

# The Moral Economy of Department Stores' Working-Class and their Class Identity

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## Abstract

Globalised capitalism has changed the landscape of the working-class in different ways both in the Global North and in the Global South, including identities, moral frames, working places, and livelihood strategies. However, these transformations do not imply the disappearance of the working class. Precarity and insecurity is expanding (Zweig 2016), even reaching the middle-class (Standing 2014), and the core of the social and economic relations between labour and capital pervades. In this article, I use data collected from two sources; firstly, 40 interviews with the head of households/budget planners of working-class families from two cities in Chile, Santiago, the capital, and Copiapó, a mining town in the North, and secondly, secondary data on class self-identification. I want to bring attention to different ways in which the working-class identity, culture and consciousness can be performed by the use of different categories in discourses which migrate from political or market sphere to the everyday lives of working-class families, in particular of those who work in the retail sector for big companies. A social structure is characterised by objective-material positions, but also by how this structure is portrayed, enacted and legitimised (Crompton 1997). Therefore, together with the structural conditions of a financialized consumption, low-productivity services economy and debt economy, these 'middle-classness' discourses make sense in the moral economy of the so-called 'services proletariat'.

## Keywords

Moral economy, retail, class identity, working-class

## Class transformations in the oldest neoliberal society

There are different perspectives for analysing what is particular to changes in the Chilean labour market in the last decades, and their effects on the working class. Certainly, the liberalisation and deregulation of almost any realm of society from the late 1970s has had an impact on the configuration of the labour market, accounting for changes in the relationship between labour and capital, higher education, and the orientation of the economy, which finally experienced a de-industrialisation during the 1970s and 1980s. I want to bring attention to different ways in which the working-class identity, culture and consciousness can be performed by the use of different categories in discourses which migrate from political or market sphere to the everyday lives of working-class families, in particular those who work in the retail sector for big companies.<sup>2</sup> A social structure is characterised by objective-material positions, but also

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<sup>2</sup> **A note on data & methods.** I used a mixed methods approach to research the economic life of working-class households in Chile. I conducted 40 interviews with heads of household from the services proletariat (department

by how this structure is portrayed, enacted and legitimised (Crompton 1997). Therefore, together with the structural conditions of a financialized consumption, ‘spurious tertiarisation’<sup>1</sup> (Kessler & Espinoza 2003), and debt economy, these ‘middle-classness’ discourses make sense in the moral economy of the so-called ‘services proletariat’.

Globalised capitalism has changed the landscape of the working-class in different ways both in the Global North and in the Global South, including identities, moral frames, working places, livelihood strategies. However, these transformations do not imply the disappearance of the working class. Precarity and insecurity is expanding (Zweig 2016), even reaching the middle-class (Standing 2014), and the core of the social and economic relations between labour and capital pervades. Despite some scholars (Bauman, 2004) underlining the moving to a consumer society the decadence of the productivity focus in postmodern society, the attack to class analysis in the academic analysis (Grusky, & Sørensen 1998), occupational positions remain relevant to analysis of social structure. Indeed, employment still is crucial for the accumulation of economic and social capital, and identities. This is not to deny that even in developing societies as Chilean, neoliberal capitalism has brought new differentiation guidelines as life-styles, symbolic aesthetisation and primary, consumption dynamics. Instead, it is important to look at the relationship between income and occupational classes in order to provide empirical evidence for criticizing the idea of this growing middle class and the trap of low-productivity services economy.

In 1973, a *coup d'état* brought about an authoritarian regime in Chile, controlled by the army. After a few years, a group of Chilean economists trained at the University of Chicago, devoted supporters of Milton Friedman, designed an ambitious plan of structural changes. These reforms were based on assumptions of self-regulated markets of the most idealised kind. Their principles enshrined the market as the only resource allocator, with no public deficit, and introduced cost-benefit criteria and managerialist techniques for the public sector. Nonetheless, this ‘free-market’ actually meant growing monopolies rather than fierce competition. From the late 1970s, the state was thoroughly dismantled and so was its relationship with citizens. This all began with a first wave of privatisations, and reforms to the educational system, health insurance, and the pensions system. The labour market and unions were also reformed to prevent collective action - indeed, all political activity was banned.

