Chapter Four: Conspicuous Consumption

In what has been said of the evolution of the vicarious leisure class and its differentiation from the general body of the working classes, reference has been made to a further division of labor, — that between the different servant classes. One portion of the servant class, chiefly those persons whose occupation is vicarious leisure, come to undertake a new, subsidiary range of duties — the vicarious consumption of goods. The most obvious form in which this consumption occurs is seen in the wearing of liveries and the occupation of spacious servants' quarters. Another, scarcely less obtrusive or less effective form of vicarious consumption, and a much more widely prevalent one, is the consumption of food, clothing, dwelling, and furniture by the lady and the rest of the domestic establishment.

But already at a point in economic evolution far antedating the emergence of the lady, specialized consumption of goods as an evidence of pecuniary strength had begun to work out in a more or less elaborate system. The beginning of a differentiation in consumption even antedates the appearance of anything that can fairly be called pecuniary strength. It is traceable back to the initial phase of predatory culture, and there is even a suggestion that an incipient differentiation in this respect lies back of the beginnings of the predatory life. This most primitive differentiation in the consumption of goods is like the later differentiation with which we are all so intimately familiar, in that it is largely of a ceremonial character, but unlike the latter it does not rest on a difference in accumulated wealth. The utility of consumption as an evidence of wealth is to be classed as a derivative growth. It is an adaptation to a new end, by a selective process, of a distinction previously existing and well established in men's habits of thought.

In the earlier phases of the predatory culture the only economic differentiation is a broad distinction between an honorable superior class made up of the able-bodied men on the one side, and a base inferior class of laboring women on the other. According to the ideal scheme of life in force at the time it is the office of the men to consume what the women produce. Such consumption as falls to the women is merely incidental to their work; it is a means to their continued labor, and not a consumption directed to their own comfort and fullness of life. Unproductive consumption of goods is honorable, primarily as a mark of prowess and a perquisite of human dignity; secondarily it becomes substantially honorable to itself, especially the consumption of the more desirable things. The consumption of choice articles of food, and frequently also of rare articles of adornment, becomes tabu to the women and children; and if there is a base (servile) class of men, the tabu holds also for them. With a further advance in culture this tabu may change into simple custom of a more or less rigorous character; but whatever be the theoretical basis of the distinction which is maintained, whether it be a tabu or a larger conventionality, the features of the conventional scheme of consumption do not change easily. When the quasi-peaceable stage of industry is reached, with its fundamental institution of chattel slavery, the general principle, more or less rigorously applied, is that the base, industrious class should consume only what may be necessary to their subsistence. In the nature of things, luxuries and the comforts of life belong to the leisure class. Under the tabu, certain victuals, and more particularly certain beverages, are strictly reserved for the use of the superior class.

The ceremonial differentiation of the dietary is best seen in the use of intoxicating beverages and narcotics. If these articles of consumption are costly, they are felt to be noble and honorific. Therefore the base classes, primarily the women, practice an enforced continence with respect to these stimulants, except in countries where they are obtainable at a very low cost. From archaic times down...
through all the length of the patriarchal regime it has been the office of the women to prepare and administer these luxuries, and it has been the perquisite of the men of gentle birth and breeding to consume them. Drunkenness and the other pathological consequences of the free use of stimulants therefore tend in their turn to become honorific, as being a mark, at the second remove, of the superior status of those who are able to afford the indulgence. Infirmities induced by over-indulgence are among some peoples freely recognized as manly attributes. It has even happened that the name for certain diseased conditions of the body arising from such an origin has passed into everyday speech as a synonym for "noble" or "gentle". It is only at a relatively early stage of culture that the symptoms of expensive vice are conventionally accepted as marks of a superior status, and so tend to become virtues and command the deference of the community; but the reputability that attaches to certain expensive vices long retains so much of its force as to appreciably lessen the disapprobation visited upon the men of the wealthy or noble class for any excessive indulgence. The same invidious distinction adds force to the current disapproval of any indulgence of this kind on the part of women, minors, and inferiors. This invidious traditional distinction has not lost its force even among the more advanced peoples of today. Where the example set by the leisure class retains its imperative force in the regulation of the conventionalities, it is observable that the women still in great measure practice the same traditional continence with regard to stimulants. This characterization of the greater continence in the use of stimulants practised by the women of the reputable classes may seem an excessive refinement of logic at the expense of common sense. But facts within easy reach of any one who cares to know them go to say that the greater abstinence of women is in some part due to an imperative conventionality; and this conventionality is, in a general way, strongest where the patriarchal tradition — the tradition that the woman is a chattel — has retained its hold in greatest vigor. In a sense which has been greatly qualified in scope and rigor, but which has by no means lost its meaning even yet, this tradition says that the woman, being a chattel, should consume only what is necessary to her sustenance, — except so far as her further consumption contributes to the comfort or the good repute of her master. The consumption of luxuries, in the true sense, is a consumption directed to the comfort of the consumer himself, and is, therefore, a mark of the master. Any such consumption by others can take place only on a basis of sufferance. In communities where the popular habits of thought have been profoundly shaped by the patriarchal tradition we may accordingly look for survivals of the tabu on luxuries at least to the extent of a conventional deprecation of their use by the unfree and dependent class. This is more particularly true as regards certain luxuries, the use of which by the dependent class would detract sensibly from the comfort or pleasure of their masters, or which are held to be of doubtful legitimacy on other grounds. In the apprehension of the great conservative middle class of Western civilization the use of these various stimulants is obnoxious to at least one, if not both, of these objections; and it is a fact too significant to be passed over that it is precisely among these middle classes of the Germanic culture, with their strong surviving sense of the patriarchal proprieties, that the women are to the greatest extent subject to a qualified tabu on narcotics and alcoholic beverages. With many qualifications — with more qualifications as the patriarchal tradition has gradually weakened — the general rule is felt to be right and binding that women should consume only for the benefit of their masters. The objection of course presents itself that expenditure on women's dress and household paraphernalia is an obvious exception to this rule; but it will appear in the sequel that this exception is much more obvious than substantial.

During the earlier stages of economic development, consumption of goods without stint, especially consumption of the better grades of goods, — ideally all consumption in excess of the subsistence minimum, — pertains normally to the leisure class. This restriction tends to disappear, at least formally, after the later peaceable stage has been reached, with private ownership of goods and an industrial system based on wage labor or on the petty household economy. But during the earlier quasi-peaceable stage, when so many of the traditions through which the institution of a leisure class has affected the economic life of later times were taking form...
and consistency, this principle has had the force of a conventional law. It has served as the norm to which consumption has tended to conform, and any appreciable departure from it is to be regarded as an aberrant form, sure to be eliminated sooner or later in the further course of development.

The quasi-peaceable gentleman of leisure, then, not only consumes of the staff of life beyond the minimum required for subsistence and physical efficiency, but his consumption also undergoes a specialization as regards the quality of the goods consumed. He consumes freely and of the best, in food, drink, narcotics, shelter, services, ornaments, apparel, weapons and accoutrements, amusements, amulets, and idols or divinities. In the process of gradual amelioration which takes place in the articles of his consumption, the motive principle and proximate aim of innovation is no doubt the higher efficiency of the improved and more elaborate products for personal comfort and well-being. But that does not remain the sole purpose of their consumption. The canon of reputability is at hand and seizes upon such innovations as are, according to its standard, fit to survive. Since the consumption of these more excellent goods is an evidence of wealth, it becomes honorific; and conversely, the failure to consume in due quantity and quality becomes a mark of inferiority and demerit.

This growth of punctilious discrimination as to qualitative excellence in eating, drinking, etc. presently affects not only the manner of life, but also the training and intellectual activity of the gentleman of leisure. He is no longer simply the successful, aggressive male, — the man of strength, resource, and intrepidity. In order to avoid stultification he must also cultivate his tastes, for it now becomes incumbent on him to discriminate with some nicety between the noble and the ignoble in consumable goods. He becomes a connoisseur in creditable viands of various degrees of merit, in manly beverages and trinkets, in seemly apparel and architecture, in weapons, games, dancers, and the narcotics. This cultivation of aesthetic faculty requires time and application, and the demands made upon the gentleman in this direction therefore tend to change his life of leisure into a more or less arduous application to the business of learning how to live a life of ostensible leisure in a becoming way.

Closely related to the requirement that the gentleman must consume freely and of the right kind of goods, there is the requirement that he must know how to consume them in a seemly manner. His life of leisure must be conducted in due form. Hence arise good manners in the way pointed out in an earlier chapter. High-bred manners and ways of living are items of conformity to the norm of conspicuous leisure and conspicuous consumption.

Conspicuous consumption of valuable goods is a means of reputability to the gentleman of leisure. As wealth accumulates on his hands, his own unaided effort will not avail to sufficiently put his opulence in evidence by this method. The aid of friends and competitors is therefore brought in by resorting to the giving of valuable presents and expensive feasts and entertainments. Presents and feasts had probably another origin than that of naive ostentation, but they required their utility for this purpose very early, and they have retained that character to the present; so that their utility in this respect has now long been the substantial ground on which these usages rest. Costly entertainments, such as the potlatch or the ball, are peculiarly adapted to serve this end. The competitor with whom the entertainer wishes to institute a comparison is, by this method, made to serve as a means to the end. He consumes vicariously for his host at the same time that he is witness to the consumption of that excess of good things which his host is unable to dispose of single-handed, and he is also made to witness his host's facility in etiquette.

In the giving of costly entertainments other motives, of more genial kind, are of course also present. The custom of festive gatherings probably originated in motives of conviviality and religion; these motives are also present in the later development, but they do not continue to be the sole motives. The latter-day leisure-class festivities and entertainments may continue in some slight degree to serve the religious need and in a higher degree the needs of recreation and conviviality, but they also serve an invidious purpose; and they serve it none the less effectually for having a colorable non-invidious ground in these more avowable motives. But the economic effect of these social amenities is not therefore lessened, ei-
ther in the vicarious consumption of goods or in the exhibition of
difficult and costly achievements in etiquette.

