The family is priceless
An introduction to the work of Viviana Zelizer

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Exploring the relationships between the economy and the family through the issue of financial compensation for the death of a child or decisions relating to food allowance, the work of Viviana Zelizer shows how the family has been become a sacred object since the end of the 19th century and is now considered to be shielded from the world of economics.

The name of Viviana Zelizer, one of the most important figures of American economic sociology according to the digests, might seems strange in a study of the family. Viviana Zelizer however could also be considered as a sociologist, and even a historian, of the family, as well as a sociologist of the economy, because her works show how economic questions affect the family and how the family and the economy interrelate. What is unusual in her work is not necessarily this rapprochement of economy and family as the surprises this rapprochement throws up. For centuries, the family was considered as an economic unit, but this shocked no one. Weddings were contracts, children provided economic support for needy parents, etc. The work of Viviana Zelizer helps precisely to understand how the family has become sacred and why it is now considered as protected from economic issues. From her very first work in 1979, Zelizer has explored the way actors integrate economic questions into their domestic universe. She struggles against a vision of the world inherited from the 19th century that sees family and business as "separate spheres", in opposition to the instrumental rationality of the search for profit in the economic world the family represents emotion, non-calculation, and generosity. As the industrial economy became dominant, and that society became monetised and merchandised, the idea of the family and private as a sanctuary also developed. The economy and the calculation it implies had to remain exterior to the family. The economic sphere was not only separated, it also delineated a "hostile world" so that if family and economy were to meet and merge, they would contaminate each other: business was not a place for feelings, and the family was no place for calculation. Zelizer's work shows the immense "relational work", carried out within families but also by judges, lawmakers and economic actors, to draw up boundaries enabling the family to be considered as a separate sphere from the economy.

Viviana Zelizer was born into a family of European-Jewish immigrants in Buenos Aires and studied sociology in the United States. Since 1988, she has taught at Princeton University. She obtained her master's degree then her doctorate in 1977 at Columbia (New York) where her study supervisor was Bernard Barber, himself a student of Talcott Parsons. In this period, Parsons' *grand theory* was being questioned and "new economic sociology" was emerging through researchers such as Mark Granovetter or Richard Swedberg. It took some time for Zelizer's work to be recognised as belonging to the sociology of the economy by her male peers studying to so-called "serious" issues such as business, networks, and trust. Her work *The Social Meaning of Money* dealt with domestic money, gift money and various forms of charity. On its reception by peers, she said, "There is a long tradition that divides the world between, on the one hand, the 'real' markets – the serious markets of the business and finance – that take care of the 'real' money, and on the other, the so-called trivial markets that are peripheral […]. When viewed from this perspective, the book gives no impression of addressing those absolutely fundamental economic spheres. If you believe the real economy is made up exclusively of transactions guaranteed by markets, and that the real issues of money are only played out in businesses or in the world of finance, it is easier to disclaim all interest in the book."[1]

The Social Meaning of Money was centred on the United States and particularly focussed on the period between 1870 and 1930, which to Zelizer was a crucial period. This period is precisely that of monetisation, a concomitant of industrialisation and urbanisation, which accelerated the circulation of money and its presence in the life of individuals. But what makes

[1] Viviana Zelizer, "L'argent social", interview with Florence Weber, *Genèses*, 2006/4, n°65, p. 126-137.

these several decades crucial are the changes concerning not only the economy but also the definition of the family and of the relations uniting its members. It was here that the family became a locus of affection and personal self-fulfilment, and these changes had effects on the definition of childhood and children's place in the family, on the relations between husbands and wives and on the way we consider care for the elderly or sick. Based on elements implying monetary or mercantile exchange, Zelizer's work approaches the family from a direction that is not only original; it is also extremely heuristic.

Zelizer demonstrations use documentation of all kinds: press cuttings, household economy manuals, advise for newly weds, best practice guides for professionals, etc. She also looks at legal case studies, from divorce settlements to the decision-making processes behind the evaluation of sums paid to families after September 11, as well as legal action taken by the tax authorities against women who have received money from men without declaring it. The courts unravel cases involving feelings, legal relations, economic questions, and administrative definitions, demonstrating just how intricate they are. They are forced to draw up clear definitions of situations and relations and carry out important work setting out the boundaries that form the heart of relations between the economy and the family.