The social and economic reforms of Pinochet during the late 1970s and the early 1980s had a substantial impact in the social structure of Chile. The middle-class became fragmented in different groups according to their more or less integration or reluctance to the new socioeconomic and political circumstances (Atria 2006). A professional layer of those who work in the economic sectors that became more dynamic is followed by a layer of professional

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store sales persons, clerks, and call centre workers), the ‘traditional’ working class (transport operators, mining machine operators, frozen food packaging workers) and a statistical analysis of the Chilean Survey of Household Finances (SHF). The data gathered in the interviews with heads of households provided a detailed account of the material practices, moral assessments, justifications, and social meanings of ‘ordinary’ credit practices and indebtedness. I use a cultural approach to address class, social mobility, and interpretations of the socioeconomic structures. I based my research on two cities in Chile, Santiago, the capital, and Copiapó, a mining town in the North. The data deploys the families’ practices, know-how, skills, financial education, and motivations behind the use of credit; inequalities perception, and class consciousness. The moral economy of households is also featured in this data. The quantitative analysis led to describe in detail income trends and the stratification of salaries, debt, and expenditures.

<sup>1</sup> ‘Spurious tertiarisation’ (Kessler & Espinoza 2003) refers to the creation of job positions in services or tertiary sector which do not require skilled labour, and sub-employment via outsourcing of activities.

and technicians that were ‘recycled’ from public sector to the new bureaucracy of private healthcare, pensions funds, and insurances. Self-employed professionals, entrepreneurs, and the ‘old-fashioned’ middle class (Barozet 2006) were to some extent left behind by the new rules of the economy. The neoliberal reforms also changed the symbolic and material representations of what has to be done in order to go up in the social ladder. Educational qualification and the ability to progress in the same company during decades were replaced by entrepreneurial and business-like mentalities (Moulian 1998). As unions were tremendously weakened by new (de)regulations, collective action also give way to a more individual perspective of social climbing (Tironi 1999; Mayol, Azócar y Azócar 2010). As a result, working class culture was disarticulated.

The narrative of the Latin American ‘new middle-classes’ meaning groups whose income (US\$ 2 to US\$10 a day according to the World Bank) has pervade Economics (Ferreira *et. al.* 2012; Castellani & Parent 2011), but also *real politik*. Both state and the market address the ‘middle-class’ in their political and economic discourse, without providing a basic definition or boundaries of the group. Some political parties aim to seduce the ‘middle classes’, matching this hypothetical group with moderated political positions. At the same time, right-wing parties develop an anti-taxes discourse, appealing to the ‘middle class’, although income tax is paid only by the upper 17% of employed people. This argument has no relationship at all with a class struggle, insofar as this political sector is engaged with a ‘classless society’ discourse, supporting and defending the political legacy of the Pinochet’s regime. Indeed, from the early years, the dictatorship fostered a discourse of upward social mobility through access to consumer goods. For instance, Pinochet's foundational speech at Chacarillas Hill, in 1977, promised one car for every seven inhabitants, and telephones and television for all. Similarly, decades later, in the democratic period, references to the increasing access to good and services of broad groups of the population (Tironi 1999) helped to elaborate the idea of a social empowerment as consumers of these groups, previously excluded. Electrical appliances, new cars and the ‘invasion’ of these new consumer tribes to the formerly elite’s holidays places gave support to the cultural reassertion of entering the middle-class lifestyle for many. The idea of a middle-class replacing the working-class and the working-poor as the key subjects of the Chilean society looks more like an obsession in the media and the political discourse.

### **The Rise of Department Stores’ Working Class**

In developed countries, it has been suggested that credit helps the middle class to maintain their status (Trumbul, 2012; Burton 2008; Klein 1999). Moreover, people tend to be less supportive of distributional measures when they regularly rely on credit to leverage resources (Kus 2013). However, the expansion of a consumer culture in Chile has occurred through a ‘democratisation’ and ‘retailisation’ of credit, in which financial services have been increasingly targeted at lower-income, previously ‘unbanked’ groups. Retail businesses has already been signaled as common spaces for the contemporary working-classes (Nelson 2017; Stecher 2012). In Chile, supermarkets, but, specially, department stores, have emerged in last decades as the symbolic and structural intersection of consumption, credit and work for the working class. These families organize their routine consumption, how they finance it focusing a considerable share of their monthly income for repaying debts -in some cases, owing money to the same store which employs them. The circle is closed when some of these salespersons rely on sales on credit -aimed at other working-class families-. The bigger the interest charged the larger the sales commission they received. Retail business has been one of the fastest growing economic sectors in the country, which has even expanded internationally, as a

provider of goods and services of all kinds, and directly and indirectly employs nearby of 1,500 thousand people, 18 per cent of the labour force (INE 2017, CCS 2016).

