

WHEN PAWNSHOPS TALK: MATERIAL CULTURE IN MEXICO CITY, 1780s-1870s

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Throughout the year 1802 in Mexico City, Mariana Ruiz was the first in line at the state-sponsored pawnshop, the *Monte de Piedad*, three or four times a month, virtually every month, waiting to pawn a new shawl for 10 pesos, or a silk underskirt for 4 pesos, or when really in a bind or for a special occasion, her diamond necklace for 25 pesos.¹ R. Douglas Cope has argued that in the city in the seventeenth century, "petty commerce could not function on a cash-and-carry basis; credit was the essential lubricant of the economic system, even at the simplest level, such as purchases of bread, clothing, and other necessities."² Petty credit relationships remained central to daily life up through the nineteenth century, and even today.

In the Mexico City of the last century, most of the more than 100,000 residents rented their dwellings, whether comfortable mansions, luxury apartments, or squalid rooms in rooming-houses, or *vecindades*. There were no banks from which to obtain loans. Frederick Shaw has argued that in the mid-nineteenth century, "chronic debt was the lot of the poor, and credit their necessity."³ The Church, wealthy individuals, and lesser capitalized moneylenders were sources of loans for rich and poor.⁴ Shaw noted that needy people could pester their employers for loans, but that they would have faced the usual mercantile loan rate of 12 to 24% interest a month. Professional moneylenders lent at a "usurious interest rate [charged] every eight days."⁵

Since at least the seventeenth century,⁶ the most common way for raising cash was by pawning material possessions such as clothing, tools, and jewels. While interest rates in *pulperías*, *vinoterías* and *pulquerías* (the first corner grocery stores, the latter two liquor establishments) and later *casas de empeño* (which were exclusively engaged in pawning activity) were high⁷, the Monte de Piedad charged around 6 percent. In the colonial period, Sonya Lipsett-Rivera argues that "for most of the poor, their wardrobe served as a line of credit."⁸ Shaw finds the same in the republican era: "The old clothes hanging on the racks at the Monte Pio indicated the popularity of the national pawnshop with the poor. In 1842 the shop succored 200 people daily. During the entire thirty-year period between 1824 and 1854, the shop received and redeemed an average of 42,000 pawns yearly."⁹

¹ Archivo Histórico del Nacional Monte de Piedad [hereafter AHNMP], Libros de Empeños, 1802.

²R. Douglas Cope, *The Limits of Racial Domination: Plebian Society in Colonial Mexico City*. Madison: University of Wisconsin Press, 1994, p. 112. Credit was also essential for non-plebians. John Kizca argues that all levels of the merchant population relied on credit to run their businesses in the late colonial period. John E. Kizca, *Colonial Entrepreneurs: Families and Business in Bourbon Mexico City*. Albuquerque: University of New Mexico Press, 1983, pp. 55-61.

³ Frederick John Shaw, Jr. "Poverty and Politics in Mexico City, 1824-1854." Ph.D. dissertation, University of Florida, 1975, p. 204.

⁴ Leonor Ludlow and Carlos Marichal, eds. *Banca y Poder en México, 1800-1925*. México: Grijalbo, 1985; Gisela Von Wobeser, "Las fundaciones piadosas como fuentes de crédito en la época colonial," *Historia Mexicana* 38 (1989):779-792; and Linda Greenow, *Credit and Socioeconomic Change in Colonial Mexico: Loans and Mortgages in Guadalajara, 1720-1820*. Boulder: Westview Press, 1983; Kizca, *Colonial Entrepreneurs*, p. 58-59; Frances Calderón de la Barca, *Life in Mexico*. 1843. Reprint. London: J.M. Dent and Sons, 1954, p. 397-98.

⁵ Shaw, "Poverty and Politics," p. 208.

⁶ Cope, *The Limits of Racial Domination*, p. 110-112.

⁷ In a petition to the Emperatriz Carlotta in 1864, "usurious" pawnbrokers were accused of charging from 25 to 100% annual interest. AGN Gobernación, sin sección, Caja 505, exp. 14, no. 1, f. 3.

⁸ Sonya Lipsett-Rivera, "Clothes in Late-Colonial Mexico: A Most Anxious Topic," p. 13.

⁹ Shaw, "Poverty and Politics," p. 209.

Eric Van Young has suggested that material objects mediate between people and their environment, including other human beings. He defines material life as “material objects, their symbolic and emotional meanings, and the social relationships in which they were embedded.”¹⁰ This paper examines the material culture of Mexico City residents such as Mariana Ruiz by peering onto the shelves of pawnshops from the end of the colonial era through the Restored Republic. While symbolic and emotional meanings of the objects found on those shelves remain elusive, some of the social relationships involved come alive in novels and archival documents from the period. Mary Douglas and Baron Isherwood have written that “goods are part of a live information system.”¹¹ This is to say that goods can be read for information about those possessing them, and possession of goods -- or lack thereof -- determines a household's access to resources. Goods on the pawnshop shelves divulge something about their owners, and the goods are access to a line of credit. Cope has argued that culture is a contested terrain.¹² Embedded in the material culture of nineteenth century Mexico City were pawning practices, which were contested as brokers and clients negotiated values for their goods, as husbands wrestled dowry goods from their wives to convert to cash, and as brokers and clients resisted or ignored attempts by the state to regulate their activity.

I understand material culture as a process that involves a great deal of daily life and human interaction. Material culture consists of material goods such as furniture, clothing, jewelry, and food; activities such as eating, dressing, recreating, and working; and cultural expressions through attitudes, styles, and habits. It includes economic thresholds in terms of means of survival, stretching budgets, credit; the use of goods, free time and work time; and values, priorities, and hierarchies. Material culture plays out along gender, class and ethnic lines. It occurs in many arenas, including streets, living rooms, grocery stores and pawnshops.

In summing up the lessons of recent social and cultural history scholarship on late colonial Mexico City, Silvia Arrom states that “the popular classes contested the state for control of their daily lives, and they often won.”¹³ In this paper I argue that nineteenth century popular pawning practices are another example of people contesting the state. Popular non-compliance with state pawning regulations were constant in the late colonial and early republican periods. Pawning regulation was part of a long tradition of state attempts to control material culture that included medieval and colonial sumptuary laws and Viceroy Revillagigedo's late-eighteenth-century attempt to enforce dress code laws.¹⁴ As happened with other state attempts to instill work discipline, and to regulate popular practices such as drinking, dancing, begging, and relieving

¹⁰ Eric Van Young, “Material Life.” In *The Countryside in Colonial Latin America*, edited by Louisa Shecll Hobermann and Susan Migden Socolow. Albuquerque: University of New Mexico Press, 1996, p. 52.

¹¹ Mary Douglas and Baron Isherwood. *The World of Goods*. New York, Basic Books, 1968.

¹² Cope, *Limits of Racial Domination*, p. 7.

¹³ Silvia Arrom, “Introduction” to *Riots in the Cities: Popular Politics and the Urban Poor in Latin America 1765-1910*, edited by Silvia M. Arrom and Servando Ortoll. Wilmington, Del.: Scholarly Resources, 1996., p. 9.

¹⁴ For sumptuary laws, AGN Ordenanzas, Tomo I, f. 73, no. 75 (1582); Tomo II, f. 158, no. 168-169 (1604); Tomo I, f. 147, no. 167 (1612). See also Juan Sempere y Guarinos, *Historia del luxo, y de las leyes suntuarias de España*. Madrid: La Imprenta Real, 1788. For colonial dress codes to combat nudity, AGN Bandos, Vol. 20, exp. 100, f. 209; AGN Bandos, Vol. 20, exp. 25, f. 112. See also Lipsett-Rivera, “Clothing in Late Colonial Mexico,” *passim*.

onself in public,¹⁵ residents of Mexico City ignored colonial and republican laws as they engaged in daily credit-seeking practices.

In this paper, I consider the motives that led people into relationships with pawnbrokers. Drawing on a sample of more than 3,000 pawning transactions culled from 31 store inventories from the turn of the nineteenth century, I then examine what material goods moved from households to pawnshops, and how pawning transactions reflected gender, class and ethnic relations and practices.¹⁶ Lastly, pawning legislation that both evolves and is repeated throughout the century is compared to pawning practice, with the exchange of “forbidden” goods for cash loans suggesting that non-compliance was part of the fabric of the popular material culture of Mexico City.

Motives and clientele

Generally, there is a sense in the papers of the Monte de Piedad and the legislation from the colonial into the republican period that those Mexicans seeking petty credit in pawning establishments were mostly women seeking assistance in providing the daily necessities for their families. In the Reglamento for pulperías published in 1810, Article 8 prohibited congregating at the door or around the counter so as not to scare away needy customers, “much less the women that came to such offices in order to provide the necessities for their homes.”¹⁷ The claim in most legislative discussions is that generally men who pawned were doing so to fund their vices. For example, a 1771 bando regulating pawning in stores and liquor establishments claimed that many pawned to fund their “laziness and drunkenness.”¹⁸ Viceroy Revillagigedo makes clear that the state thought most of these vice-driven pawn clients were men in his instructions to his successor.¹⁹

Despite this gendering of motives, literary works of the period as well as archival evidence suggest that men, too, frequented pawnshops to meet family needs, and not just for drinking money. Scardaville tells stories of men pawning both for family subsistence and for vices such as gambling. In 1801, there was an instance with complicated reasoning rooted in poverty:

¹⁵ See the essays in William H. Beezley, Cheryl English Martin and William E. French, *Rituals of Rule, Rituals of Resistance: Public Celebrations and Popular Culture in Mexico*. Wilmington, DE: Scholarly Resources, 1994. See also Juan Pedro Viqueira Albán, *¿Relajados o reprimidos? Diversiones públicas y vida social en la ciudad de México durante el Siglo de las Luces*. México: Fondo de Cultura Económica, 1987; Silvia Arrom, “Vagos y mendigos en la legislación mexicana, 1745-1845.” in *Memoria del IV Congreso de Historia del Derecho Mexicano*, Tomo I. México, UNAM, 1986; and Pamela Voekel, “Peeing on the Palace: Bodily Resistance to Bourbon Reforms in Mexico City,” *Journal of Historical Sociology* 5, 2 (1992):183-208.