As wealth accumulates, the leisure class develops further in
function and structure, and there arises a differentiation within the
class. There is a more or less elaborate system of rank and grades.
This differentiation is furthered by the inheritance of wealth and the
consequent inheritance of gentility. With the inheritance of gentility
goes the inheritance of obligatory leisure; and gentility of a suffi-
cient potency to entail a life of leisure may be inherited without the
complement of wealth required to maintain a dignified leisure.
Gentle blood may be transmitted without goods enough to afford a
reputedly free consumption at one's ease. Hence results a class of
impecunious gentlemen of leisure, incidentally referred to already.
These half-caste gentlemen of leisure fall into a system of hierarchi-
cal gradations. Those who stand near the higher and the highest
grades of the wealthy leisure class, in point of birth, or in point of
wealth, or both, outrank the remoter-born and the peculiarly weaker.
These lower grades, especially the impecunious, or mar-
ginal, gentlemen of leisure, affiliate themselves by a system of de-
pendence or fealty to the great ones; by so doing they gain an in-
crement of repute, or of the means with which to lead a life of lei-
ure, from their patron. They become his courtiers or retainers,
servants; and being fed and countenanced by their patron they are
indices of his rank and vicarious consumer of his superfluous wealth.
Many of these affiliated gentlemen of leisure are at the same time
lesser men of substance in their own right; so that some of them are
scarcely at all, others only partially, to be rated as vicarious con-
sumers. So many of them, however, as make up the retainer and
hangers-on of the patron may be classed as vicarious consumer
without qualification. Many of these again, and also many of the
other aristocracy of less degree, have in turn attached to their per-
sons a more or less comprehensive group of vicarious consumer in
the persons of their wives and children, their servants, retainers,
etc.

Throughout this graduated scheme of vicarious leisure and vi-
carious consumption the rule holds that these offices must be per-
formed in some such manner, or under some such circumstance or
insignia, as shall point plainly to the master to whom this leisure or
consumption pertains, and to whom therefore the resulting incre-
ment of good repute of right inures. The consumption and leisure
executed by these persons for their master or patron represents an
investment on his part with a view to an increase of good fame. As
regards feasts and largesses this is obvious enough, and the imputa-
tion of repute to the host or patron here takes place immediately, on
the ground of common notoriety. Where leisure and consumption
is performed vicariously by henchmen and retainers, imputation of
the resulting repute to the patron is effected by their residing near
his person so that it may be plain to all men from what source they
draw. As the group whose good esteem is to be secured in this way
grows larger, more patent means are required to indicate the impu-
tation of merit for the leisure performed, and to this end uniforms,
badges, and liveries come into vogue. The wearing of uniforms or
liveries implies a considerable degree of dependence, and may even
be said to be a mark of servitude, real or ostensible. The wearers of
uniforms and liveries may be roughly divided into two classes—the
free and the servile, or the noble and the ignoble. The services per-
formed by them are likewise divisible into noble and ignoble. Of
course the distinction is not observed with strict consistency in
practice; the less debasing of the base services and the less honorific
of the noble functions are not infrequently merged in the same per-
son. But the general distinction is not on that account to be ove-
looked. What may add some perplexity is the fact that this funda-
mental distinction between noble and ignoble, which rests on the
nature of the ostensible service performed, is traversed by a secon-
dary distinction into honorific and humiliating, resting on the rank
of the person for whom the service is performed or whose livery is
worn. So, those offices which are by right the proper employment
of the leisure class are noble; such as government, fighting, hunting,
the care of arms and accoutrements, and the like — in short, those
which may be classed as ostensibly predatory employments. On the
other hand, those employments which properly fall to the industri-
ous class are ignoble; such as handicraft or other productive labor,
menial services and the like. But a base service performed for a per-
son of very high degree may become a very honorific office; as for
instance the office of a Maid of Honor or of a Lady in Waiting to the
Queen, or the King’s Master of the Horse or his Keeper of the Hounds. The two offices last named suggest a principle of some general bearing. Whenever, as in these cases, the menial service in question has to do directly with the primary leisure employments of fighting and hunting, it easily acquires a reflected honorific character. In this way great honor may come to attach to an employment which in its own nature belongs to the baser sort.

In the later development of peaceable industry, the usage of employing an idle corps of uniformed men-at-arms gradually lapses. Vicarious consumption by dependents bearing the insignia of their patron or master narrows down to a corps of liveried menials. In a heightened degree, therefore, the livery comes to be a badge of servitude, or rather servility. Something of a honorific character always attached to the livery of the armed retainer, but this honorific character disappears when the livery becomes the exclusive badge of the menial. The livery becomes obnoxious to nearly all who are required to wear it. We are yet so little removed from a state of effective slavery as still to be fully sensitive to the sting of any imputation of servility. This antipathy asserts itself even in the case of the liveries or uniforms which some corporations prescribe as the distinctive dress of their employees. In this country the aversion even goes the length of discrediting -- in a mild and uncertain way -- those government employments, military and civil, which require the wearing of a livery or uniform.

With the disappearance of servitude, the number of vicarious consumers attached to any one gentleman tends, on the whole, to decrease. The like is of course true, and perhaps in a still higher degree, of the number of dependents who perform vicarious leisure for him. In a general way, though not wholly nor consistently, these two groups coincide. The dependent who was first delegated for these duties was the wife, or the chief wife; and, as would be expected, in the later development of the institution, when the number of persons by whom these duties are customarily performed gradually narrows, the wife remains the last. In the higher grades of society a large volume of both these kinds of service is required; and here the wife is of course still assisted in the work by a more or less numerous corps of menials. But as we descend the social scale, the point is presently reached where the duties of vicarious leisure and consumption devolve upon the wife alone. In the communities of the Western culture, this point is at present found among the lower middle class.

And here occurs a curious inversion. It is a fact of common observation that in this lower middle class there is no pretense of leisure on the part of the head of the household. Through force of circumstances it has fallen into disuse. But the middle-class wife still carries on the business of vicarious leisure, for the good name of the household and its master. In descending the social scale in any modern industrial community, the primary fact—the conspicuous leisure of the master of the household—disappears at a relatively high point. The head of the middle-class household has been reduced by economic circumstances to turn his hand to gaining a livelihood by occupations which often partake largely of the character of industry, as in the case of the ordinary business man of today. But the derivative fact—the vicarious leisure and consumption rendered by the wife, and the auxiliary vicarious performance of leisure by menials—remains in vogue as a conventionality which the demands of reputability will not suffer to be slighted. It is by no means an uncommon spectacle to find a man applying himself to work with the utmost assiduity, in order that his wife may in due form render for him that degree of vicarious leisure which the common sense of the time demands.

The leisure rendered by the wife in such cases is, of course, not a simple manifestation of idleness or indolence. It almost invariably occurs disguised under some form of work or household duties or social amenities, which prove on analysis to serve little or no ulterior end beyond showing that she does not occupy herself with anything that is gainful or that is of substantial use. As has already been noticed under the head of manners, the greater part of the customary round of domestic cares to which the middle-class housewife gives her time and effort is of this character. Not that the results of her attention to household matters, of a decorative and mundificatory character, are not pleasing to the sense of men trained in middle-class proprieties; but the taste to which these effects of household adornment and tidiness appeal is a taste which has been formed.
under the selective guidance of a canon of propriety that demands just these evidences of wasted effort. The effects are pleasing to us chiefly because we have been taught to find them pleasing. There goes into these domestic duties much solicitude for a proper combination of form and color, and for other ends that are to be classed as aesthetic in the proper sense of the term; and it is not denied that effects having some substantial aesthetic value are sometimes attained. Pretty much all that is here insisted on is that, as regards these amenities of life, the housewife's efforts are under the guidance of traditions that have been shaped by the law of conspicuously wasteful expenditure of time and substance. If beauty or comfort is achieved—and it is a more or less fortuitous circumstance if they are—they must be achieved by means and methods that commend themselves to the great economic law of wasted effort. The more reputable, "presentable" portion of middle-class household paraphernalia are, on the one hand, items of conspicuous consumption, and on the other hand, apparatus for putting in evidence the vicarious leisure rendered by the housewife.

The requirement of vicarious consumption at the hands of the wife continues in force even at a lower point in the pecuniary scale than the requirement of vicarious leisure. At a point below which little if any pretense of wasted effort, in ceremonial cleanliness and the like, is observable, and where there is assuredly no conscious attempt at ostensible leisure, decency still requires the wife to consume some goods conspicuously for the reputability of the household and its head. So that, as the latter-day outcome of this evolution of an archaic institution, the wife, who was at the outset the drudge and chattel of the man, both in fact and in theory— the producer of goods for him to consume—has become the ceremonial consumer of goods which he produces. But she still quite unmistakably remains his chattel in theory; for the habitual rendering of vicarious leisure and consumption is the abiding mark of the unfree servant.

This vicarious consumption practiced by the household of the middle and lower classes can not be counted as a direct expression of the leisure-class scheme of life, since the household of this pecuniary grade does not belong within the leisure class. It is rather that the leisure-class scheme of life here comes to an expression at the second remove. The leisure class stands at the head of the social structure in point of reputability; and its manner of life and its standards of worth therefore afford the norm of reputability for the community. The observance of these standards, in some degree of approximation, becomes incumbent upon all classes lower in the scale. In modern civilized communities the lines of demarcation between social classes have grown vague and transient, and wherever this happens the norm of reputability imposed by the upper class extends its coercive influence with but slight hindrance down through the social structure to the lowest strata. The result is that the members of each stratum accept as their ideal of decency the scheme of life in vogue in the next higher stratum, and bend their energies to live up to that ideal. On pain of forfeiting their good name and their self-respect in case of failure, they must conform to the accepted code, at least in appearance.