As clear as any credit produces its corresponding debt, class has an objective measure here, corresponding with the objective position in the productive sphere and how a family make ends meet. Certainly, some changes in the material condition of life and transformation in the occupational categories of this working class have shaped their (lack of) of consciousness -as Nelson (2017) suggested for the case of isolated workers in supermarket, just one per aisle. This is portrayed in the moral economy these workers elaborated to justify their normalised use of credit, but also their sense of individual responsibility (and failure) instead of collective solidarity, dismissing any structural wrongdoing in their situation. This is related with the situated experiences of the working-class and how they can position themselves in the social conflict arena. Working class as an analytical category is under siege contested from culture i.e. moral, meanings, expressions (Marambio-Tapia 2017). Middle class is much better.

**Table 1 Class System in Chile**

<b>Social Class</b>	<b>Socioeconomic Characterisation Survey (SECS) 2015</b>	<b>Market Research Association 2015, using SECS data</b>	<b>Socioeconomic Group</b>
<b>Elite</b>	<b>4,4</b>	<b>2,7</b>	<b>AB</b>
<b>Upper Middle Class</b>	<b>10,7</b>	<b>3,9</b>	<b>C1a</b>
		<b>8,2</b>	<b>C1b</b>
<b>Middle Class</b>	<b>9,9</b>	<b>16,7</b>	<b>C2</b>
		<b>28,6</b>	<b>C3</b>
<b>Services Proletariat</b>	<b>26,2</b>	<b>25,4</b>	<b>D</b>
<b>Working Class</b>	<b>33,3</b>		
<b>Precariat</b>	<b>15,5</b>	<b>14,4</b>	<b>E1E2</b>

(Table source: prepared by the author)

The class system in Chile is not a univocal construction. Considering occupational categories the middle-class corresponds to around 20 per cent of the working population (see Table 1), whereas Services Proletariat plus Working Class amounts to almost 60 per cent. These numbers remains useful for academia and policy makers. However, according to market research companies and political marketers, the upper-middle-class corresponds to 12 per cent; the middle-class to 45 per cent; and the lower-class is 25 per cent. In 2017, an update of the latter state that the upper layer of the D segment should be considered 'middle-class' because their consumption capacity and orientations changed and became more similar to C3. C4 was the new proposed segment. The relevance of this categorisation is its saliency to the everyday enactment of social class. A number of households define and understand social classes based –roughly- in this scheme. This is not denying the weight of the actual material conditions but it helps to provide details about the empirical ways to understand (the working) class today.

### **Moral Economy and Class Identity**

The moral economy approach is an approach that introduces norms and sentiments into economic action. It is not conservative since it grapples with issues of power and domination. It is not naive and purely optimistic (Sayer 2000, 2003). Moral economy recognizes that,

especially in, but not limited to, households, there are different motivations for each economic action, as for instance, in the moral obligation to provide to other members of a family.

Aspiration became a normative content after the economic growth and credit expansion in Chilean society from the 1990s onwards (PNUD 1998, 2002). Groups in Chile have developed different degrees of aspiration and different degrees of engagement with credit. In doing so, the varying meanings of indebtedness, and of the 'decent life', come about. The different meanings of the decent life, the different ways to achieve it, and the role of credit and debt in it, all essentially speak to the social changes in Chile in the last decades. The use of credit is behind the underpinning of the post-modern version of the 'right of subsistence' (Thompson 1971) in this case the 'right of having a decent life'; in a sense, that is also a moral claim. I use the frame of moral economy to explore the accounts that ordinary people use to justify past and present uses of credit, and how they deal with consuming and selling credit, as well.

