credit being for durable goods only. As anybody get an account, bank could easily replace the merchant credits with personal loans. The credit card is still not a credit tools at it remains a debit card. Lastly, there are no unified credit-history files (files on debt showing the stock of household debts, in France there is only a payment incident file, a "bad payers" file)

But on the other hand, this bancarisation lead to an economic identification of all customers, not so automatized than is US, but the process is quite close. Before begining any important transaction and not only credit, you have to give the information about your bank account. Since the 80's, living in France without an account seemed to be impossible as you can't have any check, which meaned no salary or even paying a rent. The idea of "the right to an account" arose and was a reality in 1984. If you can still default, there is no more a possibility to leave without leaving an address as you are identify by both an id and a bank account. Defaulting is no more a difficulty to catch and sue the defaulter who is completely identified, but a social problem trying to recover the debt.

Conclusion

It has been seen that the state exercised little control over traders at the start of the period. Gradually, the trade register was introduced, providing vital statistics records on traders, which was to prove fatal to Jews in occupied France. Likewise, the generalized development of vital statistics plus identity cards was an essential condition for identifying those involved in the market so as to be able to take action against them if required. The use of cards on both sides of the interaction, for traders and customers, meant stabilized business could be conducted with people from outside their own social network, thus opening up business to socially distant agents for transactions where payments were not settled immediately. State identification of individuals and of firms, while initially devised for police supervision that could lead to deportation or even extermination, gradually became essential to the creation of the contemporary market, as a mechanism for enabling transactions involving individuals who were not directly acquainted.

But now the process is going a step further, with banks and credit institution mastering their own data files, their own process of economic identification to fit better with their proper goals. I assume that we have to compare what states did to identify the citizen since the XIX century with what banks are currently doing to identify, categorize, all the customers; to compare technical path, tools and the rigidity of them. A US/French comparison may also be useful as the countries did follow differents path. As Id, passeport… rule the perception to be a citizen, and definitely changed the way people belong to a political society, classifying themselves as national or foreigners, imposing the national line in the society, economic identification is currently changing the way economic transactions are made, the way customers are categorized and maybe the way they finally classified themselves.

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