The basis on which good repute in any highly organized industrial community ultimately rests is pecuniary strength; and the means of showing pecuniary strength, and so of gaining or retaining a good name, are leisure and a conspicuous consumption of goods. Accordingly, both of these methods are in vogue as far down the scale as it remains possible; and in the lower strata in which the two methods are employed, both offices are in great part delegated to the wife and children of the household. Lower still, where any degree of leisure, even ostensible, has become impracticable for the wife, the conspicuous consumption of goods remains and is carried on by the wife and children. The man of the household also can do something in this direction, and indeed, he commonly does; but with a still lower descent into the levels of indigence—along the margin of the slums—the man, and presently also the children, virtually cease to consume valuable goods for appearances, and the woman remains virtually the sole exponent of the household's pecuniary decency. No class of society, not even the most abjectly poor, forgoes all customary conspicuous consumption. The last items of this category of consumption are not given up except under stress of the direst necessity. Very much of squalor and discomfort will be endured before the last trinket or the last pre-
tense of pecuniary decency is put away. There is no class and no country that has yielded so abjectly before the pressure of physical want as to deny themselves all gratification of this higher or spiritual need.

From the foregoing survey of the growth of conspicuous leisure and consumption, it appears that the utility of both alike for the purposes of reputeability lies in the element of waste that is common to both. In the one case it is a waste of time and effort, in the other it is a waste of goods. Both are methods of demonstrating the possession of wealth, and the two are conventionally accepted as equivalents. The choice between them is a question of advertising expediency simply, except so far as it may be affected by other standards of propriety, springing from a different source. On grounds of expediency the preference may be given to the one or the other at different stages of the economic development. The question is, which of the two methods will most effectively reach the persons whose convictions it is desired to affect. Usage has answered this question in different ways under different circumstances.

So long as the community or social group is small enough and compact enough to be effectually reached by common notoriety alone that is to say, so long as the human environment to which the individual is required to adapt himself in respect of reputeability is comprised within his sphere of personal acquaintance and neighborhood gossip -- so long the one method is about as effective as the other. Each will therefore serve about equally well during the earlier stages of social growth. But when the differentiation has gone farther and it becomes necessary to reach a wider human environment, consumption begins to hold over leisure as an ordinary means of decency. This is especially true during the later, peaceable economic stage. The means of communication and the mobility of the population now expose the individual to the observation of many persons who have no other means of judging of his reputeability than the display of goods (and perhaps of breeding) which he is able to make while he is under their direct observation.

The modern organization of industry works in the same direction also by another line. The exigencies of the modern industrial system frequently place individuals and households in juxtaposition between whom there is little contact in any other sense than that of juxtaposition. One's neighbors, mechanically speaking, often are socially not one's neighbors, or even acquaintances; and still their transient good opinion has a high degree of utility. The only practicable means of impressing one's pecuniary ability on these unsympathetic observers of one's everyday life is an unremitting demonstration of ability to pay. In the modern community there is also a more frequent attendance at large gatherings of people to whom one's everyday life is unknown; in such places as churches, theaters, ballrooms, hotels, parks, shops, and the like. In order to impress these transient observers, and to retain one's self-complacency under their observation, the signature of one's pecuniary strength should be written in characters which he who runs may read. It is evident, therefore, that the present trend of the development is in the direction of heightening the utility of conspicuous consumption as compared with leisure.

It is also noticeable that the serviceability of consumption as a means of repute, as well as the insistence on it as an element of decency, is at its best in those portions of the community where the human contact of the individual is widest and the mobility of the population is greatest. Conspicuous consumption claims a relatively larger portion of the income of the urban than of the rural population, and the claim is also more imperative. The result is that, in order to keep up a decent appearance, the former habitually live hand-to-mouth to a greater extent than the latter. So it comes, for instance, that the American farmer and his wife and daughters are notoriously less modish in their dress, as well as less urbane in their manners, than the city artisan's family with an equal income. It is not that the city population is by nature much more eager for the peculiar complacency that comes of a conspicuous consumption, nor has the rural population less regard for pecuniary decency. But the provocation to this line of evidence, as well as its transient effectiveness, is more decided in the city. This method is therefore more readily resorted to, and in the struggle to outdo one another the city population push their normal standard of conspicuous consumption to a higher point, with the result that a relatively greater
expenditure in this direction is required to indicate a given degree of pecuniary decency in the city. The requirement of conformity to this higher conventional standard becomes mandatory. The standard of decency is higher, class for class, and this requirement of decent appearance must be lived up to on pain of losing caste.

Consumption becomes a larger element in the standard of living in the city than in the country. Among the country population its place is to some extent taken by savings and home comforts known through the medium of neighborhood gossip sufficiently to serve the like general purpose of pecuniary repute. These home comforts and the leisure indulged in — where the indulgence is found — are of course also in great part to be classed as items of conspicuous consumption; and much the same is to be said of the savings. The smaller amount of the savings laid by by the artisan class is no doubt due, in some measure, to the fact that in the case of the artisan the savings are a less effective means of advertisement, relative to the environment in which he is placed, than are the savings of the people living on farms and in the small villages. Among the latter, everybody's affairs, especially everybody's pecuniary status, are known to everybody else. Considered by itself simply — taken in the first degree — this added provocation to which the artisan and the urban laboring classes are exposed may not very seriously decrease the amount of savings; but in its cumulative action, through raising the standard of decent expenditure, its deterrent effect on the tendency to save cannot but be very great.

A felicitous illustration of the manner in which this canon of reputability works out its results is seen in the practice of dram-drinking, "treating," and smoking in public places, which is customary among the laborers and handicraftsmen of the towns, and among the lower middle class of the urban population generally. Journeymen printers may be named as a class among whom this form of conspicuous consumption has a great vogue, and among whom it carries with it certain well-marked consequences that are often deprecated. The peculiar habits of this class in this respect are commonly set down to some kind of an ill-defined moral deficiency with which this class is credited, or to a morally deleterious influence which their occupation is supposed to exert, in some unascert-
erable extent by other features of human nature, alien to it, any saving should logically be impossible for a population situated as the artisan and laboring classes of the cities are at present, however high their wages or their income might be.

But there are other standards of repute and other, more or less imperative, canons of conduct, besides wealth and its manifestation, and some of these come in to accentuate or to qualify the broad, fundamental canon of conspicuous waste. Under the simple test of effectiveness for advertising, we should expect to find leisure and the conspicuous consumption of goods dividing the field of pecuniary emulation pretty evenly between them at the outset. Leisure might then be expected gradually to yield ground and tend to obsolescence as the economic development goes forward, and the community increases in size; while the conspicuous consumption of goods should gradually gain in importance, both absolutely and relatively, until it had absorbed all the available product, leaving nothing over beyond a bare livelihood. But the actual course of development has been somewhat different from this ideal scheme. Leisure held the first place at the start, and came to hold a rank very much above wasteful consumption of goods, both as a direct exponent of wealth and as an element in the standard of decency, during the quasi-peaceable culture. From that point onward, consumption has gained ground, until, at present, it unquestionably holds the primacy, though it is still far from absorbing the entire margin of production above the subsistence minimum.

The early ascendancy of leisure as a means of reputeability is traceable to the archaic distinction between noble and ignoble employments. Leisure is honorable and becomes imperative partly because it shows exemption from ignoble labor. The archaic differentiation into noble and ignoble classes is based on an invidious distinction between employments as honorific or debasing; and this traditional distinction grows into an imperative canon of decency during the early quasi-peaceable stage. Its ascendancy is furthered by the fact that leisure is still fully as effective an evidence of wealth as consumption. Indeed, so effective is it in the relatively small and stable human environment to which the individual is exposed at that cultural stage, that, with the aid of the archaic tradition which deprecates all productive labor, it gives rise to a large impecunious leisure class, and it even tends to limit the production of the community's industry to the subsistence minimum. This extreme inhibition of industry is avoided because slave labor, working under a compulsion more vigorous than that of reputeability, is forced to turn out a product in excess of the subsistence minimum of the working class. The subsequent relative decline in the use of conspicuous leisure as a basis of repute is due partly to an increasing relative effectiveness of consumption as an evidence of wealth; but in part it is traceable to another force, alien, and in some degree antagonistic, to the usage of conspicuous waste.

This alien factor is the instinct of workmanship. Other circumstances permitting, that instinct disposes men to look with favor upon productive efficiency and on whatever is of human use. It disposes them to deprecate waste of substance or effort. The instinct of workmanship is present in all men, and asserts itself even under very adverse circumstances. So that however wasteful a given expenditure may be in reality, it must at least have some colorable excuse in the way of an ostensible purpose. The manner in which, under special circumstances, the instinct eventuates in a taste for exploit and an invidious discrimination between noble and ignoble classes has been indicated in an earlier chapter. In so far as it comes into conflict with the law of conspicuous waste, the instinct of workmanship expresses itself not so much in insistence on substantial usefulness as in an abiding sense of the odiousness and aesthetic impossibility of what is obviously futile. Being of the nature of an instinctive affection, its guidance touches chiefly and immediately the obvious and apparent violations of its requirements. It is only less promptly and with less constraining force that it reaches such substantial violations of its requirements as are appreciated only upon reflection.