Working, consuming and owing money to department stores inform the moral economy of workers e.g. providing justification for selling wide-known high-cost credit, normalising debt, enduring exploitation, and justifying their actions for the sake of family and the quest for a decent life. At the same time, being individually responsible, underestimating the role of their employers in their situation, inaction -only 11 per cent of grassroots political action in 2016 was performed by private sector workers, according to the Strikes Observatory, or in other cases being co-opted and turning their criticism to themselves, as a class. This enters the sphere of the moral economy when retail workers elaborate on the idea that *they* do social work for people who cannot get loans elsewhere or *they* teach people who do not know how to use credit or when they criticise other people's use of credit 'only to buy superfluous things'.

The emergence of retail as a new banking agent happened twenty years ago when one of the big players in supermarket sales launched its credit card aimed at lower income groups. New types of credit issuers emerged: supermarket chains, department stores, pharmacies and even shoe stores, whose common characteristic is that its main theoretical turnaround is the sale of goods and services, but that they currently dedicate most of its operations to financial activities, directly or indirectly related to consumption: insurance, consumer loans, mortgages, education, mutual funds, and savings. The main differences between retail and banks is the relative ease with which retail's financial instruments are accessed, since they include groups usually excluded from banking, because of their lack of income or being too financially risky: students, housewives, pensioned, and the other lower-income families. This comes with a price, which usually those who sign the contracts do not perceive: commissions, insurance and the highest interest rates in the market. As one of the department stores worker put it:

'The thing that happens with retired people is shamelessness. They are just leaving the till where they have paid, and people around them saying 'Hey Madame, I'm from the X bank and I am offering you a consumer credit with a very, very low rate', and the old lady thinks 'oh, it sounds good, I'll have some money'. After that, she has a huge debit in her payroll, every month. Therefore, I think we are ill-educated regarding cards and credit. At least, they must give some notions about it in high school'.

Credit expansion has had a broader impact in how socio-economic relationships have been negotiated and assessed in Chilean society. This includes ownership, control, self-determination and management of credit and money on the one hand, and the dynamics,

responsibilities and commitments of household members to each other on the other. Parents reinforce and assess their roles when using credit and the moral obligation of making a living is performed within families through credit when they feel obliged to use credit in order to perform their family roles. These practices contribute to the distinction of a particular moral economy in white-collar proletariat households -manufactured by the use of credit- and what is expectable (and what is not) from them.

Those who are standing on the two sides of credit -being indebted by cards and earning money by cards- are sure that the real business is credit. They usually distrust retail lenders since they take advantage of the disadvantaged. However, in the individual and particular case, they experience the paradox of producing sales and also debt aimed at people like them. Even more, they know that some colleagues at department stores succumb to store sales and buy just for the sake of buying, because items were cheap.

(How is the relationship between your variable income and sales on credit?)

‘At least half of sales have to be with store card. If they pay using Visa or Mastercard, of course, the customer has his own benefit with his bank, but I win nothing. On the contrary, if a customer buys something in 36 instalments is fantastic!’ - saleswoman in department store.

Another saleswoman thinks that cards are a solution for a lot of people who cannot afford some items; for example, a double size bed, one of the articles she used to sell, cost around USD 270 cash in-store, a cheapest one, and the minimum wage is USD 400 gross monthly; around 70% of Chilean workers earn less than USD 750 gross monthly, according to the data of the Household Finances Survey, 2014. For her, people do not have any choice but to get into debt. However, she is aware that department stores give credit to people who are not able to pay, but ‘I as a vendor can’t do anything to stop this’.

Anyway, I think things are slightly changing. For instance, here, no more cards are granted to housewives, at least since I am here. Whereas in Hites [next block department store], in a heartbeat, you get the card. They don’t care, they want you to have their card. Because you can say ‘oh, three instalments, cash price’, but they do not pay attention to the fact that it’s not only the three instalments, they charge fees, commission, and others, so eventually is not the price you thought. (Sighs) I don’t know why this is not being regulated, but on the other side is always a personal choice. You leave it, or you take it.

There are different layers within the moral criticism to other people’s indebtedness: individuals, social class, and the whole society. The connection between a sort of individual ‘moral consumption’ and the use of credit is at hand. The first and simple way to justify the use of credit is to reinforce the role of ‘breadwinner’ -and parenthood indirectly- and to declare using a credit only occasionally. Departing from that point, a criticism emerges towards those who fall into an ‘immoral consumption’, where priorities seem to be upside down. In some cases, the moral criticism goes beyond individuals and the boundaries of social class; credit is a social mechanism that definitely is the key element in the last transformations of Chilean society as a whole.

