

*PRENDAS AND PULPERÍAS: THE FABRIC OF THE
NEIGHBORHOOD CREDIT BUSINESS IN MEXICO CITY,
1780^s-1830^s*

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At the *pulpería* (grocery store) at the corner of the Aduana Vieja bridge and calle San Felipe de Jesús in the south of the Mexico City downtown area, regular customers and neighbors sought small loans from owner don Miguel Domínguez.¹ Residents in the neighborhood might pawn something like a jacket made of cotton print cloth, as Ygnacia Ruiz did in the summer of 1811 for 6 reales.² Ygnacia lived a block and a half away from the corner store at the Aduana Vieja bridge, near the Parque del Conde. She was a 50-year-old Spanish widow, living in the house headed by her 30-year-old son, licenciado don Francisco Alvarez, with her other adult children, two daughters and another son, and an Indian servant. Ygnacia's next door neighbor, María Encarnación Rosales, a 19-year-old *criolla* (of European heritage but born in the Americas) married to a 30-year-old *criollo*, also frequented Domínguez' store to pawn household goods.³ María Rosales had two articles of clothing in pawn with Domínguez in October of 1811, printed petticoats for 4 1/2 reales, and a black *rebozo* for 6 1/2 reales.

Real property owners in the city often turned to the Church for loans.⁴ But for most residents who rented their living space, the corner stores were their major resource. While secular, these institutions often had patron saints. The Domínguez' *pulpería* held Our Lady of Guadalupe as its patroness, and her antique image was listed first in a description of its interior contents. The glass-fronted cabinets, drawers and open shelves that filled the store housed tools of the trade: seed bins, scoops and measuring cups, knives, scales, and a step ladder. On top of the running counter was a cabinet in which pawned goods were kept along-

¹ Archivo General de la Nacion [hereafter AGN], *Consulado*, v. 67, exp. 10, f. 129-132.

² The date of the pawning transaction is an educated guess, based on the fact that in October it was listed as an active *prenda*.

³ AGN, *Padrones*, v. 57, f. 154, 157.

⁴ Gisela von Wobeser, *El crédito eclesiástico en la Nueva España, siglo XVIII*, México, Universidad Nacional Autónoma de México, 1994.

side pottery for sale.⁵ Among the inventory available for sale were dry food items such as noodles, corn husks for *tamales*, and spices, as well as household items like brooms, ceramic dishes, and cloth. Customers such as Ygnacia and María would have had a number of stores like this one to choose from when shopping to provision their families, or when in need of a small short-term loan, or both, as their downtown neighborhood had *pulperías* on virtually every corner as well as other retail establishments.

For residents of Mexico City in the late eighteenth and early nineteenth centuries, daily life was cash poor, a phenomenon that crossed class lines.⁶ Middle-class wives, merchants and artisans as well as lower-class housekeepers and other workers faced daily challenges meeting household, business and recreational needs with a scarcity of specie. The most common way to raise cash was to pawn possessions such as clothing, tools, and jewels, and the value of collateral material goods determined one's credit line and the arena in which pawning occurred.⁷ While credit could be obtained through taking household goods to a variety of brokers, the *pulpería* stood out as the neighborhood credit arena. The pawnshop was part of the fabric of the city, where many social relationships were interwoven. It was an arena shaped by the agency of storekeepers and clients. It was there that neighbors—often women—negotiated their consumption needs and household budgets. Pawnbroking was a private enterprise from which small businessmen hoped to make a good living. The pawnshop was also a social welfare institution that could function as a safety valve against revolution. It was a public space where encounters between a largely female clientele and a usually male broker were mediated by the state. Pawnshops were at the center of a dynamic material culture, with goods coming and going, being exchanged and sold, providing credit in a cash-starved economy.

⁵ AGN, *Consulado*, v. 67, exp. 10, f. 129-132.

⁶ See Ruggiero Romano, *Monedas, seudomonedas y circulación monetaria en las economías de México*, México, Fondo de Cultura Económica, Fideicomiso Historia de las Américas, 1998, p. 116, 133, 135-137, 148

⁷ After 1775, residents had the option of pawning goods at the Monte de Piedad, a state-sponsored pawnshop founded ostensibly to relieve the poor from the abuses of the private retail pawnbrokers discussed here. But until the mid-nineteenth century when the Monte expanded into branch offices, its clientele was not in fact the poor of the city, but rather the middle class. At least one reason for this was that the minimum loan available at the Monte was 3 pesos, which meant that those with goods of everyday use and low quality were not clients. See Marie Eileen Francois, "When Pawnshops Talk: Popular Credit and Material Culture in Mexico City, 1775-1916," Ph.D. dissertation, University of Arizona, 1998, especially chapter 3.