So long as all labor continues to be performed exclusively or usually by slaves, the baseness of all productive effort is too constantly and deterrently present in the mind of men to allow the instinct of workmanship seriously to take effect in the direction of industrial usefulness; but when the quasi-peaceable stage (with slavery and status) passes into the peaceable stage of industry (with

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wage labor and cash payment) the instinct comes more effectively into play. It then begins aggressively to shape men’s views of what is meritorious, and asserts itself at least as an auxiliary canon of self-complacency. All extraneous considerations apart, those persons (adult) are but a vanishing minority today who harbor no inclination to the accomplishment of some end, or who are not impelled of their own motion to shape some object or fact or relation for human use. The propensity may in large measure be overborne by the more immediately constraining incentive to a reputable leisure and an avoidance of indecorous usefulness, and it may therefore work itself out in make-believe only; as for instance in “social duties,” and in quasi-artistic or quasi-scholarly accomplishments, in the care and decoration of the house, in sewing-circle activity or dress reform, in proficiency at dress, cards, yachting, golf, and various sports. But the fact that it may under stress of circumstances eventuate in inanities no more disproves the presence of the instinct than the reality of the brooding instinct is disproved by inducing a hen to sit on a nestful of china eggs.

This latter-day uneasy reaching-out for some form of purposeful activity that shall at the same time not be indecorously productive of either individual or collective gain marks a difference of attitude between the modern leisure class and that of the quasi-peaceable stage. At the earlier stage, as was said above, the all-dominating institution of slavery and status acted resistlessly to discountenance exertion directed to other than naively predatory ends. It was still possible to find some habitual employment for the inclination to action in the way of forcible aggression or repression directed against hostile groups or against the subject classes within the group; and this sewed to relieve the pressure and draw off the energy of the leisure class without a resort to actually useful, or even ostensibly useful employments. The practice of hunting also sewed the same purpose in some degree. When the community developed into a peaceful industrial organization, and when fuller occupation of the land had reduced the opportunities for the hunt to an inconsiderable residue, the pressure of energy seeking purposeful employment was left to find an outlet in some other direction. The ignominy which attaches to useful effort also entered upon a less acute phase with the disappearance of compulsory labor; and the instinct of workmanship then came to assert itself with more persistence and consistency.

The line of least resistance has changed in some measure, and the energy which formerly found a vent in predatory activity, now in part takes the direction of some ostensibly useful end. Ostensibly purposeless leisure has come to be deprecated, especially among that large portion of the leisure class whose plebeian origin acts to set them at variance with the tradition of the otium cum dignitate. But that canon of reputability which discounts all employment that is of the nature of productive effort is still at hand, and will permit nothing beyond the most transient vogue to any employment that is substantially useful or productive. The consequence is that a change has been wrought in the conspicuous leisure practiced by the leisure class; not so much in substance as in form. A reconciliation between the two conflicting requirements is effected by a resort to make-believe. Many and intricate polite observances and social duties of a ceremonial nature are developed; many organizations are founded, with some specious object of amelioration embodied in their official style and title; there is much coming and going, and a deal of talk, to the end that the talkers may not have occasion to reflect on what is the effectual economic value of their traffic. And along with the make-believe of purposeful employment, and woven inextricably into its texture, there is commonly, if not invariably, a more or less appreciable element of purposeful effort directed to some serious end.

In the narrower sphere of vicarious leisure a similar change has gone forward. Instead of simply passing her time in visible idleness, as in the best days of the patriarchal regime, the housewife of the advanced peaceable stage applies herself assiduously to household cares. The salient features of this development of domestic service have already been indicated.

Throughout the entire evolution of conspicuous expenditure, whether of goods or of services or human life, runs the obvious implication that in order to effectually mend the consumer’s good fame it must be an expenditure of superfluities. In order to be reputable

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it must be wasteful. No merit would accrue from the consumption of the bare necessaries of life, except by comparison with the abjectly poor who fall short even of the subsistence minimum; and no standard of expenditure could result from such a comparison, except the most prosaic and unattractive level of decency. A standard of life would still be possible which should admit of invidious comparison in other respects than that of opulence; as, for instance, a comparison in various directions in the manifestation of moral, physical, intellectual, or aesthetic force. Comparison in all these directions is in vogue today; and the comparison made in these respects is commonly so inextricably bound up with the pecuniary comparison as to be scarcely distinguishable from the latter. This is especially true as regards the current rating of expressions of intellectual and aesthetic force or proficiency so that we frequently interpret as aesthetic or intellectual a difference which in substance is pecuniary only.

The use of the term "waste" is in one respect an unfortunate one. As used in the speech of everyday life the word carries an undertone of deprecation. It is here used for want of a better term that will adequately describe the same range of motives and of phenomena, and it is not to be taken in an odious sense, as implying an illegitimate expenditure of human products or of human life. In the view of economic theory the expenditure in question is no more and no less legitimate than any other expenditure. It is here called "waste" because this expenditure does not serve human life or human well-being on the whole, not because it is waste or misdirection of effort or expenditure as viewed from the standpoint of the individual consumer who chooses it. If he chooses it, that disposes of the question of its relative utility to him, as compared with other forms of consumption that would not be deprecated on account of their wastefulness. Whatever form of expenditure the consumer chooses, or whatever end he seeks in making his choice, has utility to him by virtue of his preference. As seen from the point of view of the individual consumer, the question of wastefulness does not arise within the scope of economic theory proper. The use of the word "waste" as a technical term, therefore, implies no depreciation of the motives or of the ends sought by the consumer under this canon of conspicuous waste.

But it is, on other grounds, worth noting that the term "waste" in the language of everyday life implies deprecation of what is characterized as wasteful. This common-sense implication is itself an outcropping of the instinct of workmanship. The popular repudiation of waste goes to say that in order to be at peace with himself the common man must be able to see in any and all human effort and human enjoyment an enhancement of life and well-being on the whole. In order to meet with unqualified approval, any economic fact must approve itself under the test of impersonal usefulness-usefulness as seen from the point of view of the generically human. Relative or competitive advantage of one individual in comparison with another does not satisfy the economic conscience, and therefore competitive expenditure has not the approval of this conscience.

In strict accuracy nothing should be included under the head of conspicuous waste but such expenditure as is incurred on the ground of an invidious pecuniary comparison. But in order to bring any given item or element in under this head it is not necessary that it should be recognized as waste in this sense by the person incurring the expenditure. It frequently happens that an element of the standard of living which set out with being primarily wasteful, ends with becoming, in the apprehension of the consumer, a necessary of life; and it may in this way become as indispensable as any other item of the consumer's habitual expenditure. As items which sometimes fall under this head, and are therefore available as illustrations of the manner in which this principle applies, may be cited carpets and tapestries, silver table service, waiter's services, silk hats, starched linen, many articles of jewelry and of dress. The indispensability of these things after the habit and the convention have been formed, however, has little to say in the classification of expenditures as waste or not waste in the technical meaning of the word. The test to which all expenditure must be brought in an attempt to decide that point is the question whether it serves directly to enhance human life on the whole—whether it furthers the life process taken impersonally. For this is the basis of award of the instinct of...
workmanship, and that instinct is the court of final appeal in any question of economic truth or adequacy. It is a question as to the award rendered by a dispassionate common sense. The question is, therefore, not whether, under the existing circumstances of individual habit and social custom, a given expenditure conduces to the particular consumer's gratification or peace of mind; but whether, aside from acquired tastes and from the canons of usage and conventional decency, its result is a net gain in comfort or in the fullness of life. Customary expenditure must be classed under the head of waste in so far as the custom on which it rests is traceable to the habit of making an invidious pecuniary comparison-in so far as it is conceived that it could not have become customary and prescriptive without the backing of this principle of pecuniary reputability or relative economic success.

It is obviously not necessary that a given object of expenditure should be exclusively wasteful in order to come in under the category of conspicuous waste. An article may be useful and wasteful both, and its utility to the consumer may be made up of use and waste in the most varying proportions. Consumable goods, and even productive goods, generally show the two elements in combination, as constituents of their utility; although, in a general way, the element of waste tends to predominate in articles of consumption, while the contrary is true of articles designed for productive use. Even in articles which appear at first glance to serve for pure ostentation only, it is always possible to detect the presence of some, at least ostensible, useful purpose; and on the other hand, even in special machinery and tools contrived for some particular industrial process, as well as in the rudest appliances of human industry, the traces of conspicuous waste, or at least of the habit of ostentation, usually become evident on a close scrutiny. It would be hazardous to assert that a useful purpose is ever absent from the utility of any article or of any service, however obviously its prime purpose and chief element is conspicuous waste; and it would be only less hazardous to assert of any primarily useful product that the element of waste is in no way concerned in its value, immediately or remotely.

Chapter 5: The Pecuniary Standard of Living

For the great body of the people in any modern community, the proximate ground of expenditure in excess of what is required for physical comfort is not a conscious effort to excel in the expensiveness of their visible consumption, so much as it is a desire to live up to the conventional standard of decency in the amount and grade of goods consumed. This desire is not guided by a rigidly invariable standard, which must be lived up to, and beyond which there is no incentive to go. The standard is flexible; and especially it is indefinitely extensible, if only time is allowed for habituation to any increase in pecuniary ability and for acquiring facility in the new and larger scale of expenditure that follows such an increase. It is much more difficult to recede from a scale of expenditure once adopted than it is to extend the accustomed scale in response to an accession of wealth. Many items of customary expenditure prove on analysis to be almost purely wasteful, and they are therefore honorific only, but after they have once been incorporated into the scale of decent consumption, and so have become an integral part of one's scheme of life, it is quite as hard to give up these as it is to give up many items that conduce directly to one's physical comfort, or even that may be necessary to life and health. That is to say, the conspicuously wasteful honorific expenditure that confers spiritual well-being may become more indispensable than much of that expenditure which ministers to the "lower" wants of physical well-being or sustenance only. It is notoriously just as difficult to recede from a "high" standard of living as it is to lower a standard which is already relatively low; although in the former case the difficulty is a moral one, while in the latter it may involve a material deduction from the physical comforts of life.