¹⁶ As is true for many subjects, the documentation for what goods were pawned where and by whom is much richer for the colonial period than the republican era. In the Monte de Piedad, detailed daily ledgers stop with Independence, and the Consulado disbands so their informative inventories of stores at the time of sale are not available for the later period. I am left instead with scattered partial listings of pawned goods (with the exception of the 1905-07 periods, for which there is better documentation, which will be treated in my dissertation and will allow consideration of changes in material culture over the long term) and individual cases of pawning transactions from archival sources for the republican era.

¹⁷ Biblioteca Nacional [hereafter BN], “Reglamento para el gobierno y dirección de las tiendas de pulpería,” manuscript.

¹⁸ AGN Bando, Vol. 11, exp. 101, f. 297.

¹⁹ Shaw, “Poverty and Politics,” p. 131.

"Juan Baptista, an unemployed coachman, pawned some personal belongings for betting money in the hopes of winning needed money for his starving family. Why use the loan money for food, he claimed, when, with the help of luck, he could convert it into large sums of cash?"²⁰

Pawning activity in male arenas such as bars and gaming parlors was so prevalent that the police claimed that the pawning of clothes ranging from handkerchiefs to shirts by gamblers left the lower classes walking about nude.²¹ This picture is one frequently encountered in José Joaquín Fernández de Lizardi's classic novel, *El Periquillo Sarniento*, written in the last years of the colony. Many times the protagonist, a Creole of poor birth, pawned his clothing and bedding to secure money for his own subsistence or that of his partner.²² He also frequented the broker for gambling money, or hoped to redeem his goods with gambling winnings.²³

Court documents from the early and mid-nineteenth century provide examples of men pawning for family subsistence. In 1812, unemployment in a time of economic downturn led the sacristan Lucas Gonzalez to pawn all of his clothes in order to provide for his wife and children.²⁴ When Angel de Campo pawned a golden cross inlaid with gem stones in 1868, he asked for only 12 pesos (though he later claimed it is worth 72 after it was stolen from the Monte de Piedad branch where he pawned it) because that was all that he needed to make ends meet. He pawned the cross because he had "need of recourse to feed his family" and "emergencies of the moment."²⁵

As suggested above, subsistence was perhaps the most compelling and frequent motive for pawning activity. Shaw quotes the Society of Charity in 1850 referring to poor artisans: "[poor children] present themselves at school at eleven or twelve o'clock because, being extremely needy people, their parents cannot send their children to school until they give them their first meal of the day which they cannot do unless they complete a product that they can sell or pawn some garment."²⁶ In Riva Palacio's novel *Calvario y Tabor* published in 1868, a mother and daughter had to wait for their reunion with their long-lost husband and father, "because [they] do not have anything to wear out on the street: having pawned even their rebozos in order to eat."²⁷ The successive wives of the carpenter protagonist in *Bandidos de Rio Frio*, Manuel Payno's novel about life in the late nineteenth century, pawned clothing day to day in order to purchase fixings for dinner.²⁸

Artisans pawned their tools or their stock for short term capital and/or subsistence needs. In Lizardi's novela *Noches Triste y Dia Alegre*, when seamstresses did not have enough work to meet their household budgets, they would pawn a tunic or blouse "which they had made at the cost of a thousand million pin pricks, at the cost of illnesses and sleeplessness," only to be in need and hungry again in two days time.²⁹ Shaw reports an instance in the 1850s when a woman weaver paid a rent debt by pawning her loom for fifteen pesos.³⁰ In Riva Palacio's *Calvario y Tabor*, Inés the actress and

²⁰Michael Scardaville, "Crime and the Urban Poor in the Late Colonial Period." Ph.D. dissertation, University of Florida, 1977, p. 99.

²¹Scardaville, "Crime and the Urban Poor," p. 157.

²²José Joaquín Fernández de Lizardi, *El Periquillo Sarniento*. 1816. Reprint. México: Editorial Porrúa, 1987, pp. 198, 201, 214, 236, 282, 291, 297.

²³ Lizardi, *El Periquillo Sarniento*, p. 236, 276, 278.

²⁴ AGN Criminal, Vol. 87, exp. 10, fs. 275-280.

²⁵ AGN Gobernación, Legajo 1517(1), exp 1 num.1, fs.1-3v.

²⁶ Shaw, "Poverty and Politics," p. 138.

²⁷ Riva Palacio, *Calvario y Tabor*, p. 222.

²⁸ Payno, *Bandidos del Río Frio*, p. 77, 93, 97

²⁹ Lizardi, *Noches Triste y Dia Alegre*, p. 207.

³⁰ Shaw, "Poverty and Politics," p. 148.

her lady companion were regular customers of pawnbrokers, as her “poor jewels came and went from the casas de empeño.”³¹ Many times she had to pawn a necklace or a plate from her humble table in order to buy a prop for her costume, such as a crown of flowers.³²

The woodworker in *Bandidos del Rio Frio* pawned his poncho to finance his marriage and to buy some tools at the pawnshop owned by Spaniards. While he was working on a particularly intricate piece, work that lasted a year, he and his wife had to pawn everything of value they owned until the piece was finished and ready for sale. After pawning a silver saber he inherited, they were able to redeem most of their possessions from the pawnshops, only to repawn the poncho, handkerchiefs, and undershirts again when sale of the prize furniture piece was delayed. This cycle of pawning, redeeming and repawning was repeated four or five times before the piece was sold.³³

Special occasions, such as the carpenter’s wedding above, and holidays provided other motives for trips to the pawnshop. In 1840s, the water-carriers who marched in a group as Nazarenos in the Holy Week processions customarily pawned their large jugs in order to outfit themselves in their costumes.³⁴ Prieto noted that Corpus Christi was a time of increased traffic in the clothing stores and workshops, restaurants and guest houses.³⁵ No doubt the same was true for pawnshops.

Another common motive --and perhaps the most infamous -- throughout the nineteenth century for going to the pawnbroker was to fence stolen goods. Cope finds that in the seventeenth century, plebians commonly pawned stolen articles, including clothes and religious articles, in stores and pulquerias.³⁶ Both Scardaville and Lizardi note the link between thievery and pawning in the last years of colonial rule.³⁷ At the Monte de Piedad, a jail and stocks were put in a few years after opening “both to punish misdemeanors and to exact swift justice on those who pawned stolen articles.”³⁸ During the republican era, theft of clothing and household goods continued to be a common occurrence due to the ease with which such goods were pawned for quick cash.³⁹

In other urban settings in the nineteenth century, the clients (or their representatives) who passed through the doors of pawning establishments were more often women than men.⁴⁰ Although as argued above subsistence pawning was not exclusively the activity of women, pawning did fit in with other housekeeping activities of women that involved economic and consumptive aspects, such as marketing. The typical poor woman as depicted in the nineteenth-century book *Mexicanos Pintados por Sus Mismas* had a precarious existence, running from pawnshop to grocery store to keep her house running.⁴¹ There is strong evidence in the archival sources that women were steady pawning clients. A 1781 bando aimed at correcting abuses by pulperos in their pawning practices identified women as

³¹ Riva Palacio, *CalvaRío y Tabor*, p. 194

³² Riva Palacio, *CalvaRío y Tabor*, pp. 194, 196.

³³ Payno, *Bandidos del Río FRío*, pp. 60-72.

³⁴ Shaw, “Poverty and Politics,” p. 101

³⁵ Guillermo Prieto, *Memorias de mis tiempos*. 1948. Reprint. México, D.F., 1964, p. 242

³⁶ Cope, *Limits of Racial Domination*, p. 41.

³⁷ Scardaville, “Crime and the Urban Poor,” p. 115; Lizardi, *El Periquillo Sarniento*, p. 197.

³⁸ Edith B. Couturier. “The Philanthropic Activities of Pedro Romero de Terreros: First Count of Regla (1753-1781).” *The Americas* (1975) 32:13-30, p. 26.

³⁹ Archivo Histórico de la Ciudad de México [hereafter AHCM], Ramo Justicia, Juzgados Criminales, Tomo 2, 1852.

⁴⁰ See William Chester Jordan. *Women and Credit in Pre-Industrial and Developing Societies*. Philadelphia, University of Pennsylvania Press, 1993; Melanie Tebbutt. *Making Ends Meet: Pawnbroking and Working-Class Credit*. Leiceester University Press, 1983.

⁴¹ *Los Mexicanos Pintados Por Si Mismos, por Various Autores*. 1855. Reprint. Mexico, Libreria de Manuel Porrua, 1974, p. 229;

those most affected.⁴² Over sixty percent of those clients whose genders are identified in pulperías were women; in a sampling of the Monte de Piedad ledgers for the year 1802, 65% were women.⁴³ In cases where clients visiting one pawning establishment repeatedly -- even regularly -- can be identified, they are usually women. Tables 1 and 2 chronicle pawning activity for two such women, one only identified as “La Robago” in an inventory of pawned goods in a pulpería in 1796, and Mariana Ruiz, the Monte de Piedad client mentioned at the beginning of this paper.