Zelizer describes this work as a "journey across the great plains of economic life", by showing the multiple ways in which social relations and culture influence economic activities and institutions. This journey has so far had four stages and we shall follow these stages in our presentation. There is a coherency between the works and they follow shared objectives. At the same time, more than twenty-five years have gone by between the first and the last: the author has gained in command and tackles increasingly larger economic and social questions and spaces.

***Morals and Markets* (1979)**

Viviana Zelizer's first work, taken from her doctorate, is *Morals and Market* (1979). In it she analyses the birth of one of the jewels of the American economy: life insurance. Life insurance was rejected in the first half of the 19th century as immoral; its detractors said it turned life into a commodity. Then, with smart sales techniques, its promoters managed to present it as an instrument of protection for policyholders and their families and it developed rapidly.

In analysing life insurance, Viviana Zelizer encounters the changes in the definition of the family and of the roles of each member. It is the father's role to protect the family, even after his death. Whereas in the 18th century, widows and orphans were taken care of by family and neighbours, in the second half of the 19th century, the financial protection of families entered the market sphere. What changed was not the fact that family members wanted to protect each other. The transformation came in the passage from a gift economy to a market economy: modes of protection are adapted to this. This is what gave moral respectability to life insurance: "breadwinners" – that is to say the wage earning males of the urban economy in which women were mainly charged with non-remunerated domestic tasks – had a moral duty to protect their own, and door-to-door salesmen played on parents' and husbands' feelings to convince them to take out policies.

From the 1870s, insurers marketing methods focussed on another aspect of their product: that of personal investment for the future. The aim was not just to avert disaster, but also to make savings. Here again there was a major transformation in family finances: in urban working class households in the 19th century, they were centred on survival and the alleviation of emergencies; progressively family finances went on to become a part of the monetary economy and its workings.

***Pricing the Priceless Child* (1985)**

The second stage of the journey was *Pricing the Priceless Child* (1985). Zelizer explores those areas in which children are susceptible to be evaluated from a monetary perspective. She focuses particularly on the 1870-1930 period, a period during which children's statuses change. Once economically useful, through their work in particular, children gradually became sacred and were removed from the employment market: they might have become useless but they were now priceless. She shows this evolution through changes in child-labour practices, through an analysis of the adoption market, and through price evaluations of child death in life insurance policies and court decisions when assessing accidents.

Contemporary children are priceless even costly, in particular in the United States where education is private. In exchange for the care and comfort provided by their parents, children offer love, smiles, emotional satisfaction, but not money or paid labour. Even their participation in household tasks is limited and seen more as educative than a part of the division of domestic labour. Whereas in the rural America of the 18th century, children were workers, offering the possibility of provision for their parents' old age, today children who "earn" money as young actors or models, are viewed uncomfortably and critically and their parents are suspected of profiteering.

In the middle of the 19th century, the urban middle classes viewed children as having no economic value. Rather than counting on their children for their retirement, the middle class father provided for his own life and made the financial arrangements necessary to protect his unproductive children, focussing on their education. At the same time, the economic value of child workers increased during the 19th century as industrialisation created new employment for children. In 1870, one child in eight was in paid employment.

Urban working class families depended on the wages of their eldest children and on the domestic help provided by the youngest. But laws on child labour and obligatory education gradually destroyed class differences. In the 1930s, the children of the working classes joined those of other classes as childhood became unproductive and sacred and children's emotional value made child labour taboo. Even at home, domestic tasks could only be entrusted to them if they were useful for their education and especially not to allow selfish parents to have a rest. Children's real work was now schoolwork, while their own income came from pocket money and presents.