But while retrogression is difficult, a fresh advance in conspicuous expenditure is relatively easy; indeed, it takes place almost as a matter of course. In the rare cases where it occurs, a failure to increase one's visible consumption when the means for an increase are at hand is felt in popular apprehension to call for explanation, and unworthy motives of miserliness are imputed to those who fall short
in this respect. A prompt response to the stimulus, on the other hand, is accepted as the normal effect. This suggests that the standard of expenditure which commonly guides our efforts is not the average, ordinary expenditure already achieved; it is an ideal of consumption that lies just beyond our reach, or to reach which requires some strain. The motive is emulation — the stimulus of an invidious comparison which prompts us to outdo those with whom we are in the habit of classing ourselves. Substantially the same proposition is expressed in the commonplace remark that each class envies and emulates the class next above it in the social scale, while it rarely compares itself with those below or with those who are considerably in advance.

That is to say, in other words, our standard of decency in expenditure, as in other ends of emulation, is set by the usage of those next above us in reputability; until, in this way, especially in any community where class distinctions are somewhat vague, all canons of reputability and decency, and all standards of consumption, are traced back by insensible gradations to the usages and habits of thought of the highest social and pecuniary class — the wealthy leisure class.

It is for this class to determine, in general outline, what scheme of Life the community shall accept as decent or honorific; and it is their office by precept and example to set forth this scheme of social salvation in its highest, ideal form. But the higher leisure class can exercise this quasi-sacerdotal office only under certain material limitations. The class cannot at discretion effect a sudden revolution or reversal of the popular habits of thought with respect to any of these ceremonial requirements. It takes time for any change to permeate the mass and change the habitual attitude of the people; and especially it takes time to change the habits of those classes that are socially more remote from the radiant body. The process is slower where the mobility of the population is less or where the intervals between the several classes are wider and more abrupt. But if time be allowed, the scope of the discretion of the leisure class as regards questions of form and detail in the community's scheme of life is large; while as regards the substantial principles of reputability, the changes which it can effect lie within a narrow margin of tolerance.

Its example and precept carries the force of prescription for all classes below it; but in working out the precepts which are handed down as governing the form and method of reputability — in shaping the usages and the spiritual attitude of the lower classes — this authoritative prescription constantly works under the selective guidance of the canon of conspicuous waste, tempered in varying degree by the instinct of workmanship. To those norms is to be added another broad principle of human nature — the predatory animus — which in point of generality and of psychological content lies between the two just named. The effect of the latter in shaping the accepted scheme of life is yet to be discussed. The canon of reputability, then, must adapt itself to the economic circumstances, the traditions, and the degree of spiritual maturity of the particular class whose scheme of life it is to regulate. It is especially to be noted that however high its authority and however true to the fundamental requirements of reputability it may have been at its inception, a specific formal observance can under no circumstances maintain itself in force if with the lapse of time or on its transmission to a lower pecuniary class it is found to run counter to the ultimate ground of decency among civilized peoples, namely, serviceability for the purpose of an invidious comparison in pecuniary success.

It is evident that these canons of expenditure have much to say in determining the standard of living for any community and for any class. It is no less evident that the standard of living which prevails at any time or at any given social altitude will in its turn have much to say as to the forms which honorific expenditure will take, and as to the degree to which this "higher" need will dominate a people's consumption. In this respect the control exerted by the accepted standard of living is chiefly of a negative character; it acts almost solely to prevent recession from a scale of conspicuous expenditure that has once become habitual.

A standard of living is of the nature of habit. It is an habitual scale and method of responding to given stimuli. The difficulty in the way of receding from an accustomed standard is the difficulty of breaking a habit that has once been formed. The relative facility with which an advance in the standard is made means that the life process is a process of unfolding activity and that it will readily un-
fold in a new direction whenever and wherever the resistance to self-expression decreases. But when the habit of expression along such a given line of low resistance has once been formed, the discharge will seek the accustomed outlet even after a change has taken place in the environment whereby the external resistance has appreciably risen. That heightened facility of expression in a given direction which is called habit may offset a considerable increase in the resistance offered by external circumstances to the unfolding of life in the given direction. As between the various habits, or habitual modes and directions of expression, which go to make up an individual's standard of living, there is an appreciable difference in point of persistence under counteracting circumstances and in point of the degree of imperativeness with which the discharge seeks a given direction.

That is to say, in the language of current economic theory, while men are reluctant to retrench their expenditures in any direction, they are more reluctant to retrench in some directions than in others; so that while any accustomed consumption is reluctantly given up, there are certain lines of consumption which are given up with relatively extreme reluctance. The articles or forms of consumption to which the consumer clings with the greatest tenacity are commonly the so-called necessaries of life, or the subsistence minimum. The subsistence minimum is of course not a rigidly determined allowance of goods, definite and invariable in kind and quantity; but for the purpose in hand it may be taken to comprise a certain, more or less definite, aggregate of consumption required for the maintenance of life. This minimum, it may be assumed, is ordinarily given up last in case of a progressive retrenchment of expenditure

That is to say, in a general way, the most ancient and ingrained of the habits which govern the individual's life -- those habits that touch his existence as an organism -- are the most persistent and imperative. Beyond these come the higher wants -- later-formed habits of the individual or the race -- in a somewhat irregular and by no means invariable gradation. Some of these higher wants, as for instance the habitual use of certain stimulants, or the need of salvation (in the eschatological sense), or of good repute, may in some cases take precedence of the lower or more elementary wants. In general, the longer the habituation, the more unbroken the habit, and the more nearly it coincides with previous habitual forms of the life process, the more persistently will the given habit assert itself. The habit will be stronger if the particular traits of human nature which its action involves, or the particular aptitudes that find exercise in it, are traits or aptitudes that are already largely and profoundly concerned in the life process or that are intimately bound up with the life history of the particular racial stock.

The varying degrees of ease with which different habits are formed by different persons, as well as the varying degrees of reluctance with which different habits are given up, goes to say that the formation of specific habits is not a matter of length of habituation simply. Inherited aptitudes and traits of temperament count for quite as much as length of habituation in deciding what range of habits will come to dominate any individual's scheme of life. And the prevalent type of transmitted aptitudes, or in other words the type of temperament belonging to the dominant ethnic element in any community, will go far to decide what will be the scope and form of expression of the community's habitual life process. How greatly the transmitted idiosyncrasies of aptitude may count in the way of a rapid and definitive formation of habit in individuals is illustrated by the extreme facility with which an all-dominating habit of alcoholism is sometimes formed; or in the similar facility and the similarly inevitable formation of a habit of devout observances in the case of persons gifted with a special aptitude in that direction. Much the same meaning attaches to that peculiar facility of habituation to a specific human environment that is called romantic love.

Men differ in respect of transmitted aptitudes, or in respect of the relative facility with which they unfold their life activity in particular directions; and the habits which coincide with or proceed upon a relatively strong specific aptitude or a relatively great specific facility of expression become of great consequence to the man's well-being. The part played by this element of aptitude in determining the relative tenacity of the several habits which constitute the standard of living goes to explain the extreme reluctance with which men give up any habitual expenditure in the way of conspicu-
ous consumption. The aptitudes or propensities to which a habit of this kind is to be referred as its ground are those aptitudes whose exercise is comprised in emulation; and the propensity for emulation — for invidious comparison — is of ancient growth and is a pervading trait of human nature. It is easily called into vigorous activity in any new form, and it asserts itself with great insistence under any form under which it has once found habitual expression. When the individual has once formed the habit of seeking expression in a given line of honorific expenditure — when a given set of stimuli have come to be habitually responded to in activity of a given kind and direction under the guidance of these alert and deep-reaching propensities of emulation — it is with extreme reluctance that such an habitual expenditure is given up. And on the other hand, whenever an accession of pecuniary strength puts the individual in a position to unfold his life process in larger scope and with additional reach, the ancient propensities of the race puts the individual in a position to determine the direction which the new unfolding of life is to take. And those propensities which are already actively in the field under some related form of expression, which are aided by the pointed suggestions afforded by a current accredited scheme of life, and for the exercise of which the material means and opportunities are readily available — these will especially have much to say in shaping the form and direction in which the new accession to the individual's aggregate force will assert itself.

That is to say, in concrete terms, in any community where conspicuous consumption is an element of the scheme of life, an increase in an individual's ability to pay is likely to take the form of an expenditure for some accredited line of conspicuous consumption.

With the exception of the instinct of self-preservation, the propensity for emulation is probably the strongest and most alert and persistent of the economic motives proper. In an industrial community this propensity for emulation expresses itself in pecuniary emulation; and this, so far as regards the Western civilized communities of the present, is virtually equivalent to saying that it expresses itself in some form of conspicuous waste. The need of conspicuous waste, therefore, stands ready to absorb any increase in the community's industrial efficiency or output of goods, after the most elementary physical wants have been provided for. Where this result does not follow, under modern conditions, the reason for the discrepancy is commonly to be sought in a rate of increase in the individual's wealth too rapid for the habit of expenditure to keep abreast of it; or it may be that the individual in question defers the conspicuous consumption of the increment to a later date — ordinarily with a view to heightening the spectacular effect of the aggregate expenditure contemplated. As increased industrial efficiency makes it possible to procure the means of livelihood with less labor, the energies of the industrious members of the community are bent to the compassing of a higher result in conspicuous expenditure, rather than slackened to a more comfortable pace. The strain is not lightened as industrial efficiency increases and makes a lighter strain possible, but the increment of output is turned to use to meet this want, which is indefinitely expansible, after the manner commonly imputed in economic theory to higher or spiritual wants. It is owing chiefly to the presence of this element in the standard of living that J. S. Mill was able to say that "hitherto it is questionable if all the mechanical inventions yet made have lightened the day's toil of any human being." The accepted standard of expenditure in the community or in the class to which a person belongs largely determines what his standard of living will be. It does this directly by commending itself to his common sense as right and good, through his habitually contemplating it and assimilating the scheme of life in which it belongs; but it does so also indirectly through popular insistence on conformity to the accepted scale of expenditure as a matter of propriety, under pain of disesteem and ostracism. To accept and practice the standard of living which is in vogue is both agreeable and expedient, commonly to the point of being indispensable to personal comfort and to success in life. The standard of living of any class, so far as concerns the element of conspicuous waste, is commonly as high as the earning capacity of the class will permit — with a constant tendency to go higher. The effect upon the serious activities of men is therefore to direct them with great singleness of purpose to the largest possible acquisition of wealth, and to discountenancen work that brings no pecuniary gain. At the same time the effect on consumption is to concentrate it upon the lines which are most patent to the observers whose good opinion is
sought; while the inclinations and aptitudes whose exercise does not involve a honorific expenditure of time or substance tend to fall into abeyance through disuse.