As the inventory from which Table 1 was constructed was of “*prendas cumplidas*,” or goods whose six month term for redemption has expired and therefore up for sale, it is not known if La Robago as well as other clients listed in the register pawned other goods that they redeemed before the time was up. La Robago’s activity fell off after May. It may be that she moved out of the neighborhood or changed stores for some other reason, or that the pawning activity here represented a time of unusual hardship. It should also be noted that the value of La Robago’s goods was above the average value of all the goods listed in the inventory, which was less than one peso. As for Table 2, in addition to the regularity of Mariana Ruiz’ pawning activity, other pattern emerges. Some goods were repawned immediately after being redeemed. For example, the diamond belt was pawned on April 7th for 25 pesos, redeemed on October 5 at the end of the six-month *plazo*, and pawned again on October 6th for the same amount, to be redeemed in April of the next year. Other goods were redeemed only a few days after being pawned, such as the large shawl pawned in January.

Table 1. “La Robago” at the pulpería Coutiño, 1795-96*

<u>date pawned</u>	<u>item pawned</u>	<u>loan amount</u>
Dec 1795	<i>jaman</i> shawl [<i>rebozo</i>]	2 pesos
Jan 1796	<i>cabo</i> petticoat	1 peso 4 reales
Jan 1796	<i>jaman</i> petticoat	3 pesos
Jan 1796	Japanese-pattern petticoat	1 peso 4 reales
Jan 1796	white <i>jaman</i> petticoat	2 pesos
Feb 1796	white silk petticoat	1 peso 4 reales
Feb 1796	silk striped petticoat	1 peso
Feb 1796	<i>Bretaña</i> shirt	2 pesos
Feb 1796	green silk petticoat	1 peso
Feb 1796	shirt	2 pesos
Feb 1796	shirt	2 pesos
Feb 1796	white silk petticoat	1 peso 4 reales
Feb 1796	hemp sheet	2 pesos
Feb 1796	hemp sheet	2 pesos 4 reales
Feb 1796	yellow silk petticoat	1 peso
Mar 1796	hemp sheet	2 pesos
Mar 1796	silk petticoat	2 pesos 4 reales
Mar 1796	<i>cabo</i> petticoat	1 peso
Mar 1796	<i>Bretaña</i> shirt	2 pesos
Mar 1796	Indianilla petticoat	1 peso
May 1796	<i>jaman</i> petticoat	1 peso 2 reales

*All goods in store in December 1796.

Source: CONDUMEX, Fondo CDLV-2, 1796.

⁴² AGN Bandos, Vol. 11, exp. 101, f. 297.

⁴³ CONDUMEX, Fondo CDLV-2, 1796; AHNMP, Libros de Empeño, 1802.

Table 2. Mariana Ruiz at the Monte de Piedad, 1802

date pawned		item pawned	loan amount	date redeemed	
Jan 8	1802	new large shawl [<i>mantón</i>]	10 pesos	Jan 30	1802
Jan 11	1802	silk skirt	6 pesos	Jul 10	1802
Jan 13	1802	small cloth, scarf, 2 gold crosses	5 pesos	Aug 8	1802
Jan 15	1802	silk petticoats	4 pesos	Jul 22	1802
Mar 3	1802	silk skirt	10 pesos	Sep 14	1802
Mar 5	1802	3 shirts	10 pesos	Sep 16	1802
Apr 7	1802	diamond belt	25 pesos	Oct 5	1802
Apr 12	1802	Indianilla petticoat	8 pesos	Oct 9	1802
Apr 24	1802	petticoat	8 pesos	Nov 5	1802
May 10	1802	<i>cavo</i> petticoat	8 pesos	Dec 14	1802
May 12	1802	silk skirt	8 pesos	Nov 9	1802
May 15	1802	beaver cloth petticoat	4 pesos	Nov 25	1802
May 21	1802	3 handkerchiefs	4 pesos	Dec 2	1802
Aug 16	1802	petticoat and small military-style overcoat	4 pesos	Feb 19	1803
Sep 15	1802	silk skirt	10 pesos	Mar 7	1803
Sep 17	1802	3 shirts	10 pesos	Mar 17	1803
Oct 6	1802	diamond belt	25 pesos	Apr 14	1803
Oct 8	1802	petticoat and small military-style overcoat	10 pesos	Apr 19	1803
Oct 13	1802	linen petticoat, shawl [<i>rebozo</i>]	7 pesos	Apr 26	1803
Nov 8	1802	silk skirt	6 pesos	May 10	1803
Nov 11	1802	silk skirt	8 pesos	May 12	1803
Nov 15	1802	diamond and ruby belt	25 pesos	Jun 2	1803
Nov 17	1802	yellow silk petticoat	4 pesos	Jul 5	1803
Dec 3	1802	3 handkerchiefs	4 pesos	Jun 16	1803
Dec 10	1802	petticoat and small military-style overcoat	8 pesos	Jun 14	1803
Dec 17	1802	new large shawl [<i>mantón</i>]	6 pesos	May 24	1803

Source: AHNMP, Libros de Empeño, 1802.

In colonial legislation, corner stores were forbidden from turning away pawns from their neighbors and regular store customers, “being these goods the only means available to aid their urgent necessities.”⁴⁴ This identification of regular clients as needy was also expressed in Monte de Piedad documents. Monte employees believed that most people pawned for subsistence needs, as argued in their 1829 proposal to extend the establishment’s hours to open earlier in the morning, so that the needy families “did not have to go hungry until the afternoon.”⁴⁵ That many clients were neighbors and regulars is evident in many store inventories of pawned goods, where so many are listed by their first name or nickname only.⁴⁶ Nicknames of clients include *hijo del alcalde*,⁴⁷ *la muertecita*,⁴⁸ and *madre de la güera*.⁴⁹ At the pulpería on the corner of Calles

⁴⁴ BN, “Reglamento para el gobierno y dirección de las tiendas de pulpería.”

⁴⁵ AGN Gobernación, Leg. 2187(1), exp. 1 num. 7, fs. 3-5.

⁴⁶ CONDUMEX, Fondo CDLV-2, 1796.

⁴⁷ AGN Consulado Vol. 67, exp. 16, fs. 258-265.

⁴⁸ AGN Consulado Vol. 53, exo. 12, fs. 365-371.

Coliseo Viejo and Espiritu Santo, broker Don Maríano Solis knows the last names of only half of his 14 pawning clients, with three on a first name only basis, one listed simply as *la morena*, and three with no name at all.⁵⁰

The belief that most who pawned were poor continued throughout the nineteenth century. In 1842 when people in the Santa Anna's administration attempted to deal with abuses of private pawnbrokers by clarifying regulations, the pawnbroking clientele was described as "*la clase infeliz*" by legislators.⁵¹ The pawnbrokers, in petitions to modify ensuing legislation, identified their clientele as "*gente pobre*." If not for them, what would be the fate of their clients:

". . . the miserable ones who at 8 p.m. could be found in their houses without having secured their taco to eat? the virtuous married man who upon arrive at his house in similar fashion, and with no means to urgently remedy the situation for lack of friends, or rather tired of asking them for help? . . . they find .. the only quick recourse, however bad, is to carry off immediatly to the casa de empeño a dirty shirt, a threadbare cape, a grimy sheet, a small medallion, a rosary, and many other things that are never received at the Monte Pío, and that if we did not receive them in our houses the poor would perish for lack of food or medicine."⁵²

But it is clear, especially in the Monte de Piedad documents, that the destitute were not the only people frequenting pawnshops. The nature of goods such as very valuable jewels, fine clothing, elaborate silverware suggest that middling to elite folks also used pawning as a means to obtain quick cash.⁵³ Looking again at Table 1, the fact that Mariana Ruiz could afford to have a number of petticoats and silk skirts in pawn at the same time suggest that she was not among the city's poorest residents. It may be that she was a seamstress and was pawning her inventory, or that she was of a relatively well-to-do household strapped for cash. Also, the fact that the Monte de Piedad only accepted goods worth at least 2 or 3 pesos meant that the poorest needy had to turn elsewhere with their less valuable possessions. The occasional identification of a client as "*Don*" or "*Doña*" in the early documents, while such titles may no longer have demarked the highest class status, nonetheless suggest that the Monte had a more well-to-do clientele than the destitute it was established to serve.⁵⁴

Those among the "*gente decente*" sometimes engaged stand-ins to complete their pawning transaction. In Lizardi's novel about the archetypical Spanish dandy, when the protagonist is hard on his luck he gets others to pawn his goods to save face, often with disastrous results. "When something got six [pesos] they told me it got no more than four; others walked off with the *trapos* forever; ... others pawned my goods without telling me where. In a few days, ... I had no need of a washerwoman because I did not even have a shirt left."⁵⁵ Elites sent their servants to pawn goods. On a list of fifteen Monte de Piedad pawn tickets in the possession of a private broker in 1830, five cite

⁴⁹ AGN Consulado Vol. 47, exp. 6, fs. 302-309.

⁵⁰ AGN Consulado Vol. 38, exp. 2, fs. 35-38.

⁵¹ AGN Gobernación, Leg. 2187(1), exp. 2 no. 20, fs. 1-3v.

⁵² AGN Gobernación, Leg. 2187(1), exp. 2 no. 20,9, fs. 6.

⁵³ AHNMP, Libros de Empeño, 1802.

⁵⁴ AGN Gobernación, Leg. 2187(1), exp. 1, no. 9, fs. 4-6; AHNMP, Libros de Empeño, 1802.

⁵⁵ Lizardi, *Don Catrin*, p. 55. Kicza argues that by the late colonial period, "usage of the terms 'don' and 'doña' had been broadened to the extent that virtually every male in the city who was a master artisan or a small shopkeeper was so addressed, while women who were indigent and sometimes not even Spanish might still be referred to with the feminine equivalent." Kicza, *Colonial Entrepreneurs*, p. 15.

goods pawned by one person for another.⁵⁶ The record of patrons at a provincial Monte de Piedad in the 1870s show a "list of pseudonyms such as Carlos III, Fernando VII, Agustín de Iturbide."⁵⁷ These pseudonyms could have been hiding elite or more popular identities.