Credit has been central in the political, economic and cultural history of the modern world. Credit was tied to the growth of capitalism and modern state-formation.⁸ The pawning clientele in Mexico City were much like states, borrowing from lenders to extend their means in the short term, and the pawnbrokers were much like the financiers lending to governments. Many studies suggest that credit was not only essential on the macro level, but also at the very local level of household, community, and small business where women were at the center of credit networks.⁹ Mostly the top tiers of credit networks have been studied historically for Mexico.¹⁰ Those interested in financial relations among the elite and the state in Mexico have examined lending sources such as the Church,¹¹ wealthy merchants and other businessmen,¹² and banks.¹³ Arguably the most common credit transaction in Mexico City at the turn of the nineteenth century was a pawning transaction. This was the method most people used to get their hands on cash for daily consumption and production needs. Pawning credit differed from some other forms of popular credit—like the *tienda de raya*—in that no debt was incurred because loans were secured with collateral goods. Yet, the pawning process was like the *tienda de raya* in that it represented a link between the household and the political economy of Mexico.

⁸ Eric R. Wolf, *Europe and the People Without History*, Berkeley, University of California Press, 1982, p. 109, 113; Patrick Brantlinger, *Fictions of State: Culture and Credit in Britain, 1694-1994*, Ithaca, Cornell University Press, 1996; Barbara Tenenbaum, *The Politics of Penury: Debts and Taxes in Mexico, 1821-1856*, Albuquerque, University of New Mexico Press, 1986.

⁹ See William Chester Jordan, *Women and Credit in Pre-Industrial and Developing Societies*, Philadelphia, University of Pennsylvania Press, 1993, p. 125; Linda L. Greenow, *Credit and Socioeconomic Change in Colonial Mexico: Loans and Mortgages in Guadalajara, 1720-1820*, Boulder, Westview Press, 1983; Asunción Lavrin and Edith Couturier, «Dowries and Wills: A View of Women's Socioeconomic Role in Colonial Guadalajara and Puebla, 1640-1790,» *Hispanic American Historical Review* num. 59:2 (May 1979), p. 280-304, p. 303; Carlos G. Vélez-Ibañez, *Bonds of Mutual Trust: The Cultural Systems of Rotating Credit Associations among Urban Mexicans and Chicanos*, New Brunswick, Rutgers University Press, 1983.

¹⁰ This trend continues with the latest work on credit in colonial Mexico, an anthology with five articles on commercial credit, two articles on ecclesiastical credit, one on *repartimiento* credit. María del Pilar Martínez López-Cano y Guillermina del Valle Pavón, coordinadoras, *El Crédito en Nueva España*, México, Instituto de Investigaciones, Dr. José María Luis Mora, 1998. For discussion for popular forms of credit in eighteenth century Mexico, see Romano, *Moneda...*, chapter 5.

¹¹ Gisela von Wobeser, *El crédito eclesiástico*; John Frederick Schwaller, *Origins of Church Wealth in Mexico. Ecclesiastical Revenues and Church Finances, 1523-1600*, Albuquerque, University of New Mexico Press, 1985; and A. J. Bauer, *La iglesia en la economía de América Latina*, México, INAH, 1986.

¹² See for example David Brading, *Miners and Merchants in Bourbon Mexico, 1763-1810*, Cambridge, Cambridge University Press, 1971; Greenow, *Credit and Socioeconomic Change*; and Tenenbaum, *Politics of Penury*.

¹³ Banks were slow to develop in the nineteenth century. See the essays in Leonor Ludlow and Carlos Marichal, eds., *Banca y poder en México, 1800-1925*, México, Grijalbo, 1986.