Zelizer does not only show that children, now sacred, were removed from the mercantile sphere, she also shows that this sacred value was itself a product of a process of evaluation and at the origin of markets. She studies three areas where a market evaluation of children is essential. First she looks at life insurance for children. It was in 1875 that the first insurance company offered policies for children under ten. In the 19th century this insurance was intended to compensate the economic loss of parents of "useful" children. Premiums for children of 8-9 years old were higher, for example, than those of parents with one-year-old children. These calculations however horrified child protection groups and soon compensating the economic losses of parents became not only obsolete but immoral. Pricing the priceless led to unusual forms of accountancy: the emotional contribution of children to family life became the only criteria of their value in the case of death or adoption. The insurers themselves adopted an emotional register to talk about the value of children. While many poor children were buried in common graves, in the absence of money to offer them a decent funeral, life insurance was a means for parents to symbolically recognise the value they accorded their children: they invested in order to "purchase" a dignified death for their children. The life insurance of children met with exceptional success. Payments became the second major priority for families after the payment of rent. The sums spent seemed totally irrational to social workers, but they were sacred. When infant mortality rates started to fall, this insurance was no longer intended to buy them a funeral but to finance their studies. The evaluation of the price of the death of a child was also discussed in courts. In 1896, one court ruled that the Georgia state railway company had nothing to pay to the parents of one two-year old child who had died through the fault of the company, on the pretext that, at that age, children do not earn anything. However, in 1979, a clinic was ordered to pay 750,000 dollars after the accidental death of a three-year-old child. Here again the major changes came at the start of the 20th century. At the end of the 19th century, when courts evaluated the harm caused to parents by the death of their child, they only took their income into account. This approach, however, came under increasingly vehement attack. Some cases became wide-scale media events such as that of young Graham, run over in 1896. The jury awarded his father 5,000 dollars but the judge overturned the verdict, ruling that the life of a child was not worth a dollar. Public outrage ensued. Zelizer underlines the irony here: as children's economic value lowered, compensation increased, because their emotional value was given a price. She also points out that many parents are ambivalent about sums received: some ask for nothing, while others donate them to charities.

The final area where the emotional value of children is given a price is that of adoption. In the 1870s, the only way of obtaining money for a baby was to take one in care for someone: the so-called "baby farmers". Baby farmers were wet nurses with a very bad reputation, as they were said to take very bad care of children. At the end of the 19th century, the practice was in decline and parents were stigmatised if they put their child into care. Fifty years later, parents were able to spend thousands of dollars on the black market to adopt a child. The practice of adoption only really spread when the value of child labour disappeared. Their new emotional value was given a price and commercialised. A genuine (possibly illegal and highly lucrative) trade in children started up, a product of the non-economic definition of children. The price of children was no longer determined by their ability to work but by their smiles, dimples and curly hair.

Whatever the mechanism for pricing children, in this work Zelizer shows the mechanisms are the same: evaluating the price of children through the value of their work becomes impossible, and it is this that makes them precious and "priceless".

***The Social Meaning of Money* (1994)**

Viviana Zelizer's third work, and best known in France where it was translated, is *The Social Meaning of Money* (1994). The work attacks an idea that is firmly rooted in sociology and economy, that money is a simple neutral tool necessary for exchange – money has no smell. The work's target is Simmel's *The Philosophy of Money*. Simmel considers money as a simple *medium* of exchange and believes that its neutrality impoverishes commodities and people by making them comparable. Money has made humankind rationalist and calculating, and humankind risks losing its soul, if it hasn't already done so, in its modern monetised society.

Zelizer therefore takes on these two correlated conceptions of money: that money is neutral and impersonal and that it destroys social relationships. She delves into the family and its monetary practices as a base for her assault. She shows that money does indeed smell and that its users appropriate it for themselves and colour it with social, cultural or emotional meanings. Her analysis is founded here on the social changes of the late 19th and early 20th century: money had permeated into all households, including the poorest. It is "labelled" by actors, according to its origins (a prize, gift, wage, or ill-gotten, etc), to its function (rent, coal, food, or holiday money, etc), and to its user (the wife's, husband's or children's money). The book shows that the spread of money gave rise to a wide range of debates to define its appropriate uses. These debates did not only talk about money but also about family relationships, the sexual division of labour, and the place of children in society. Zelizer in particularly analyses housewives' finances: between

1870 and 1930, this issue caused trouble and strife within families and was debated publicly in the press as well as in manuals for newly weds. Married women of the urban middle classes took care of the home and did not earn their own income, so were dependent on what their husbands felt like giving them to maintain the household. The first battle consisted in obtaining a monthly allowance, authorising the wife to herself manage the sum attributed, rather than having to beg and justify herself each time she needed money.