What was pawned and by whom

The goods that frequently found their way to pawnshops can be linked to genders, ethnicities, and classes according to who used them. Obviously certain clothing and accessories were worn by women and not by men, and vice versa. The same can be said for ethnicities and classes, but to a lesser degree. Rather, in terms of status markers, it is not so much different articles of clothing for rich and poor by the mid-nineteenth century, but rather similar styles of clothing made of different materials. The late colonial state and elites were dismayed that the lower classes dressed like them. In 1799, natives had to be reminded of sumptuary regulations forbidding them from wearing clothing "in imitation of individuals of other castes."⁵⁸ Shaw, too, argues that the poor in the republican period imitated the rich.⁵⁹ Yet it was not that simple. Styles worn by men and women of the lower classes suggest that popular culture was expressed through distinctive clothing not simply mimicking elites, or perhaps with goods pawned by the elite but acquired and "made their own" by non-elites. Guillermo Prieto described "*la china*" among the clients of a pulquería, "in beaver cloth with spangles, satin shoes with studs, the toes *enchiladas* and the leg clean, turned up provocatively, without the fear of God."⁶⁰ "*La china*" went to the pawnshop on Saturday regularly to pick out a silk scarf to wear for the weekend, only to return the scarf on Monday or Tuesday.⁶¹ The young women who worked in the tobacco shops were also reported to buy their outfits at the pawnshops.⁶² Fanny Calderón's episode with a Poblana dress, which she wanted to wear to a costume ball but which she was informed was not worn by "ladies" is further evidence of a distinctive instead of copycat popular culture expressed through attire.⁶³ Instead of finding the poor copying the rich attire, Calderón finds "hardly a connecting link between the blankets and the satins, the poppies and the diamonds."⁶⁴ Prieto remembered that in the barrios, "women wore a lot of Barron and English prints, rebozos and *paliacates* and men wore *calzoncillos*; Among the popular classes, "*jerguetilla* was for working, and beaver cloth for provocation and luxury."⁶⁵

Asunción Lavrin's work suggests that items that came into the household with the wife as part of her dowry were often pawned, including jewels, furniture, heirlooms, and clothes and linens. What she says for the dowry, that "clothes and jewelry are . . . the most common elements,"⁶⁶ can also be said of the pawnshops. Clothing and cloth is by far the most commonly pawned category of goods, especially in stores and *casas de empeño*. Seventy-eight percent of

⁵⁶ AGN Gobernación, Legajo 2187(1), exp. 1, no. 9, f. 4-6.

⁵⁷ Villela, J.M. *El Monte de Piedad 1775-1877*. (Mexico: Imprenta de Jens Y Zapiain, 1877), p. 25.

⁵⁸ Lipsett-Rivera, "Clothes in Late Colonial Mexico," p. 16.

⁵⁹ Shaw, "Poverty and Politics," p. 129.

⁶⁰ Prieto, *Memorias*, p. 84.

⁶¹ *Mexicanos Pintados*, p. 94.

⁶² *Mexicanos Pintados*, p. 178.

⁶³ Calderón de la Barca, *Life in Mexico*, p. 72.

⁶⁴ Calderón de la Barca, *Life in Mexico*, p. 113.

⁶⁵ Prieto, *Memorias*, p. 118-119.

⁶⁶ Asunción Lavrin, "Lo femenino: Women in Colonial Historical Sources," in Cevallos-Candau, Cole, Scott and Suarez-Arauz, (eds). *Coded Encounters: Writing, Gender, and Ethnicity in Colonial Latin America*. Amherst, University of Massachusetts Press, 1994, p. 61.

the goods in the sample were cloth or clothing, and only 24% of those were in the Monte de Piedad. At the Monte de Piedad jewels were regularly pawned, and kept in a strong box instead of on the regular shelves.⁶⁷ Other dowry items that showed up in pawn shops included "ajuares" which generally are furniture given in dowries, and paintings.⁶⁸

Women acquired jewels through inheritance and dowries when they married,⁶⁹ as well as as gifts. Women purchased jewelry themselves. In Payno's novel, an Indian soltera who had a successful business selling fruit to the elite in the central market displayed her wealth on her neck, buying "pearls, diamonds, rings and rosaries of gold" at the Monte de Piedad.⁷⁰ Jewelry was not the exclusive purview of women, however. Men purchased and wore jewelry, sometimes bought in pawnshops and the Monte de Piedad.⁷¹ Jewelry is rather like clothing -- some pieces were customarily worn by women, others by men.⁷² Jewelry was also like clothing in that similar items made of cheaper materials were worn by the poorer people. Isidore Löwenster noted that among the goods imported by Austrian merchants in the 1840s was "an immense quantity of false pearls from Venice for the Indians".⁷³ All 25 of the strings of pearls listed in the sample were pawned at the Monte de Piedad, 18 of them by women and 7 by men.

Gendered goods did not have to come from dowries. Amongst popular classes, dowries were not so relevant. For unmarried couples or the truly single, even less so. Clothing and accessories would have belonged to the woman who wore them (though husbands had some rights over their wives properties).⁷⁴ There were other household goods that were often pawned that while they did not necessarily belong to women, would have been under the charge of women as part of their housekeeping duties. These would include cloth mattresses, sheets and other bedding, tableware, and children's clothing.

Other objects not so easily gendered included religious items such as crosses, *relicarios* and rosaries; accessories such as cigarette holders, watches and buckles; and household goods such as furniture, mirrors, clocks, etc. Table 3 lists the numbers of religious goods in the sample of pawned goods. The religious goods were split almost evenly among the Monte de Piedad and private shops. While women pawned twice as many religious items, most of them were *relicarios*, which apparently doubled as jewelry. These were receptacles for relics or pieces of cloth or other matter deemed holy. Prieto noted that for religious festivals, especially those of the Virgin, the *enchiladera* selling her wares on the street would be decked out for the occasion, with a "large braid and neck decorated with necklaces and *relicarios*, rings of silver on the hands and earrings of

⁶⁷ *Reglamento del Monte de Piedad del Estado de San Luis Potosi*. San Luis Potosi, Tipografia de Velez, 1890, p. 4.

⁶⁸ J.M. Villela. *El Monte de Piedad 1775-1877*. Mexico, Imprenta de Jens Y Zapiain, 1877, p. 26.

⁶⁹ Pilar Gonzalbo, *Las mujeres en la Nueva España. Educación y vida cotidiana*. México, El Colegio de México, 1987, p. 204; Calderón de la Barca, *Life in Mexico*, p. 179.

⁷⁰ Lipsett-Rivera, "Clothes in Late Colonial Mexico," p. 20; Payno, *Bandidos de Río FRío*, p. 108.

⁷¹ Payno, *Bandidos de Río FRío*, p. 126.

⁷² For women in jewels, see Calderón de la Barca, *Life in Mexico*, pp. 32, 53, 80, 85, 113, 178, 196.

⁷³ Gortari Rabiela, Hira de y Regina Hernández Franyuti, Compiladores. *Memoria y encuentros: La Ciudad de México y el Distrito Federal (1824-1918)*. Vol. III. México: Departamento del Distrito Federal, Instituto de Investigaciones Dr. José María Luis Mora, 1988, p. 322-323.

⁷⁴ Silvia Arrom, *The Women of Mexico City, 1790-1857*. Stanford, CA: Stanford University Press, 1985, pp. 66-68.

little coral gourds.”⁷⁵ In *Bandidos del Río Frio*, there is a small child that has one that is an heirloom and is in the form of a locket.⁷⁶

Table 3. Pawned religious goods, 1787-1869

good	female client	male client	unknown gender	total
relicarios	57	20	20	97
rosaries	11	11	9	31
crosses/cruxifixes	8	3	7	18
images of saints	0	1	1	2
images of Virgin Mary	0	3	3	6
total	76	38	40	302 (0.09% of sample)

Fanny Calderón notes women such as Señora Santa Anna smoking cigarettes kept in elaborate cases, though she commented that smoking was going out of fashion for the elite women.⁷⁷ Señora Santa Anna’s cigarette case was made of gold with a diamond latch. Interestingly, in the sample of pawning transactions, of the 14 cigarreras for which the gender of the client is known, 12 are pawned by women and only 2 by men.⁷⁸

In terms of ethnicity, though very seldom pawned (only 3 of the over 3,000 goods in the sample), *huipiles* were female indigenous goods, while capes and silver swords would have been male Spanish or Creole goods. An ethnic division was drawn between two similar garments, the *mantilla* of Spanish or Creole women and the *rebozo* of most Mexican women.⁷⁹ The pawning sample reflects this division proportionately, there are only 27 mantillas compared to 431 rebozos.⁸⁰ There was similar distinction between pantalones and calzones, with the first being worn by Creoles and the second by the majority of men. (See Table 4) In terms of economic class, most easily categorized are work tools, which are laid out in Table 8 below. There are a few goods that could be classified as belonging to an educated class: 3 sets of writing ensembles, 4 books, and one inkwell.

In the corner store ledgers and the Monte de Piedad listings at the turn of the nineteenth century, most goods could be characterized under either “*ropa*” or “*plata*.” Sometimes these designations were rather loose, but they were customarily used. The colonial inventories of stores at time of sale made up by a representative of the Consulado regularly listed goods in these categories. Basically, anything that was not cloth was categorized as silver.⁸¹ By the 1870s, a new formal category was established in the Monte de Piedad called “*objetos varios*.” This category included pianos, mirrors, household furniture, carriages, the pawning of which “due to

⁷⁵ Prieto, *Memorias*, p. 258.

⁷⁶ Payno, *Bandidos del Río Frío*, p. 52.

⁷⁷ Calderón de la Barca, *Life in Mexico*, p. 33.

⁷⁸ There are 20 total, with 6 without gender identification.

⁷⁹ Calderón de la Barca, *Life in Mexico*, p. 60, 84.