Through this discrimination in favor of visible consumption it has come about that the domestic life of most classes is relatively shabby, as compared with the éclat of that overt portion of their life that is carried on before the eyes of observers. As a secondary consequence of the same discrimination, people habitually screen their private life from observation. So far as concerns that portion of their consumption that may without blame be carried on in secret, they withdraw from all contact with their neighbors. Hence the exclusiveness of people, as regards their domestic life, in most of the industrially developed communities; and hence, by remoter derivation, the habit of privacy and reserve that is so large a feature in the code of proprieties of the better class in all communities. The low birth-rate of the classes upon whom the requirements of reputable expenditure fall with great urgency is likewise traceable to the exigencies of a standard of living based on conspicuous waste. The conspicuous consumption, and the consequent increased expense, required in the reputable maintenance of a child is very considerable and acts as a powerful deterrent. It is probably the most effectual of the Malthusian prudential checks.

The effect of this factor of the standard of living, both in the way of retrenchment in the obscurer elements of consumption that go to physical comfort and maintenance, and also in the paucity or absence of children, is perhaps seen at its best among the classes given to scholarly pursuits. Because of a presumed superiority and scarcity of the gifts and attainments that characterize their life, these classes are by convention subsumed under a higher social grade than their pecuniary grade should warrant. The scale of decent expenditure in their case is pitched correspondingly high, and it consequently leaves an exceptionally narrow margin disposable for the other ends of life. By force of circumstances, their habitual sense of what is good and right in these matters, as well as the expectations of the community in the way of pecuniary decency among the learned, are excessively high — as measured by the prevalent degree of opulence and earning capacity of the class, relatively to the non-scholarly classes whose social equals they nominally are. In any modern community where there is no priestly monopoly of these occupations, the people of scholarly pursuits are unavoidably thrown into contact with classes that are pecuniarily their superiors. The high standard of pecuniary decency in force among these superior classes is transfused among the scholarly classes with but little mitigation of its rigor; and as a consequence there is no class of the community that spends a larger proportion of its substance in conspicuous waste than these.
Chapter Eight: Industrial Exemption and Conservatism

The life of man in society, just like the life of other species, is a struggle for existence, and therefore it is a process of selective adaptation. The evolution of social structure has been a process of natural selection of institutions. The progress which has been and is being made in human institutions and in human character may be set down, broadly, to a natural selection of the fittest habits of thought and to a process of enforced adaptation of individuals to an environment which has progressively changed with the growth of the community and with the changing institutions under which men have lived. Institutions are not only themselves the result of a selective and adaptive process which shapes the prevailing or dominant types of spiritual attitude and aptitudes; they are at the same time special methods of life and of human relations, and are therefore in their turn efficient factors of selection. So that the changing institutions in their turn make for a further selection of individuals endowed with the fittest temperament, and a further adaptation of individual temperament and habits to the changing environment through the formation of new institutions.

The forces which have shaped the development of human life and of social structure are no doubt ultimately reducible to terms of living tissue and material environment; but proximately for the purpose in hand, these forces may best be stated in terms of an environment, partly human, partly non-human, and a human subject with a more or less definite physical and intellectual constitution. Taken in the aggregate or average, this human subject is more or less variable; chiefly, no doubt, under a rule of selective conservation of favorable variations. The selection of favorable variations is perhaps in great measure a selective conservation of ethnic types. In the life history of any community whose population is made up of a mixture of diverse ethnic elements, one or another of several persistent and relatively stable types of body and of temperament rises into dominance at any given point. The situation, including the institutions in force at any given time, will favor the survival and dominance of one type of character in preference to another; and the type of man so selected to continue and to further elaborate the institutions handed down from the past will in some considerable measure shape these institutions in his own likeness. But apart from selection as between relatively stable types of character and habits of mind, there is no doubt simultaneously going on a process of selective adaptation of habits of thought within the general range of aptitudes which is characteristic of the dominant ethnic type or types. There may be a variation in the fundamental character of any population by selection between relatively stable types; but there is also a variation due to adaptation in detail within the range of the type, and to selection between specific habitual views regarding any given social relation or group of relations.

For the present purpose, however, the question as to the nature of the adaptive process -- whether it is chiefly a selection between stable types of temperament and character, or chiefly an adaptation of men's habits of thought to changing circumstances -- is of less importance than the fact that, by one method or another, institutions change and develop. Institutions must change with changing circumstances, since they are of the nature of an habitual method of responding to the stimuli which these changing circumstances afford. The development of these institutions is the development of society. The institutions are, in substance, prevalent habits of thought with respect to particular relations and particular functions of the individual and of the community; and the scheme of life, which is made up of the aggregate of institutions in force at a given time or at a given point in the development of any society, may, on the psychological side, be broadly characterized as a prevalent spiritual attitude or a prevalent theory of life. As regards its generic features, this spiritual attitude or theory of life is in the last analysis reducible to terms of a prevalent type of character.

The situation of today shapes the institutions of tomorrow through a selective, coercive process, by acting upon men's habitual view of things, and so altering or fortifying a point of view or a mental attitude handed down from the past. The institutions -- that is to say the habits of thought -- under the guidance of which men live are in this way received from an earlier time; more or less re-
motely earlier, but in any event they have been elaborated in and received from the past. Institutions are products of the past process, are adapted to past circumstances, and are therefore never in full accord with the requirements of the present. In the nature of the case, this process of selective adaptation can never catch up with the progressively changing situation in which the community finds itself at any given time; for the environment, the situation, the exigencies of life which enforce the adaptation and exercise the selection, change from day to day; and each successive situation of the community in its turn tends to obsolescence as soon as it has been established. When a step in the development has been taken, this step itself constitutes a change of situation which requires a new adaptation; it becomes the point of departure for a new step in the adjustment, and so on interminably.

It is to be noted then, although it may be a tedious truism, that the institutions of today -- the present accepted scheme of life -- do not entirely fit the situation of today. At the same time, men's present habits of thought tend to persist indefinitely, except as circumstances enforce a change. These institutions which have thus been handed down, these habits of thought, points of view, mental attitudes and aptitudes, or what not, are therefore themselves a conservative factor. This is the factor of social inertia, psychological inertia, conservatism.

Social structure changes, develops, adapts itself to an altered situation, only through a change in the habits of thought of the several classes of the community, or in the last analysis, through a change in the habits of thought of the individuals which make up the community. The evolution of society is substantially a process of mental adaptation on the part of individuals under the stress of circumstances which will no longer tolerate habits of thought formed under and conforming to a different set of circumstances in the past. For the immediate purpose it need not be a question of serious importance whether this adaptive process is a process of selection and survival of persistent ethnic types or a process of individual adaptation and an inheritance of acquired traits.

Social advance, especially as seen from the point of view of economic theory, consists in a continued progressive approach to an approximately exact "adjustment of inner relations to outer relations", but this adjustment is never definitively established, since the "outer relations" are subject to constant change as a consequence of the progressive change going on in the "inner relations." But the degree of approximation may be greater or less, depending on the facility with which an adjustment is made. A readjustment of men's habits of thought to conform with the exigencies of an altered situation is in any case made only tardily and reluctantly, and only under the coercion exercised by a stipulation which has made the accredited views untenable. The readjustment of institutions and habitual views to an altered environment is made in response to pressure from without; it is of the nature of a response to stimulus. Freedom and facility of readjustment, that is to say capacity for growth in social structure, therefore depends in great measure on the degree of freedom with which the situation at any given time acts on the individual members of the community -- the degree of exposure of the individual members to the constraining forces of the environment. If any portion or class of society is sheltered from the action of the environment in any essential respect, that portion of the community, or that class, will adapt its views and its scheme of life more tardily to the altered general situation; it will in so far tend to retard the process of social transformation. The wealthy leisure class is in such a sheltered position with respect to the economic forces that make for change and readjustment. And it may be said that the forces which make for a readjustment of institutions, especially in the case of a modern industrial community, are, in the last analysis, almost entirely of an economic nature.

Any community may be viewed as an industrial or economic mechanism, the structure of which is made up of what is called its economic institutions. These institutions are habitual methods of carrying on the life process of the community in contact with the material environment in which it lives. When given methods of unfolding human activity in this given environment have been elaborated in this way, the life of the community will express itself with some facility in these habitual directions. The community will make
use of the forces of the environment for the purposes of its life according to methods learned in the past and embodied in these institutions. But as population increases, and as men's knowledge and skill in directing the forces of nature widen, the habitual methods of relation between the members of the group, and the habitual method of carrying on the life process of the group as a whole, no longer give the same result as before; nor are the resulting conditions of life distributed and apportioned in the same manner or with the same effect among the various members as before. If the scheme according to which the life process of the group was carried on under the earlier conditions gave approximately the highest attainable result — under the circumstances — in the way of efficiency or facility of the life process of the group; then the same scheme of life unaltered will not yield the highest result attainable in this respect under the altered conditions. Under the altered conditions of population, skill, and knowledge, the facility of life as carried on according to the traditional scheme may not be lower than under the earlier conditions; but the chances are always that it is less than might he if the scheme were altered to suit the altered conditions.