The history of small businesses such as pawning enterprises have not been studied systematically in Latin America.¹⁴ Scholars instead have focused on business relationships and networks among the elite.¹⁵ Historians have examined the macro-level of capitalist development in Mexico, with merchant capital dominating the historiography. Small-business relationships, including those among pawnbrokers and their clients, are underrepresented in the Mexican literature.¹⁶ There is, however, a rich comparative literature on the pawning business, both private pawnshops and the state-sponsored pawnshops in Catholic countries that were kin to the Mexican Monte de Piedad.¹⁷

In the seventeenth century, pawning household goods was a common economic strategy for many, even wealthy city residents. At his death in 1692, Nicolás Hernández, a mestizo shopkeeper, had a desk in pawn with an ambulatory merchant for 5 pesos, an image of Christ's resurrection with a shoemaker for 6 pesos, and a spare mattress held by a journeyman goldsmith.

¹⁴ There is little literature on Latin American pawning outside of Mexico City. Donald Chipman, "The Will of Nuño de Guzmán: President, Governor and Captain General of New Spain and the Province of Pánuco, 1558," *The Americas*, núm. 35:2 (1978), p. 238-248; Cuauhtémoc Velasco Avila, "Labour Relations in Mining: Real de Monte and Pachuca, 1824-1874," p. 47-67 in Thomas Greaves and William Culver, eds., *Miners and Mining in the Americas*, Manchester: Manchester University Press, 1985, p. 61; Frank Solomon, "Indian Women of Early Colonial Quito as Seen Through Their Testaments," *The Americas*, núm. 44: 3 (1988), p. 325-341; and Teresa González de Fanning, "Concerning the Education of Women," reprinted in Gertrude M. Yeager, ed., *Confronting Change, Challenging Tradition: Women in Latin American History*, Wilmington, Scholarly Resources, 1994, p. 30-39.

¹⁵ David Brading's *Miners and Merchants*, Cambridge, Cambridge University Press, 1971; John E. Kicza, *Colonial Entrepreneurs: Families and Business in Bourbon Mexico City*, Albuquerque, University of New Mexico Press, 1983; Susan Socolow, *The Merchants of Buenos Aires, 1778-1810: Family and Commerce*, Cambridge, Cambridge University Press, 1978; Tenenbaum, *The Politics of Penury*; and Robert Potash, *Mexican Government and Industrial Development in the Early Republic: The Banco de Avío*, Amherst, The University of Massachusetts Press, 1983, and Enrique Semo, *The History of Capitalism in Mexico: Its Origins, 1521-1763*, Austin, University of Texas Press, 1993.

¹⁶ Kicza's *Colonial Entrepreneurs* and Jay Kinsbruner's *Petty Capitalism in Spanish America: The Pulperos of Puebla, Mexico City, Caracas, and Buenos Aires*, Boulder, Westview Press, 1987, provide some information on small-business people, including pawnbrokers. There are a few works on the Monte de Piedad, the state-run pawning establishment: Darío Rubio, *El Nacional Monte de Piedad*, México, Talleres Gráficos de la Cía Editora, 1949; Antonio Villamil, *Memoria Histórica del Nacional Monte de Piedad que por orden del C. Director Mariano Riva Palacio ha formado el Contado*, México, Imprenta de Ignacio Escalante, 1877; and J. M. Villela, *El Monte de Piedad 1775-1877*, México, Imprenta de Jens y Zapiain, 1877, and Esperanza Cabrera Siles and Patricia Escandón, *Historia del Nacional Monte de Piedad, 1775-1993*, México, Nacional Monte de Piedad, 1993.

¹⁷ Yom Tov Assis, *The Jews of Santa Coloma de Queralt: An Economic and Demographic Case Study of a Community at the End of the Thirteenth Century*, Jerusalem, The Magnes Press/The Hebrew University, 1988, p. 87; William Chester Jordan, *The French Monarchy and the Jews: From Philip Augustus to the Last Capetians*, Philadelphia, University of Pennsylvania Press, 1989, p. 42, 84-85, 151, 159, 290; Melanie Tebbutt, *Making Ends Meet: Pawnbroking and Working-*

R. Douglas Cope suggests that credit had an integrative function in Mexico City, that loans bound patrons and clients together.¹⁸ But these relations were not simply hierarchical, instead, many borrowers (clients) were also lenders (patrons), as economic ties among different sectors and individuals of the local fabric produced a complicated weave.

This article examines the neighborhood credit business at the end of the eighteenth and early nineteenth centuries in Mexico City, focusing on pawning transactions in *pulperías*, while also looking at other forms of credit in retail establishments. The regulation of pawning, the clientele that took mostly cloth *prendas* (goods accepted in pawn) to storekeepers, and business issues such as longevity and profit are important because they are central threads of the neighborhood fabric. In the *pulpería* the strands of customers' home and work lives intersected with those of local business owners. State regulation was also woven into this fabric of daily life in the city. The texture, endurance and arrangement of the many threads of local credit relationships between customers, brokers and state agents becomes clearer through examination of legal sources, store inventories, and residential and retail censuses.