⁸⁰ Included in the 27 are *mantillas*, *mantos*, and *mantónes*.

⁸¹ AGN Consulado, Vol, 292, exp. 4, no. 3,f1-6v; CONDUMEX, Fondo CDLV-2, 1796;

the advancement and culture of the social classes,” became more widely available and “deceit was much easier,” referring to the ease with which these goods could be stolen and pawned.⁸²

We cannot assume that the owner of a particular good was the one, or the only one, to benefit from the proceeds of the pawnshop loan. In *Bandidos del Rio Frio*, the poor creole wife of the carpenter sent her husband’s apprentice to the pawnshop with his own jacket to pawn it for dinner for her husband, herself and the apprentice.⁸³ In the case of stolen goods, of course, the owner received no benefit at all. In *El Periquillo Sarniento*, Lizardi’s characters took the clothes off of dead bodies, remarking “all of this is silver,” referring to the cash they could make with the skirts, cape, silk belt, satin handkerchief and rosary found on one body.⁸⁴

We also can not assume that the gender of the good (i.e. clothing, jewels) necessarily fit with the gender of the person who pawned it. As the one charged with running household budgets, it would not be unusual for women to pawn whatever good she or her partner deemed dispensible to make ends meet, whether it was a male or female good, or something used by household members generally. As Table 4 shows, clothing worn by men such as jackets, cloaks, and pants⁸⁵ were often pawned by women.

⁸² AGN Gobernación, Leg. 1302, exp. 2 num. 64, f. 5v.

⁸³ Payno, *Bandidos de Río Frío*, p. 97.

⁸⁴ Fernandez de Lizardi, *El Periquillo Sarniento*, p. 303.

⁸⁵ For discussions of men’s attire in nineteenth century Mexico, see Calderón de la Barca, *Life in Mexico*, p. 50; Shaw, “Poverty and Politics,” p. 103; and Prieto, *Memorias*, passim.

Table 4. Examples of pawned clothing, 1787-1869

good	female client	male client	gender unknown	total
<i>female attire</i>				
shawls				
<i>rebozos</i>	199	81	139	419
<i>mantillas</i>	2	0	6	8
<i>mantón</i>	1	1	0	2
<i>manto</i>	1	0	0	1
subtotal	202	82	145	429 (13% of sample)
petticoats (<i>enaguas</i>)	299	96	145	540 (17% of sample)
skirts (<i>sayas</i>)	33	8	3	44 (0.01% of sample)
<i>male attire</i>				
cloaks				
<i>mangas</i>	3	15	10	28
<i>capas</i>	19	27	2	48
<i>capotes</i>	3	19	17	39
subtotal	25	96	29	150 (0.05% of sample)
dress coat (<i>casaca</i>)	10	7	15	32 (0.01% of sample)
jacket (<i>chaqueta</i>)	8	3	19	26 (0.01% of sample)
pants				
<i>pantalón</i>	5	7	10	22 (0.01% of sample)
<i>calzones</i>	80	26	89	195 (0.06% of sample)
subtotal	85	33	99	217 (0.07% of sample)

Though Table 4 does not list all of the articles of clothing (whether male, female or unisex) in the sample, it does suggest that women's clothing was pawned more often than men's. Two articles of clothing customarily worn by women and not men include *enaguas*, or petticoats, and *rebozos*.⁸⁶ Table 4 and the archival and literary sources show that men often pawned such female clothing. Men also pawned women's jewels. In *Bandidos de Río Frio*, Payno mentioned the count who frequently asked his wife for jewels "which he promised to show to a friend," but which she never saw again.⁸⁷ It is likely that these jewels ended up as collateral for a loan at the Monte de Piedad or from a moneylender. Most of the jewelry in the sample of transactions were pawned at the Monte as opposed to the various private stores. While not listing all of the jewelry in the sample, Table 5 shows that most of the jewelry listed was pawned by women. Nonetheless, men pawned a quarter of the necklaces and almost a third of the earrings.

⁸⁶ For descriptions of women in *naguas* and *rebozos*, see Calderón de la Barca, *Life in Mexico*, p. 51, 53, 81; and Prieto, *Memorias*, passim.

⁸⁷ Payno, *Bandidos de Río FRío*, p. 33.

Table 5. Examples of jewelry pawned, 1787-1869

good	female client	male client	gender unknown	total
necklaces				
<i>gargantillas</i>	40	11	0	51
<i>tumbagueta</i>	5	2	2	9
<i>hilo de perlas</i>	17	7	0	24
subtotal	62	20	2	84
rings	0	1	0	1
brooches	0	2	0	2
cuff-links	2	4	0	6
earrings	47	20	3	70
total	111	47	5	163

In the absence of much concrete testimony as to the reasons men pawned female goods, it is possible to speculate as to a number of motives. Legislators and social commentators believed that men stole their women's belongings to pawn for vice money. Lipsett-Rivera found cases where the pawning of wives' clothes by their husbands was grounds for petitions of mistreatment and ecclesiastical divorce.⁸⁸ Male servants might pawn goods stolen from their mistresses. Calderón de la Barca relates an instance where a servant pawned a shawl entrusted to him for one hundred pesos. The same man had pawned everything he owned and his wife's clothes, as well for gambling funds.⁸⁹

Less sinister husbands might have pawned their wives' jewels or outfits with permission.⁹⁰ For example, in the 1820s the company formed by Don Juan Compis and his partners pawned the jewels of his wife, Doña Francisca Cepeda, for capital to expand their vinoteria business. When the company went bankrupt, Doña Francisca had to sue to protect her property from creditors. She was successful, as her jewels had been part of her dowry and as such were protected by law.⁹¹

In many cases, men may have actually been the owners of the female goods they pawned. For example, male shopowners may have re-pawned unredeemed female goods (and even goods whose time was not up) to lighten their inventory.⁹² In 1830, pawnbroker José Berdeja pawned a brooch for 100 pesos at the Monte de Piedad. The brooch had been pawned with him by a Señor Lemos.⁹³ Men may have pawned female goods they inherited. Male artisans surely pawned goods made of their own hand, whether it be rebozos or silver jewelry, for female

⁸⁸ Sonya Lipsett-Rivera, "When Love Fades: Solutions to Bad Marriages in Mexico, 1750-1856." Paper presented to the Rocky Mountain Council on Latin American Studies, Las Vegas, 1995.; Lipsett-Rivera, "Clothes in Late-Colonial Mexico," p. 12.

⁸⁹ Calderón de la Barca, *Life in Mexico*, p. 186.

⁹⁰ Lipsett-Rivera, "Clothes in Late-Colonial Mexico," p. 12.

⁹¹ AGN Consulado, Vol. 20, exp. 3, f. 235-238v.

⁹² Shaw discusses two pawnbrokers in the 1850s who sold goods before their 6 months ran out. Shaw, "Poverty and Politics," p. 209.

⁹³ AGN Gobernación, Leg. 2187(1), exp. 1, no. 9, f. 4.

customers. And Lipsett-Rivera has recently suggested that there were men cross-dressing as women in late colonial Mexico.⁹⁴ Perhaps they pawned their own skirts and blouses.

In the novels of the nineteenth century, pistols and swords are clearly identified as male goods.⁹⁵ Shaw identifies swords as pertaining to “gentlemen,” or men of the middle and upper classes.⁹⁶ In 1833 when twenty-one Spaniards resident in the city complied with a federal order to turn in their arms, ten sabers, 7 small swords, 2 large swords, and sixteen sword blades were among the relinquished weapons.⁹⁷ Those of Spanish descent pawning swords were not always wealthy. Evaristo the woodworker in *Bandidos del Rio Frio* pawned a silver saber he had inherited upon an uncle’s death for forty pesos in a mid-century casa de empeño.⁹⁸ Table 6 lists the weapons from the sample, and suggests that they were generally male goods.

Table 6. Pawned weapons, 1787-1869

good	female client	male client	gender unknown	total
firearms				
<i>pistolas</i>	0	7	3	10
<i>fusiles</i>	0	0	2	2
<i>escopetas</i>	0	0	2	2
blades				
<i>espadas</i>	2	6	7	15
<i>sables</i>	0	2	2	4
<i>puñal</i>	0	0	2	2
<i>mojarra</i>	0	0	1	1
<i>nabajas</i>	0	2	0	2
<i>puño de sable</i>	0	0	2	2
total	2	17	21	40

The sword was a male as well as a Spanish or Creole possession. Lizardi’s Don Catrin provides an example of another possession of the ethnic elite that could be pawned. In this story, when the protagonist found himself “nude,” that is with only a half shirt, underpants, boots, hat and a poncho, he decided to pawn his pedigree, that is his papers attesting to his noble birth.⁹⁹ In contrast, the poor -- whether Indian, mestizo or Creole -- often only had their poncho or shawl to pawn.¹⁰⁰ From the colonial period on through the republican era, statesmen repeatedly complained of the nudity of the popular classes and even tried to enforce dress codes.¹⁰¹ To some extent, this nudity was blamed on the bad habit of pawning all of their clothing to finance vices

⁹⁴ Lipsett-Rivera, “Clothes in Late-Colonial Mexico,” p. 20.

⁹⁵ Payno, *Bandidos de Río FRío*, pp. 33, 59.

⁹⁶ Shaw, “Poverty and Politics,” p. 273.

⁹⁷ AGN Gobernación, sin sección, Caja 168, exp. 10, f 4.

⁹⁸ Payno, *Bandido del Río FRío*, p. 64.

⁹⁹ Lizardi, *Don Catrin*, p. 84.

¹⁰⁰ Calderón de la Barca, *Life in Mexico*, pp. 139-40.