The group is made up of individuals, and the group's life is the life of individuals carried on in at least ostensible severalty. The group's accepted scheme of life is the consensus of views held by the body of these individuals as to what is right, good, expedient, and beautiful in the way of human life. In the redistribution of the conditions of life that comes of the altered method of dealing with the environment, the outcome is not an equable change in the facility of life throughout the group. The altered conditions may increase the facility of life for the group as a whole, but the redistribution will usually result in a decrease of facility or fullness of life for some members of the group. An advance in technical methods, in population, or in industrial organization will require at least some of the members of the community to change their habits of life, if they are to enter with facility and effect into the altered industrial methods; and in doing so they will be unable to live up to the received notions as to what are the right and beautiful habits of life.

Any one who is required to change his habits of life and his habitual relations to his fellow men will feel the discrepancy between the method of life required of him by the newly arisen exigencies, and the traditional scheme of life to which he is accustomed. It is the individuals placed in this position who have the liveliest incentive to reconstruct the received scheme of life and are most readily persuaded to accept new standards; and it is through the need of the means of livelihood that men are placed in such a position. The pressure exerted by the environment upon the group, and making for a readjustment of the group's scheme of life, impinges upon the members of the group in the form of pecuniary exigencies; and it is owing to this fact — that external forces are in great part translated into the form of pecuniary or economic exigencies — it is owing to this fact that we can say that the forces which count toward a readjustment of institutions in any modern industrial community are chiefly economic forces; or more specifically, these forces take the form of pecuniary pressure. Such a readjustment as is here contemplated is substantially a change in men's views as to what is good and right, and the means through which a change is wrought in men's apprehension of what is good and right is in large part the pressure of pecuniary exigencies.

Any change in men's views as to what is good and right in human life make its way but tardily at the best. Especially is this true of any change in the direction of what is called progress; that is to say, in the direction of divergence from the archaic position — from the position which may be accounted the point of departure at any step in the social evolution of the community. Retrogression, reapproach to a standpoint to which the race has been long habituated in the past, is easier. This is especially true in case the development away from this past standpoint has not been due chiefly to a substitution of an ethnic type whose temperament is alien to the earlier standpoint.

The cultural stage which lies immediately back of the present in the life history of Western civilization is what has here been called the quasi-peaceable stage. At this quasi-peaceable stage the law of status is the dominant feature in the scheme of life. There is no need of pointing out how prone the men of today are to revert to the spiritual attitude of mastery and of personal subservience which characterizes that stage. It may rather be said to be held in an un-
certain abeyance by the economic exigencies of today, than to have been definitely supplanted by a habit of mind that is in full accord with these later-developed exigencies. The predatory and quasi-peaceable stages of economic evolution seem to have been of long duration in life history of all the chief ethnic elements which go to make up the populations of the Western culture. The temperament and the propensities proper to those cultural stages have, therefore, attained such a persistence as to make a speedy reversion to the broad features of the corresponding psychological constitution inevitable in the case of any class or community which is removed from the action of those forces that make for a maintenance of the later-developed habits of thought.

It is a matter of common notoriety that when individuals, or even considerable groups of men, are segregated from a higher industrial culture and exposed to a lower cultural environment, or to an economic situation of a more primitive character, they quickly show evidence of reversion toward the spiritual features which characterize the predatory type; and it seems probable that the dolicho-blonde type of European man is possessed of a greater facility for such reversion to barbarism than the other ethnic elements with which that type is associated in the Western culture. Examples of such a reversion on a small scale abound in the later history of migration and colonization. Except for the fear of offending that chauvinistic patriotism which is so characteristic a feature of the predatory culture, and the presence of which is frequently the most striking mark of reversion in modern communities, the case of the American colonies might be cited as an example of such a reversion on an unusually large scale, though it was not a reversion of very large scope.

The leisure class is in great measure sheltered from the distress of those economic exigencies which prevail in any modem, highly organized industrial community. The exigencies of the struggle for the means of life are less exacting for this class than for any other; and as a consequence of this privileged position we should expect to find it one of the least responsive of the classes of society to the demands which the situation makes for a further growth of institutions and a readjustment to an altered industrial situation. The leisure class is the conservative class. The exigencies of the general economic situation of the community do not freely or directly impinge upon the members of this class. They are not required under penalty of forfeiture to change their habits of life and their theoretical views of the external world to suit the demands of an altered industrial technique, since they are not in the full sense an organic part of the industrial community. Therefore these exigencies do not readily produce, in the members of this class, that degree of uneasiness with the existing order which alone can lead any body of men to give up views and methods of life that have become habitual to them. The office of the leisure class in social evolution is to retard the movement and to conserve what is obsolescent. This proposition is by no means novel; it has long been one of the commonplaces of popular opinion.

The prevalent conviction that the wealthy class is by nature conservative has been popularly accepted without much aid from any theoretical view as to the place and relation of that class in the cultural development. When an explanation of this class conservatism is offered, it is commonly the invidious one that the wealthy class opposes innovation because it has a vested interest, of an unworthy sort, in maintaining the present conditions. The explanation here put forward imputes no unworthy motive. The opposition of the class to changes in the cultural scheme is instinctive, and does not rest primarily on an interested calculation of material advantages; it is an instinctive revulsion at any departure from the accepted way of doing and of looking at things -- a revulsion common to all men and only to be overcome by stress of circumstances. All change in habits of life and of thought is irksome. The difference in this respect between the wealthy and the common run of mankind lies not so much in the motive which prompts to conservatism as in the degree of exposure to the economic forces that urge a change. The members of the wealthy class do not yield to the demand for innovation as readily as other men because they are not constrained to do so.

This conservatism of the wealthy class is so obvious a feature that it has even come to be recognized as a mark of respectability. Since conservatism is a characteristic of the wealthier and therefore
more reputable portion of the community, it has acquired a certain honorific or decorative value. It has become prescriptive to such an extent that an adherence to conservative views is comprised as a matter of course in our notions of respectability; and it is imperatively incumbent on all who would lead a blameless life in point of social repute. Conservatism, being an upper-class characteristic, is decorous; and conversely, innovation, being a lower-class phenomenon, is vulgar. The first and most unreflected element in that instinctive revulsion and repudiation with which we turn from all social innovators is this sense of the essential vulgarity of the thing. So that even in cases where one recognizes the substantial merits of the case for which the innovator is spokesman -- as may easily happen if the evils which he seeks to remedy are sufficiently remote in point of time or space or personal contact -- still one cannot but be sensible of the fact that the innovator is a person with whom it is at least distasteful to be associated, and from whose social contact one must shrink. Innovation is bad form.

The fact that the usages, actions, and views of the well-to-do leisure class acquire the character of a prescriptive canon of conduct for the rest of society, gives added weight and reach to the conservative influence of that class. It makes it incumbent upon all reputable people to follow their lead. So that, by virtue of its high position as the avatar of good form, the wealthier class comes to exert a retarding influence upon social development far in excess of that which the simple numerical strength of the class would assign it. Its prescriptive example acts to greatly stiffen the resistance of all other classes against any innovation, and to fix men's affections upon the good institutions handed down from an earlier generation.

There is a second way in which the influence of the leisure class acts in the same direction, so far as concerns hindrance to the adoption of a conventional scheme of life more in accord with the exigencies of the time. This second method of upperclass guidance is not in strict consistency to be brought under the same category as the instinctive conservatism and aversion to new modes of thought just spoken of; but it may as well be dealt with here, since it has at least this much in common with the conservative habit of mind that it acts to retard innovation and the growth of social structure. The code of proprieties, conventionalities, and usages in vogue at any given time and among any given people has more or less of the character of an organic whole; so that any appreciable change in one point of the scheme involves something of a change or readjustment at other points also, if not a reorganization all along the line. When a change is made which immediately touches only a minor point in the scheme, the consequent derangement of the structure of conventionalities may be inconspicuous; but even in such a case it is safe to say that some derangement of the general scheme, more or less far-reaching, will follow. On the other hand, when an attempted reform involves the suppression or thorough-going remodelling of an institution of first-rate importance in the conventional scheme, it is immediately felt that a serious derangement of the entire scheme would result; it is felt that a readjustment of the structure to the new form taken on by one of its chief elements would be a painful and tedious, if not a doubtful process.

In order to realize the difficulty which such a radical change in any one feature of the conventional scheme of life would involve, it is only necessary to suggest the suppression of the monogamic family, or of the agnostic system of consanguinity, or of private property, or of the theistic faith, in any country of the Western civilization; or suppose the suppression of ancestor worship in China, or of the caste system in India, or of slavery in Africa, or the establishment of equality of the sexes in Mohammedan countries. It needs no argument to show that the derangement of the general structure of conventionalities in any of these cases would be very considerable. In order to effect such an innovation a very far-reaching alteration of men's habits of thought would be involved also at other points of the scheme than the one immediately in question. The aversion to any such innovation amounts to a shrinking from an essentially alien scheme of life.