Allowances, in a way, gave rise to early forms of feminism: the letters columns of the popular press formed a kind of space for women to share "ploys" to obtain money from their husbands. Some advocated emotional blackmail and the imposition of separate beds until an allowance was achieved. Others advised wives not to solicit their husbands for money when they returned home after a tiring day at work. Theft was widespread, it seems, as demonstrated in several court cases, including Mrs Schultz's trial, in 1905, against her husband whose deterrent rat trap placed in his jacket pocket injured his wife's fingers as they searched for loose change. The court nonsuited the plaintiff, judging that husbands had the right to protect their pockets in this way. Perceived as great progress against the poverty of married women, allowances were soon criticised though, as they did not prevent husbands from enjoying greater wealth than their wives, particularly in leisure pursuits. Furthermore, instead of a symbol of autonomy, allowances soon started to look like a symbol of financial submissiveness. So from the 1920s, women started calling for equal access to all household resources through a joint account.

Zelizer furthermore shows that even when women earn their own money, it never has the same meaning as a man's salary, who is after all the "breadwinner", the one who earns the serious money. Women's money is often considered as pocket money, intended for more superfluous purchases.

The work continues by analysing gifts of money. At the start of the 20th century, Zelizer tells us, the general practice of offering gifts among family members developed, gifts for Christmas but also for birthdays and soon for Mothering Sunday and religious festivals. The issue of whether and how to offer gifts of money arose, and Zelizer describes individuals' efforts to define appropriate ways of offering money: to whom? In what form? Under what "label"? And according to what criteria of use? The ethic of money gifts placed broad constraints on how children's money was used: they had to use it "well" and inform the donor of how it was used. Finally the money of the poor is analysed via the way in which poor relief was used as a tool to normalise the financial practices of workers, where social workers taught homes to label money so as to use it correctly.

This work tells about the family from unusual perspectives and teaches us much about the way it works. The social signification of money within homes is an indicator of the inequalities between husbands and wives, of the place of children within society, and of the definition of what forms a "good home" among moral entrepreneurs. Family battles about money are not about schemers trying to fill their pockets but about individuals seeking to define their role and create autonomous spaces.

***The Purchase of Intimacy* (2005)**

"Does the penetration of an ever-expanding market threaten intimate social life?": this is the question posed by Viviana Zelizer's last work. The aim of *The Purchase of Intimacy* is to put an end to the presentation of the world in "separate spheres" and "hostile worlds", according to which the family and business are not only antinomic but also mutually contaminating. Analysis is not limited to money but looks at production, consumerism, distribution and the transfer of non-monetary assets. Zelizer observes the way in which individuals establish coherent connections between their private lives and their economic activities. The family, through the relationship of the couple and of parents to their children, as well as issues surrounding care for the sick and elderly, is once more at the heart of Zelizer's reflection. The work addresses a number of questions: how do ordinary people and the courts judge the difference between legitimate and illegitimate money transfers between sexual partners? Is paid childcare necessarily of poorer quality than free childcare by members of the family? In what situations are divorced parents obliged to pay for their children's university education? What legal rights do husbands or wives have over their partner's real estate when they share the responsibility of a household together? How do courts determine the value of domestic services when they become a bone of legal contention?