¹⁰¹ See footnote 14 above.

such as gambling and drinking. But as the novels by Lizardi, Payno and Riva Palacio attest, nudity in nineteenth century Mexico City was a result of endemically scarce resources, with or without vices. Prieto observed that many clients of the pulquerías were wrapped in sheets, “women in mostly jerguetilla and *estampado* on the poorest.”¹⁰² It is impossible to ascertain how many of the *sabanas* and *fresadas* -- loosely translated as sheets and blankets -- in the inventory ledgers from

Table 7. Sabanas, fresadas, jergas and sarapes in pawn, 1787-1869

good	female client	male client	gender unknown	total	stores	Monte de Piedad
<i>sabanas</i>	18	12	41	71	70	1
<i>fresadas</i>	12	17	35	64	62	2
<i>jergas</i>	1	0	3	4	4	0
<i>sarape</i>	2	1	0	3	3	0
totals	33	30	79	142	139	3

the stores (presented in Table 7) were in fact clothing of the poor or bedding of the elite. It may be that the few at the Monte de Piedad were elite bedding and most at the private shops were clothing of the poor.¹⁰³ In any case, it is a safe assumption that many of the *sabanas* doubled as poncho and blanket for the economic and ethnic poor.

Popular non-compliance with state regulations

Since colonial times, the state attempted to regulate the pawning industry, first in corner stores, then in the Monte de Piedad and private *casas de empeño*. Despite this legislation, both businesspersons who accepted pawns and clients seeking petty credit regularly circumvented the laws. There is evidence of this in archival sources such as corner store inventories that list weapons from the government’s arsenal or artisan’s tools, both “forbidden” goods throughout the period under study, as well as in newspaper columns denouncing the abuses of pawnbrokers. The fact that articles prohibiting the pawning of certain goods had to be repeatedly incorporated into ensuing legislation attests to the contention that non-compliance with state regulations viz a viz pawning was commonplace. Indeed, the prefaces to late colonial as well as republican legislation lament habitual non-compliance.¹⁰⁴

An April 1781 colonial bando prohibited pulperías from accepting goods that pertained to any church; artisans’ tools; illegal weapons; keys and locks (“because .. renters pull them out when they move out clandestinely, leaving their owners without the ability to rent”); uniforms;

¹⁰² Prieto, *Memorias*, p. 85.

¹⁰³ After 1866, branch office of the Monte founded to help the most destitute might fall in with private stores and pawnshops in this sense rather than the Casa Matriz of the Monte de Piedad, the latter accepting only goods valuing 2 or 3 pesos.

¹⁰⁴ AGN Bandos, Vol. 11, exp. 101, f. 297; AGN Bandos, Vol. 15, exp. 58, f. 162.

brakes, stirrups, buckles and other horse and carriage adornments (because “the drivers and footmen steal them and pawn them”); anything known to not belong to the person who tries to pawn it; and any jewel in pieces, clothing worth more than two pesos which can be pawned in the Monte de Piedad.¹⁰⁵ The 1810 Reglamento for pulperías repeated the mandated complement to the Monte, and went on to list the forbidden goods thus:

“gold and silver goods of value, church instruments or representations of saints [*santos*], pieces from tableware sets, books, keys, uniforms, bridles, chairs, adornments [*guarniciones*], instruments and tools of artisans, and anything that is prudently presumed not to belong to the person who pawns it, or that which will hinder the exercise of one’s art or trade, which would increase the misery of the poor, impeding them from working.”¹⁰⁶

Articles of nineteenth century legislative measures regarding the industry pertaining to “forbidden goods,” or articles not allowed to be received in pawning transactions, was taken from colonial bandos. For example, the 1842 law during a Santa Anna administration, which was the first reglamento expressly regulating casas de empeño, the drafting of the reglamento involved adopting wholesale articles 1, 4 and 8 of the Bando of the 4th of May, 1790, which prohibited the pawning of specific goods in corner stores, viñaterías, and other establishments.¹⁰⁷ The 1871 and 1872 reglamento for casas de empeño repeated the earlier prohibitions on military goods, Church items, uniforms, horse bridles and other transportation equipment, artisan tools, keys, and locks, and added a new category, “objects that pertain to the nation.”¹⁰⁸

Despite this legislation, artisan’s tools were regularly pawned. Table 8 compiles artisans goods pawned in various kinds of stores and the Monte de Piedad. Both clients and brokers who circumvented the law can be identified. For those clients for which gender is available, twelve are men and nine are women. All but one of the brokers are men. The clients were probably working-class, some perhaps in an upper-tier of artisans. As is evident from the table, they include tailors and seamstresses, silversmiths, weavers, cobblers, and carpenters. The women are concentrated in the clothing trade and fireworks manufacturing. The brokers in Table 8 were breaking the law when they accepted these “forbidden” goods. A few were guilty repeatedly: for example, Cristóval Rodríguez 20 times, Rafael Marquez 10 times, and Julian Morel five times.

Though fewer appear in the sample inventories than in the case of artisanal tools, goods related to the work of transportation by horse and carriage were also pawned despite being prohibited. Table 9 shows the goods easily identified as such in the sample. In addition, there were 50 buckles, but it is impossible to know how many of them were the forbidden saddle buckles and how many instead were innocent shoe or belt buckles.¹⁰⁹ As noted above, the colonial authorities outlawed the pawning of things related to horses and carriages to stop footmen and drivers from stealing and fencing such goods. In quoting an item from the *Museo Mexicano* in the 1840s, Shaw suggests that this problem continued into the republican period:

¹⁰⁵ AGN Bandos, Vol. 11, exp. 101, f 297.

¹⁰⁶ BN, “Reglamento para el gobierno y dirección de las tiendas de pulpería.”

¹⁰⁷ AGN Gobernación, Leg. 2187(1), exp. 2, num 20, f2.

¹⁰⁸ AGN Gobernación, Leg. 611, exp. 3; AGN Gobernación, 2a. sección, Caja 873(7), exp. 2 num. 3, fs. 1-4.

¹⁰⁹ Of the 50, 18 were pawned by women, 11 by men, and 21 with no gender noted.

“The coachmen gets put in jail for the most innocent trespasses. Because he pawned his coach’s sliding door, because a captain or a clerk complained of him without justification.”¹¹⁰

Table 8. Work-related goods in pawn, 1787-1869

<u>good</u>	<u>client</u>	<u>date*</u>	<u>store</u>	<u>broker</u>
<i>metal-working:</i>				
iron pincers	male silversmith	May 5, 1787	tienda	Cristóval Rodríguez
gilder	María Manuela	May 5, 1787	tienda	Cristóval Rodríguez
gilder	Domingo	May 5, 1787	tienda	Cristóval Rodríguez
gilder		May 5, 1787	tienda	Cristóval Rodríguez
gilder		May 5, 1787	tienda	Cristóval Rodríguez
gilder		May 5, 1787	tienda	Cristóval Rodríguez
anvil		May 5, 1787	tienda	Cristóval Rodríguez
silver in various pieces	José Miranda	Jan 2, 1802	Monte de Piedad	
scissors for silver leaf	Castañeda	Oct 26, 1804	vinoteria	Juan Antonio Herrera
metal compressor		Feb 26, 1810	vinoteria	Bartolome Abila
hoisting machine		April 16, 1818	pulpería	Julian Morel
leaves of tin plate		April 16, 1818	pulpería	Julian Morel
<i>fireworks manufacture:</i>				
fuses	<i>cohetera</i>	Jan 15, 1788	pulpería	Manuel de la Peña
parchment	<i>cohetero</i>	Jan 12, 1818	pulpería	Rafael Marquez
arrows for <i>cohetes</i>	<i>La Preñada</i> [pregnant woman]	Jan 12, 1818	pulpería	Rafael Marquez
<i>watch-making:</i>				
machine to make watch pieces	Urbano	Oct 8, 1805	vinoteria	Pascual Castaño
regulator springs	Señor Monterde	Nov 4, 1869	Monte de Piedad branch	
<i>wood-working:</i>				
chair arms		May 5, 1787	tienda	Cristóval Rodríguez
chair arms		May 5, 1787	tienda	Cristóval Rodríguez
hammer		May 5, 1787	tienda	Cristóval Rodríguez
2 hides		June 12, 1792	pulpería	Ygnacio Yriarte
hammer		Oct 8, 1805	vinoteria	Pascual Castaño
hammer	Gregoria	Feb 26, 1810	vinoteria	Bartolomé Abila
large drill		Feb 26, 1810	vinoteria	Bartolomé Abila
leather hide	male chairmaker	Feb 26, 1810	vinoteria	Bartolomé Abila
<i>shoe-making:</i>				
shoe leather	Garay	May 5, 1787	tienda	Cristóval Rodríguez
shoe leather	Castañeda	May 5, 1787	tienda	Cristóval Rodríguez
shoe leather	Lara	May 5, 1787	tienda	Cristóval Rodríguez
shoemaker’s stamp		May 5, 1808	tienda	José Antonio Gutierrez
<i>clothing trades:</i>				
set of buttons for suit		May 5, 1787	tienda	Cristóval Rodríguez
bolt of lace		May 5, 1787	tienda	Cristóval Rodríguez
tailor’s scissors	Ribera	Jan 15, 1788	pulpería	Manuel de la Peña

¹¹⁰ Shaw, “Poverty and Politics,” p. 102

Table 8. Work-related goods in pawn, 1787-1869 (continued)