The revulsion felt by good people at any proposed departure from the accepted methods of life is a familiar fact of everyday experience. It is not unusual to hear those persons who dispense salutary advice and admonition to the community express themselves forcibly upon the far-reaching pernicious effects which the community would suffer from such relatively slight changes as the dises-
establishment of the Anglican Church, an increased facility of divorce, adoption of female suffrage, prohibition of the manufacture and sale of intoxicating beverages, abolition or restriction of inheritances, etc. Any one of these innovations would, we are told, "shake the social structure to its base," "reduce society to chaos," "subvert the foundations of morality," "make life intolerable," "confound the order of nature," etc. These various locutions are, no doubt, of the nature of hyperbole; but, at the same time, like all overstatement, they are evidence of a lively sense of the gravity of the consequences which they are intended to describe. The effect of these and like innovations in deranging the accepted scheme of life is felt to be of much graver consequence than the simple alteration of an isolated item in a series of contrivances for the convenience of men in society. What is true in so obvious a degree of innovations of first-rate importance is true in a less degree of changes of a smaller immediate importance. The aversion to change is in large part an aversion to the bother of making the readjustment which any given change will necessitate; and this solidarity of the system of institutions of any given culture or of any given people strengthens the instinctive resistance offered to any change in men's habits of thought, even in matters which, taken by themselves, are of minor importance.

A consequence of this increased reluctance, due to the solidarity of human institutions, is that any innovation calls for a greater expenditure of nervous energy in making the necessary readjustment than would otherwise be the case. It is not only that a change in established habits of thought is distasteful. The process of readjustment of the accepted theory of life involves a degree of mental effort — a more or less protracted and laborious effort to find and to keep one's bearings under the altered circumstances. This process requires a certain expenditure of energy, and so presumes, for its successful accomplishment, some surplus of energy beyond that absorbed in the daily struggle for subsistence. Consequently it follows that progress is hindered by underfeeding and excessive physical hardship, no less effectually than by such a luxurious life as will shut out discontent by cutting off the occasion for it. The abjectly poor, and all those persons whose energies are entirely absorbed by the struggle for daily sustenance, are conservative because they cannot afford the effort of taking thought for the day after tomorrow; just as the highly prosperous are conservative because they have small occasion to be discontented with the situation as it stands today.

From this proposition it follows that the institution of a leisure class acts to make the lower classes conservative by withdrawing from them as much as it may of the means of sustenance, and so reducing their consumption, and consequently their available energy, to such a point as to make them incapable of the effort required for the learning and adoption of new habits of thought. The accumulation of wealth at the upper end of the pecuniary scale implies privation at the lower end of the scale. It is a commonplace that, wherever it occurs, a considerable degree of privation among the body of the people is a serious obstacle to any innovation.

This direct inhibitory effect of the unequal distribution of wealth is seconded by an indirect effect tending to the same result. As has already been seen, the imperative example set by the upper class in fixing the canons of reputability fosters the practice of conspicuous consumption. The prevalence of conspicuous consumption as one of the main elements in the standard of decency among all classes is of course not traceable wholly to the example of the wealthy leisure class, but the practice and the insistence on it are no doubt strengthened by the example of the leisure class. The requirements of decency in this matter are very considerable and very imperative; so that even among classes whose pecuniary position is sufficiently strong to admit a consumption of goods considerably in excess of the subsistence minimum, the disposable surplus left over after the more imperative physical needs are satisfied is not infrequently diverted to the purpose of a conspicuous decency, rather than to added physical comfort and fullness of life. Moreover, such surplus energy as is available is also likely to be expended in the acquisition of goods for conspicuous consumption or conspicuous boarding. The result is that the requirements of pecuniary reputability tend (1) to leave but a scanty subsistence minimum available for other than conspicuous consumption, and (2) to absorb any surplus energy which may be available after the bare physical necessities of life have been provided for. The outcome of the whole is a
strengthening of the general conservative attitude of the community. The institution of a leisure class hinders cultural development immediately (1) by the inertia proper to the class itself, (2) through its prescriptive example of conspicuous waste and of conservatism, and (3) indirectly through that system of unequal distribution of wealth and sustenance on which the institution itself rests.

To this is to be added that the leisure class has also a material interest in leaving things as they are. Under the circumstances prevailing at any given time this class is in a privileged position, and any departure from the existing order may be expected to work to the detriment of the class rather than the reverse. The attitude of the class, simply as influenced by its class interest, should therefore be to let well-enough alone. This interested motive comes in to supplement the strong instinctive bias of the class, and so to render it even more consistently conservative than it otherwise would be.

All this, of course, has nothing to say in the way of eulogy or deprecation of the office of the leisure class as an exponent and vehicle of conservatism or reversion in social structure. The inhibition which it exercises may be salutary or the reverse. Whether it is the one or the other in any given case is a question of casuistry rather than of general theory. There may be truth in the view (as a question of policy) so often expressed by the spokesmen of the conservative element, that without some such substantial and consistent resistance to innovation as is offered by the conservative well-to-do classes, social innovation and experiment would hurry the community into untenable and intolerable situations; the only possible result of which would be discontent and disastrous reaction. All this, however, is beside the present argument.

But apart from all deprecation, and aside from all question as to the indispensability of some such check on headlong innovation, the leisure class, in the nature of things, consistently acts to retard that adjustment to the environment which is called social advance or development. The characteristic attitude of the class may be summed up in the maxim: "Whatever is, is right" whereas the law of natural selection, as applied to human institutions, gives the axiom: "Whatever is, is wrong." Not that the institutions of today are wholly wrong for the purposes of the life of today, but they are, always and in the nature of things, wrong to some extent. They are the result of a more or less inadequate adjustment of the methods of living to a situation which prevailed at some point in the past development; and they are therefore wrong by something more than the interval which separates the present situation from that of the past. "Right" and "wrong" are of course here used without conveying any rejection as to what ought or ought not to be. They are applied simply from the (morally colorless) evolutionary standpoint, and are intended to designate compatibility or incompatibility with the effective evolutionary process. The institution of a leisure class, by force or class interest and instinct, and by precept and prescriptive example, makes for the perpetuation of the existing maladjustment of institutions, and even favors a reversion to a somewhat more archaic scheme of life; a scheme which would be still farther out of adjustment with the exigencies of life under the existing situation even than the accredited, obsolescent scheme that has come down from the immediate past.

But after all has been said on the head of conservation of the good old ways, it remains true that institutions change and develop. There is a cumulative growth of customs and habits of thought; a selective adaptation of conventions and methods of life. Something is to be said of the office of the leisure class in guiding this growth as well as in retarding it; but little can be said here of its relation to institutional growth except as it touches the institutions that are primarily and immediately of an economic character. These institutions -- the economic structure -- may be roughly distinguished into two classes or categories, according as they serve one or the other of two divergent purposes of economic life.

To adapt the classical terminology, they are institutions of acquisition or of production; or to revert to terms already employed in a different connection in earlier chapters, they are pecuniary or industrial institutions; or in still other terms, they are institutions serving either the invidious or the non-invidious economic interest. The former category have to do with "business," the latter with industry, taking the latter word in the mechanical sense. The latter class are not often recognized as institutions, in great part because
they do not immediately concern the ruling class, and are, therefore, seldom the subject of legislation or of deliberate convention. When they do receive attention they are commonly approached from the pecuniary or business side; that being the side or phase of economic life that chiefly occupies men's deliberations in our time, especially the deliberations of the upper classes. These classes have little else than a business interest in things economic, and on them at the same time it is chiefly incumbent to deliberate upon the community's affairs.

The relation of the leisure (that is, propertied non-industrial) class to the economic process is a pecuniary relation — a relation of acquisition, not of production; of exploitation, not of serviceability. Indirectly their economic office may, of course, be of the utmost importance to the economic life process; and it is by no means here intended to depreciate the economic function of the propertied class or of the captains of industry. The purpose is simply to point out what is the nature of the relation of these classes to the industrial process and to economic institutions. Their office is of a parasitic character, and their interest is to divert what substance they may to their own use, and to retain whatever is under their hand. The conventions of the business world have grown up under the selective surveillance of this principle of predation or parasitism. They are conventions of ownership; derivatives, more or less remote, of the ancient predatory culture. But these pecuniary institutions do not entirely fit the situation of today, for they have grown up under a past situation differing somewhat from the present. Even for effectiveness in the pecuniary way, therefore, they are not as apt as might be. The changed industrial life requires changed methods of acquisition; and the pecuniary classes have some interest in so adapting the pecuniary institutions as to give them the best effect for acquisition of private gain that is compatible with the continuance of the industrial process out of which this gain arises. Hence there is a more or less consistent trend in the leisure-class guidance of institutional growth, answering to the pecuniary ends which shape leisure-class economic life.

The effect of the pecuniary interest and the pecuniary habit of mind upon the growth of institutions is seen in those enactments and conventions that make for security of property, enforcement of contracts, facility of pecuniary transactions, vested interests. Of such bearing are changes affecting bankruptcy and receiverships, limited liability, banking and currency, coalitions of laborers or employers, trusts and pools. The community's institutional furniture of this kind is of immediate consequence only to the propertied classes, and in proportion as they are propertied; that is to say, in proportion as they are to be ranked with the leisure class. But indirectly these conventions of business life are of the gravest consequence for the industrial process and for the life of the community. And in guiding the institutional growth in this respect, the pecuniary classes, therefore, serve a purpose of the most serious importance to the community, not only in the preservation of the accepted social scheme, but also in shaping the industrial process proper. The immediate end of this pecuniary institutional structure and of its amelioration is the greater facility of peaceable and orderly exploitation; but its remoter effects far outrun this immediate object. Not only does the more facilitate conduct of business permit industry and extra-industrial life to go on with less perturbation; but the resulting elimination of disturbances and complications calling for an exercise of astute discrimination in everyday affairs acts to make the pecuniary class itself superfluous. As fast as pecuniary transactions are reduced to routine, the captain of industry can be dispensed with. This consummation, it is needless to say, lies yet in the indefinite future. The ameliorations wrought in favor of the pecuniary interest in modern institutions tend, in another field, to substitute the "soulless" joint-stock corporation for the captain, and so they make also for the dispensability of the great leisure-class function of ownership. Indirectly, therefore, the bent given to the growth of economic institutions by the leisure-class influence is of very considerable industrial consequence.