‘Credit has allowed the ‘average Chilean citizen’ to afford five days off in Varadero, Cuba, through 4 years of repayment. Narrative of success? No. A complete irresponsibility, but is because society demands that successful look, so they ended spending more than they have. They do not make plans, they endanger their future, just for living for today. ‘Tomorrow we will see’ or ‘God will provide us’ are the more likely phrases in this case, which support the critic to the use of credit in superfluous things, and in the use of credit as a tool for show display or demonstrate social mobility, but also a critic to the moral economy of provision, planning, and risk assessment’ - supermarket worker.

Jointly with other members of the working class and the post-industrial working class, a frozen food operator associates the overuse of credit with a new type of Chilean people. Along with the moral criticism is the observation of the loss of social identity, let alone class-consciousness.

‘Credit cards are a tool to be arrogant, to climb, to get things whatever it takes. I see this new Chilean type, and it is not quite likeable. I relate the use of credit cards with the need for being aspirational in a bad sense; I think this is the same kind of people who humiliate the Peruvian or Colombian people who come to work to Santiago. All the people pressured to achieve things. In the past, we were humbler; we had access to fewer things. Later, we believe in this fairy-tale of being the ‘Latin American jaguars’ thanks to credit and consumption, and we start to belittle our neighbour countries’

As Bourdieu (2003) put it, people are not forced to take mortgages but choose to do so according to what they see as normative aspirations. This normalised use of credit is conveyed by households through a frame of legitimate interactions, aspirations, and values. Eventually, they devise a moralising account of their relationship with credit. Class belonging, aspirations and social goals are also topics which emerge when the analysis of the practical uses of credit is on the table. Nonetheless from the working class, families in my research identified the use of credit with being part of the ‘middle class’. We cannot exclude the massive availability of credit from this analysis.

The social positions and the social distance is reaffirmed using the moral attributes of the economic practices, namely the use of credit and the indebtedness assessment. A moral criticism to the lack of authenticity in certain social groups is what is behind the most of these assessments. Any conspicuous consumption in the lower classes is penalised since it involves a wrongdoing in the use of credit. The display of ‘indebtedness power’ is less tolerated than the display of other economic capitals.

Head of households tend to normalise the use of credit, whether in their debt careers and/or their present management of credit. This normalisation operates both based in the moral economy of the household and the popular-pragmatic rationality they construct in the everyday practices of credit, according to my research. Experiences are shaped by a range of social-material relationships, markets, government, family, and so on. However, a substantive relationship between households and credit is imbued with a moral sense. Credit is seen in households as a ‘sensible act’ in situations where family bonds, projects, and survival are at stake. In some cases, discipline, responsibility, and order are essential in the ethics matrix of

credit users that prevents social drama; in other cases, notions of resignation and legitimation led to families to develop a sense of credit-smartness, diminishing the moral self-assessment of credit, leaving the moral judgement for assessing other people's debts.

Inevitability is found when consumption is moralised. In the same way, as some families speak proudly of their 'skills' to seize opportunities and produce their own arrangements with credit cards while other heads of household state that 'my family is not a store card family.' These not-store-card-family use credit by all means. Thus, they tend to process the use of credit from a very strict meaning of what is needed. There is a continuous line between self-restraint and embracement of in the use of credit, from the moralising of consumption perspective. People try to get out of credit, and they achieve that at least for short periods, which means that debt careers are moving pictures. No matter the disposable income in the household, credit seems to be embedded in the Chilean budgeting practices, to the extent that it is hard to imagine life without credit. Lower income families and older head of households construct more structural explanations about the inevitability of credit whereas younger people, or native-credit are less critical and more prone to find individual accounts for that. Eventually, credit practices and their moral justification is the verification of the lack of collective belonging: this new working-class experience their deprivation individually, without strong references to a social group or to another collective project. Instead, the only class reference they can made is to the need to be indebted which led them to think themselves as an 'everyone for themselves' middle-class.