<u>good</u>	<u>client</u>	<u>date*</u>	<u>store</u>	<u>broker</u>
<i>clothing trade (continued):</i>				
bolt of <i>estampada</i>	Barbara Duarte	Jan 25, 1802	Monte de Piedad	
2 embroidered appliques	Maríana Flores	Jan 13, 1802	Monte de Piedad	
bolt of <i>estampada</i>	Germina Luna	Mar 17, 1802	Monte de Piedad	
skein of wool thread		Feb 4, 1805	pulpería	Vicente Apreza
wool combs	Ocaña	Jan 14, 1808	pulpería	José Miranda
loom reed	male weaver	Jan 12, 1808	pulpería	Rafael Marquez
bundle of indigo flowers		Dec 1, 1809	vinotería	María Rendón
2 silver thimbles		June 3, 1811	tienda	Manuel Rivera
embroidery sample	female errand runner	Apr 16, 1818	pulpería	Julian Morel
wool combs	Sandoval	Jan 12, 1818	pulpería	Rafael Marquez
wool combs	male weaver	Jan 12, 1818	pulpería	Rafael Marquez
wool combs	male weaver	Apr 16, 1818	pulpería	Julian Morel
skein of wool thread	Sandoval	Jan 12, 1818	pulpería	Rafael Marquez
skein of wool thread	Sandoval	Jan 12, 1818	pulpería	Rafael Marquez
6 skeins of thread, shuttle		Jan 12, 1818	pulpería	Rafael Marquez
scissors	Lucio	Jan 12, 1818	pulpería	Rafael Marquez
<i>other tools:</i>				
pick-axe, roasting spit	Estefana	May 5, 1787	tienda	Cristóval Rodríguez
chisels	Prado	May 5, 1787	tienda	Cristóval Rodríguez
small vice		May 5, 1787	tienda	Cristóval Rodríguez
hatchet		May 5, 1787	tienda	Cristóval Rodríguez
large <i>machete</i>		May 5, 1787	tienda	Cristóval Rodríguez
<i>machete</i>	Flores	Oct 8, 1805	vinotería	Pascual Castaño
hatchet	male charcoal seller	July 14, 1808	pulpería	José Miranda
tools, instruments [<i>fierros</i>]		Dec 1, 1809	vinotería	María Rendón
tools, instruments [<i>fierros</i>]	Cochinito Gubia	Feb 26, 1810	vinotería	Bartolome Abila
grindstone		Dec 22, 1817	pulpería	José Perez Chacón
coarse file	Geronimo	Jan 12, 1818	pulpería	Rafael Marquez
tools, instruments [<i>fierros</i>]		Apr 16, 1818	pulpería	Julian Morel

* Dates for Monte de Piedad are day the good was pawned. All other dates are the day of inventories of pawned goods.

Sources: AGN Consulado Vol. 56, exp. 1, fs. 27-70v, 1787; AGN Consulado Vol. 292, exp. 4, no. #3, fs. 1-6v, 1788; AGN Consulado Vol. 292, exp. 4, no. #7, fs. 2-5, 1792; AGN Consulado Vol. 38, exp. 3, fs. 46-51, 1805; AGN Consulado Vol. 28, exp. 5, fs. 242-248v, 1808; AGN Consulado Vol. 53, exp. 17, fs. 453-461, 1808; AGN Consulado Vol. 53, exp. 12, fs. 396-399v, 1809; AGN Consulado Vol. 53, exp. 12, fs. 365-371, 1810; AGN Consulado Vol. 67, exp. 19, fs. 381-386, 1811; AGN Consulado Vol. 47, exp. 5, fs. 298-301, 1817; AGN Consulado Vol. 47, exp. 6, fs. 302-309, 1818; AHNMP, Libros de Empeños, Caja 1, Vol. 1, fs. 85, 85v, 129, 175v, 1802.

Table 9. Pawed goods related to horse and carriage transportation, 1787-1869

<u>good</u>	<u>client</u>	<u>date*</u>	<u>store</u>	<u>broker</u>
saddle bow fastners		May 5, 1787	tienda	Cristóval Rodríguez
saddle bow fastners		May 5, 1787	tienda	Cristóval Rodríguez
bridle		May 5, 1787	tienda	Cristóval Rodríguez
saddle	José Torres	May 5, 1787	tienda	Cristóval Rodríguez
saddle	Rafael Montes	May 5, 1787	tienda	Cristóval Rodríguez
stirrup	José Poblano	May 2, 1792	vinoteria	Pascual Castaño
iron stirrups		Apr 17, 1792	panaderia	José Diaz Godoy
wooden stirrups		Apr 17, 1792	panaderia	José Diaz Godoy
saddle bow fastners		Oct 8, 1805	vinoteria	Pascual Castaño
saddle	José Rodriguez	Jan 13, 1869	Monte de Piedad branch	

Sources: AGN Consulado Vol. 56, exp. 1, fs. 27-70v,1787; AGN Consulado Vol. 292, exp. 7,fs. 2-6,1792; AGN Consulado Vol. 38, exp. 3,fs. 46-51,1805; AGN Gobernación, Leg.1517(1), exp. 1, no. 5, fs.1-12.

Viceroy Revillagigedo in 1790 issued a bando that expressed the state's disgust with non-compliance in the pawning of forbidden goods in stores and bars. The bando noted that similar laws had been promulgated in August of 1762 and July of 1766 prohibiting the buying, selling, trading, bartering or receiving of weapons, ammunition, and items pertaining to the military uniform, and lamented that "far from complying with such just determinations, owners of pulperías, vinoterías and pulquerías repeatedly infringe the law."¹¹¹ The bando went on to postulate the consequences of traffic in these forbidden goods, such that the individuals of the military who pawn said goods run the risk of desertion for fear of the punishment when they cannot redeem the good in question in time. Brokers accepting military goods had to answer to the military courts, turning over the good, losing the amount lent, and paying more than a 50 peso fine for the first offense.

In 1829, the governor of the city ordered city officials to step up efforts to recover arms pertaining to the "almacenes de la nacion" that were lost following events of the previous December.¹¹² It is likely that pawning establishments were on the list of places searched. In July of that year, a pawnbroker pawned a sword pertaining to the national army that had been pawned with him at the Monte de Piedad.¹¹³ Shaw suggests that at mid-century pay was insufficient for soldiers to live on, much less his family: "Wailing wives and children surrounded the barracks which housed their husbands and fathers."¹¹⁴ This need would have led many a soldier to the pawnbroker. In 1879, a pistol pawned by Eusebio Vargas at a branch office of the Monte de Piedad for 6 pesos was confiscated during a police inspection of the inventory because it was engraved "Policia del Distrito Federal." This was in violation of Article 9 of the Reglamento of the 5th of June 1878, which prohibited the pawning of "military goods and war supplies or items pertaining to any branch of the public auxiliary [*soccorso publico*]."¹¹⁵ Also in 1879, the Monte de

¹¹¹ AGN Bandos, Vol. 15, exp. 58, f. 162.

¹¹² AGN Gobernación, sin sección, Caja 115, exp. 16, f. 9.

¹¹³ AGN Gobernación, Leg. 2187(1), exp. 1, no. 9, f. 5.

¹¹⁴ Shaw, "Poverty and Politics," p. 190.

¹¹⁵ AGN Gobernación, Leg. 1302, exp. 2, f. 5.

Piedad administrators were engaged in controversy with the Secretary of Gobernación about returning 800 military uniforms found in the various branches of the Monte in the city to the army.¹¹⁶

An obvious group of people who did not comply with regulations were those fencing stolen goods. In 1794, María Joséfa de la Trinidad Jiménez allegedly stole ladies bloomers and some white silk stockings from her employer and pawned them at a corner store on Frayle street for 6 reales.¹¹⁷ A year later, the domestic servant Máxima López was supposed to wash her master's clothes, but instead stole and pawned them in a store for 13 pesos for money to feed her children.¹¹⁸ In 1818, Doña Paulo Montes de Oca demanded that her broker return a small studded belt that she gave him to sell and which he instead pawned at the Monte de Piedad for 100 pesos.¹¹⁹ Later in the century, the tailor Francisco Hernández was jailed in January of 1852 because he took some petticoats from Doña Ygnacia Aguilar, who had provided him with a night's lodging, and pawned them.¹²⁰

Goods stolen from one pawning establishment might turn up in another.¹²¹ Repawning goods may have been what Don Ramon Garrido planned to do before he was arrested in March of 1787 for stealing goods from the pawnshop that he ran for Don Cristóval Rodríguez.¹²² In the case of the fencing of stolen goods, both the thief and the broker accepting the goods were prosecuted. Such was the case in February 1811, when Juan Hernández, alias "Chorizo," was tried for stealing clothing and pawning it with José Antonio Hernández, alias "Pantalón," also on trial.¹²³ Later that summer, broker Don Ygnacio Barrera was charged with receiving nine silver plates from Tranquilino Reynoso, also on trial, which he allegedly stole from the home of the constable Don José Palacios.¹²⁴

Goods were also stolen from the Church, and thus doubly forbidden in the pawnshops. In 1812, the sacristan for the cathedral allegedly stole a chalice covering and pawned it.¹²⁵ And in the republican era, when a silver decoration from the baptismal font was stolen from the cathedral in 1845, the city government ordered the police to inform casas de empeño and tiendas, especially in "los Barrios," or popular neighborhoods, in case the thief tried to pawn or sell the silver.¹²⁶

The republican addition to prohibitive pawning legislation of goods pertaining to the nation was not always complied with either. In 1861, the Regidor of the city council alleged that items pertaining to the Treasury were pawned in the Monte de Piedad. They included four crowns, seven *diges* or trinkets, two necklaces of gold inlaid with small stones, and rose-colored false pearl tablitos. They were pawned in the name of Don Mariano Casarín for 700 pesos.¹²⁷

¹¹⁶ AGN Gobernación, Leg. 1302, exp. 2, fs. 15-18.

¹¹⁷ AGN Judicial, Vol. 58, exp. 10, fs. 149-148.

¹¹⁸ Scardaville, "Crime and the Urban Poor," p. 115. See Kenneth Hudson, *Pawnbroking: An Aspect of British Social History*. London, The Bodley Head, 1982, pp. 59-62 for servants who pawn stolen goods in London.