The book focuses on relational question, because by studying the economic activities and meanings actors give them, Zelizer seeks out the expression of relations between people. Following her usual method, she analyses mainly legal cases. When personal transactions reach the courts, it means that the transactions have degenerated. Judges then have to make clear decisions about the situations presented to them, that is to say the type of relationship between the people involved and deduce the type of transaction appropriate. Zelizer develops the notion of "circuits of commerce" which designates a type of settlement between private life and economy in each area of social life. Each of these circuits consists of a specific application of four elements: relationships between people; transactions; the means of exchange and the limits of the circuit. Cases reach the courts where these settlements have been ill-conceived. For example, one woman took the lawyer who negotiated her divorce to court, accusing him of taking advantage of the situation to obtain sexual favours. The case looked at the definition of the client-professional relationship, the prostitute-client relationship (the woman said that this was how she felt when it came to "paying" for her defence), and the relationship between lovers. Each of these relationships implies transactions and different means of payment. Money offered between lovers does not have the same meaning as money given by a client to a prostitute. Eventually, the court ruled against the man, considering that the relationship was between a lawyer and his client and that he had overstepped the boundaries of his profession; personal relations with a client were not an appropriate means of payment for legal services.

Courts often have to mull over where to place the limit between business relations and loving relations. The definition of the relationship has great economic implications: where money is transferred, should taxes be levied? This is the case if the courts believe there is client-prostitute relationship; gifts between lovers are not taxed. Is such a gift appropriate or is it a tool of corruption? If a woman maintains a household, is she carrying out a service that deserves remuneration? Is she involved in task sharing between members of the same household? Or is she exchanging services against board and lodging?

The courts have to draw up the moral boundaries defining the appropriate relations between a lawyer and a client, between lovers, or between servants and their employers. Within these boundaries it is crucial that the relation, the transaction, and the means of exchange coincide: sexual relations, like expensive gifts, may, depending on the situation, be obligations, simple options, or categorically forbidden. Furthermore the limits of relationships change over time: at any particular moment were the pair husband and wife, client and lawyer, or engaged to be married, etc?

The issue of "care" is also an issue for personal ties within a family. Viviana Zelizer offers a highly refined analysis of *care* and the tact it requires because care for people is always intertwined with economic questions. Actors carry out immense relational work to find the right settlement between the four elements of the circuit of commerce. The family is the locus of the intersection between *care* – through concern for the health of family members, the education of children and all other services – and the economic activities of consumption, distribution and financial transfer. Care can be administered by family members or people outside the family and neither configuration escapes the "separate sphere" problem, that is to say the intrusion of economic questions into the family space that is considered sacred: wives taking care of their elderly husbands can be accused by children of the previous marriage of trying to get their hands on the inheritance; paid carers from outside the family may be accused of not offering the same care as a member of the family, even when they are not paid to make conversation or be attentive. What Zelizer shows is that individuals arrange relations, transactions and means of exchange to alleviate possible conflicts between "hostile worlds". It is also the case for childcare: children, parents, and child carers are in constant negotiation of the definition of their relationships and the right economic transactions and means of exchange to use to mark out these relationships. Gifts, for example, may be exchanged with children to show affection but do not prevent a salaried relationship with parents.

As we have seen through the several examples developed here, the work is full of fascinating stories that lead towards the construction of a model of analysis of the position of the economy in the family. This model is extremely important and useful both for the sociology of the economy and the sociology of the family. It reaches beyond the usual barriers between subjects and enables these two branches of sociology to bring elements into their respective fields that were usually kept apart: the family in the sociology of the economy and the economy for the sociology of the family.

Conclusion

Viviana Zelizer's four works, as well as the many articles in which she has developed her thought, refresh the traditional vision of the family. Through them we see the family grappling with the economic and financial issues that characterise our monetised society. Zelizer's historic approach is absolutely fascinating in this respect as it helps us understand the roots of the definition of the world into "separate spheres", which seeks to protect the family from a rationality of calculation. It is precisely when urban wage-earning families were confronted with monetisation that they defined the limits of the modes of relationship between people through differentiated personal transactions.

To say that the economy should stand outside the home and family is not only erroneous, as they are structurally interlinked. Furthermore this leads to neglect the central questions of the life of families, and to ignore the efforts, skills, and expertise at work for the economy to become private.

Translated from French by **Jonathan Sly**

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