### **Constructing class identity**

Credit practices cannot be explained as merely macroeconomic phenomena, or only due to an expansion or creation of a specific market, which is certainly instituted in economic, politic, social and cultural processes. In the mass media, credit and debt are usually depicted as an individual isolated problem. Consumerism and over-indebtedness used to be depicted as perfect pair in the media and in some money advice service profligate is related with credit card practices. Frugality and prudence are values that work as a starting point of how credit is managed, how is embedded in shopping and credit practices, and how families try to domesticate the financialisation of consumption and household economic planning. This domestication represents another round in the encounter between market and non-market arrangements.

Retail workers, namely -department stores, supermarkets and so forth-, usually can consume, work and get indebted with the same company, due to the particular features of the Chilean expansion of credit. They are formal, flexible workers whose livelihood and mobility projects have led them to become highly indebted. Many of them consider themselves the 'strivers class' (Castillo 2014), being ex-poors, middle-class aspirants, and part of the so-called lower middle-class. They have not been as conspicuous as other smaller groups with higher cultural, economic and social capital. Owing to this, they are usually out of the academic line of vision and it has been suggested that they lack references to build their identity, and that would influence their political expression and representation (Barozet & Espinoza 2016). Their work environment is an extended structural reality, whereas with their different arrangements as consumers and household managers they deal with the financialisation of consumption, using both market and non-market rationalities. Despite being a large group of population, policy makers hardly address them directly -according to their own words- politicians appeal to them in a confusing way, and only the market has been proactive in targeting as the new 'new

middle class'. In theoretical terms, this discussion addresses the precariat and service proletariat discussion, and its relevance as a category to discuss the structural changes of Chilean society.

This is a group so big that it would be decisive in any election. Therefore, it is salient its less explored political facet, to research its orientations, participation practices and representation status –unions, consumers movements, etc. - to try to assess whether this group is a threat of a pillar for the political and socioeconomic order. I propose an approach to social cohesion from the micro level, in the everyday practices, to investigate individual attitudes and orientations, and characterise the group in detail. By describing and explaining these orientations and practices, I will test the hypothesis about the self-identification as 'effort/strivers class' led them to embody the individualised society, and the making of the apolitical consumer subject. In this case, social cohesion would be only a residual outcome of individual relationships (Schiefer & van der Noll 2016) aimed to the acceptance of social order instead of the several potential and revealed conflicts around the perceived gap between the effort and the reward.

Services proletariat and working class families have normalised the financialisation of consumption in their everyday lives, particularly in relation to the use of credit and debt. They have not fully assumed the marketised role of financial citizens, but they have become used to living with the necessary evil of credit, mixing market rationalities with moral obligations and emotional claims. Indeed, households have been driven by the discourses and praxis that makes them solely responsible for their socioeconomic present and future, assuming the demands of self-determination and autonomy of the Chilean neoliberalism. They express unrest about discrimination and inequalities, at the micro and meso level, that make the achievement of their life projects harder or frankly impossible, for example, the collusion practices of different companies, department stores financial affairs, and the failure in the provision of transport and public utilities. However, they apparently do not articulate a voice in the public sphere. Are they the silent expression of the tolerance and legitimacy of the late capitalism (Lemiux, 2014)? In general terms, people prefer a state more involved in key areas like energy, education, health, and so on, which is certainly a political and ideological claim; nevertheless, when concrete policies are proposed, like pensions reform, the collective references lose prominence, so people are not willing to create a collective pension funds instead of individual accounts. Neoliberalism has permeated through, but it is neglected by people due to 'moral pressure' (Guzmán, Méndez & Barozet 2016). The big question is how to overthrow the normalisation of this moral economy, the force of the 'middle-class rhetoric' and the atomisation of the services proletariat, in order to improve their chances to mobilise political resources.

The main features characterising the Chilean post-industrial working class are low incomes, low power, low autonomy at work, and a lack of alternative assets to produce income. These services proletariat are part of the 'spurious tertiarisation'. The living standards of such groups have been subject to some structural improvement, but as one of them explained, this is due mainly to 'how easy is now get access to credit', compared to their parents' generation. The result is a persistent 'middle-class rhetoric' in how some members of the public construct their narratives of social mobility. I argue that this rhetorical narrative of social mobility in these groups has a relationship with their credit and budgeting practices. I wanted to bring attention to different ways in which the working-class identity, culture and consciousness can be performed by the use of different categories in discourses which migrate from political or

market sphere to the everyday lives of working-class families, in particular of those who work in the retail sector for big companies.

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