¹¹⁹ AGN Judicial. Vol. 68, exp. 13, fs. 251-272

¹²⁰ AHCM Ramo Justicia, Juzgados Criminales, Tomo 2, exp. 2.

¹²¹ Lizardi, *El Periquillo Sarniento*, p. 197.

¹²² AGN Consulado, Vol. 56, exp. 1, f. 5-9v.

¹²³ AGN Criminal, Vol. 87, exp. 2, fs. 60-69v.

¹²⁴ AGN Criminal, Vol. 86, exp. 10, fs. 264-285v.

¹²⁵ AGN Criminal, Vol. 87, exp. 10, fs. 375-280.

¹²⁶ AGN Gobernación, sin sección, Caja 291, exp. 291, fs. 1-2.

¹²⁷ AGN Gobernación, Legajo 1296(1), exp 5 num. 6, f. 5.

Longstanding colonial legislation prohibited the acceptance of pawns in pulquerías and vinoterías.¹²⁸ Michael Scardaville argues that pawning occurred regularly in the Spanish and Indian barrios of Mexico City, where pulperías, pulquerías and vinoterías lent money to clients who left goods as collateral.¹²⁹ An indication of the frequency of pawning activity is the 150,000 pawned goods found in taverns during a crackdown in the late 1760s.¹³⁰ In 1810, a bando again barred pawning in vinoterías, “even if the good was not one for personal use,” implying that most articles pawned were personal possessions such as the shirt off one’s back and also that people brought other types of goods to these establishments in search of credit. It is evident from Table 8 that pawning was quite commonplace in vinoterías in the early period under study.

The ban on pawning in drinking establishments needed to be repeated many times after Independence. In March of 1831, the alcalde of the ayuntamiento included in an edict aimed at reform of pulquerías an article again saying that they could not accept goods for pawn.¹³¹ In April of 1856, a bando published by the governor of the Distrito Federal, Juan J. Baz, ordered the following as part of Article 6 which outlined the responsibilities of the owners of pulquerías: “To not receive under any pretext any goods in pawn, under penalty of a fine of five pesos for the first infraction, double for the second, and to pay the salary of a police officer charged with vigilance of the house, for the third.”¹³² Article 7, outlining the obligations of the pulque vendor employed by the owner, listed similar fines, with the added option of eight days in jail for the first offense and the third leading to service in public works.

Aside from accepting “forbidden” goods and engaging in pawning activity in establishments where it was expressly prohibited, pawnbrokers disobeyed pawning regulations in other ways. In January of 1790, Viceroy Revillagigedo ordered that pulperos not give loans against security in goods in *tacos*, or a kind of scrip issued by the stores that discounted the peso, but instead in silver. In May of that year, the viceroy noted that while the usurious trade of brokers had diminished, he was dismayed at reports that some pulperos used the January order as an excuse to either refuse to accept pawns at all or to accept those such as valuable gold and silver. Both of these measures violated previous pawning legislation, which Revillagigedo took the opportunity to repeat: the store owners were obliged to lend only to their customers from the neighboring houses and streets that bought supplies from them, and they could only receive in pawn new and used clothes and other things that were not received at the Monte de Piedad because of their small value and the difficulty of reselling them.¹³³

According to the state, pawnbrokers were to apply for licenses with the city government, keep their books a certain way, issue pawn tickets with the proper information, and charge a limited interest depending on the length of the pawn. That brokers regularly circumvented these regulations in mid-century is evident from a sampling of a popular daily newspaper, *El Siglo XIX*. In January of 1855, the newspaper informed the public that two pawnbrokers -- Don José Correa of the shop at number 2 Calle de Las Ratas and Don Gabriel Cortes from the pawnshop at the corner of Plazuela de Covacho and Calle del Niño Perdido -- were charging higher interest that

¹²⁸ AGN Bandos, Vol. 17, exp. 4, f.32 (1671); AGN Bandos, Vol. 11, exp. 101, f. 287 (1781); AGN Bandos, Vol 20, exp. 100, f. 209 (1800); AGN Bandos, Vol. 25, exp. 84, f. 212 (1810)

¹²⁹ Scardaville “Crime and the Urban Poor,” p. 71; 121-22

¹³⁰ Scardaville “Crime and the Urban Poor,” p. 71

¹³¹ AGN Gobernación, sin sección, Caja 140, exp. 5, f. 1.

¹³² *El Siglo XIX*, 3 de mayo de 1856, p. 3.

¹³³ Yale Pamphlet Series microfiche.

the law allowed.¹³⁴ The next week another empeñero, Don Pedro Arillaud of the pawnshop at the corner of Calles Relox and Monealegre, is accused of the same injustice.¹³⁵ Don Luis Gomez, owner of the pawnshop on the corner of Calles Puente del Fierro and Puerta Falsa de la Merced, was in trouble with the local police for operating without a license. In keeping with the law, he was ordered to register and pay for his license, give back all the goods he had accepted in pawn and in the future to not exceed the legal interest rate.¹³⁶ And Don Antonio Briviesda, owner of the shop at number 12 San Hipólito, and Doña Joaquina Vega, who owned the shop on the corner of the Plazuela and Calle Ave María, were ordered to get their books and tickets in order to comply with the law. They were also ordered to return the pawned goods in stock and to stop charging high interest rates, or each “would be treated as a criminal of illegal usury.”¹³⁷

Concluding thoughts

This glimpse into the shelves of pawnshops and the novels of the nineteenth century make quite clear the central role that pawning activity played in the daily lives of a great many residents of Mexico City. This activity took people into credit relationships with brokers in corner stores and liquor establishments quite frequently. This activity also involved inter-household relations that determined what goods would be taken to the pawnshop and on what occasions.

Douglas and Isherwood’s idea that goods are information calls for an assessment of the goods addressed in detail here in terms of what they can tell us about the kinds of people and households engaging in pawning activity. Most of the goods pawned were goods customarily used by women, whether clothing or jewelry. Over 60% of clients were women. Yet, men were close to half the clients, and many of them pawned “female” goods. From those whose gender can be identified, more men than women pawned work tools, though not a great many more. Only a handful of women pawned weapons. A number of perhaps contradictory conclusions are suggested by this gendered nature of goods. The preponderance of women clients and female goods may mean that indeed most pawning transactions were extensions of women’s domestic duties in managing the household. It may also reflect the many female headed households in the city. This pawning activity by women might also be part of a movement to independence by individual women, perhaps securing cash loans on the sly to ease their dependence on a male relative. From another angle, the coupling of almost half the clients being men and most of the goods being female may reflect patriarchal power relations within households, where women’s possessions are deemed more expendable than men’s. Lastly, the women in the clothing trades that pawned tools of their trade make it obvious that women were working for a living in addition to their domestic duties in this period. All of these findings serve to illustrate material culture as process, with decision-making and economic activities tied to physical goods and cultural attitudes.

¹³⁴ *El Siglo XIX*, 12 de enero de 1855, p. 1. For more cases of charging high interest, see *El Siglo XIX*, 24 de enero de 1855 p. 4; 7 de febrero de 1855, p. 4; and 15 de febrero de 1855, p. 3.

¹³⁵ *El Siglo XIX*, 17 de enero de 1855, p. 4.

¹³⁶ *El Siglo XIX*, 21 de enero de 1855, p. 2.

¹³⁷ *El Siglo XIX*, 22 de enero de 1855, p. 3.

The goods in the sample provide information on the ethnic nature of the pawning population. The fact that few *huipiles*, *sarapes*, *machetes*, and *metates* are pawned might suggest that there are not a lot of Indians among the clientele. Yet, the many *sabanas* and *fresadas* pawned at the *pulperías* and *pulquerías* could be the humble possessions of Indian clients. It may also be that many Indians were acculturated or assimilated into the general mestizo society and as such are hard to identify in terms of differentiated material possessions. In any case, it is very likely that most clients with Indian backgrounds would have taken their business to the neighborhood shops and not the Monte de Piedad, as is true for the working-class in general. There are few work tools in the Monte ledgers, and fewer clothes than in the stores.

The perception by state agents and brokers that most of their clients are destitute may not be on the mark. Douglas and Isherwood suggest that it is not just whether or not people have enough to eat that defines poverty, but rather access to resources to obtain enough to eat. The poorest households and individuals in Mexico City might not have had any extra possessions to pawn. As such, the clientele of the neighborhood shops were probably not the poorest. And the clientele who took jewels to the Monte de Piedad were even better off. The culture of pawning depended on the possession of collateral -- however humble -- to secure credit. Those that most needed loans probably could not secure them.

Because most of the data of pawning transactions in the tables presented here are from the late colonial period, it is difficult to assess change over time in terms of pawning practices. Yet, there is evidence in the tables that two sets of forbidden goods that were regularly pawned in the early period -- artisanal tools and horse and carriage equipment -- continued to be pawned in the middle of the nineteenth century. The literary evidence supports this perception. My dissertation will follow this story up to 1916. By the beginning of the twentieth century, cloth's primary position in the hierarchy of pawned goods diminishes, due to the increase in factory-made clothing and its decreasing value. There are more watches and furniture and jewelry in the *casas de empeño* at the end of the century than there were in the *pulperías* of the beginning of the century.

Finally, the old colonial administrative maxim *obedezco pero no cumplo*, or "I obey but I do not comply," was certainly operative at a popular level throughout the period of transition to republican rule. Both brokers and clients contested state attempts to control the content and nature of pawning transactions. The material culture in the *barrios* of Mexico City was shaped by attitudes of defiance, or in a milder sense, residents did what they needed to do to run their households and their businesses despite what the law said. They were operating under a perhaps higher law, one of survival for clients and of profit for brokers, a law underwritten by necessity in an economy where credit was essential at all levels, and negotiation of resources from day to day required flexibility. Brokers were right to wonder where their clients would be without them, or rather where brokers and clients would be without each other.