Retail, credit, and the state

A flavor of what went on in neighborhood retail establishments over time can be gotten from laws that were meant to regulate retail and pawning activity. On the one hand, *ordenanzas*, *bandos* and decrees represent an ideal vision of small business relations, created by state agents. On the other hand, legislation may also describe social reality at the time it was written, formalizing or chastising everyday behavior. Perhaps old laws like the *Siete Partidas* best represent the ideals of the traditional state, while new laws (in this case beginning in the late eigh-

Class Credit, New York, Leicester University Press/St. Martin's Press, 1983; William R. Simpson and Florence K. Simpson, with Charles Samuels, *Hockshop*, New York, Random House, 1954; Walter P. Zenner, *Minorities in the Middle: A Cross-Cultural Analysis*, New York City, State University of New York Press, 1991, p. 28-43; Carol Bresnahan Menning, *Charity and State in Late Renaissance Italy: The Monte di Pietà of Florence*, Ithaca, Cornell University Press, 1993; Brian Pullan, *Rich and Poor in Renaissance Venice: The Social Institutions of a Catholic State, to 1620*, Cambridge, Harvard University Press, 1971; Juan A. Martínez de la Fe, *Cajas de Ahorros y Montes de Piedad (Provincia de Las Palmas)*, Las Palmas de Gran Canaria, 1980; and José López Yepes, *Historia de los Montes de Piedad en España*, 2 v., Madrid, Confederación Española de Cajas de Ahorros, 1971.

¹⁸R. Douglas Cope, *The Limits of Racial Domination: Plebeian Society in Colonial Mexico City, 1660-1720*, Madison, University of Wisconsin Press, 1994, p. 112.

teenth century) reflect current practices as well as the aspirations and needs of rulers who intend to change behavior. In any case, an examination of pawning legislation over time reveals that some legal prohibitions are long standing and continually repeated in ensuing legislation. The need to repeat prohibitions suggests that they were not readily heeded in the ordinary practice of the residents of Mexico City over the long term. Finally, laws pertaining to retail and credit represent the arbitrating role of the state between business and society.

The history of the regulation of retail businesses can be traced to medieval regulations governing merchants in Spain, and then by extension New Spain. The *Ordenanzas de Bilbao* from the fifteenth century regulated commercial activities and were incorporated into book nine, title four of the *Novísima Recopilación* of Spanish law. These regulations were superseded in Mexico by the *Ordenanzas del Consulado de Méjico*, which were printed for the first time in 1636, for a second time in 1772, and lastly in 1816.¹⁹ The legal codes governing the Spanish empire were imperfect and contained many contradictions, including laws about ownership of goods, a concept central to the pawning process, as seen below.

Late fifteenth-century regulations concerned many aspects of commercial activity. In 1494 laws stated that stores on lower levels needed to be well-lit so that customers knew what they were buying, dictated the proper method of measuring cloth to prevent fraud, and prohibited the sale of soiled or otherwise damaged cloth.²⁰ In the early eighteenth century, laws on accounts keeping detailed four different kinds of books to be kept by merchants at all levels, with notes made in Castillian Spanish. The need for maintaining records did not mean, however, that all merchants were literate, as the law also provided that if a businessman did not know how to read and write, he was to employ someone who did. Merchants were to balance their accounts at least once a year.²¹

Regulation of the pawning process was part of the fifth *Partida*, title twenty-four. The law stated that one did not lose ownership of an item that one pawned. Laws that reiterated that the person holding a good in pawn did not become its owner over time were seemingly contradicted by others that said that after ten years the broker who held a pawned item could sell it.²² The state regulated many aspects of the

¹⁹Juan N. Rodríguez de San Miguel, *Pandectas hispano-mexicanas*, v. II., México, Universidad Nacional Autónoma de México, 1980, p. 353.

²⁰*Ibidem.*, p. 355-357.

²¹*Ibidem.*, p. 358-360.

²²*Ibidem.*, p. 334-336.

retail and pawning business, such as the redemption and sale of *prendas*, obligations of brokers, and requirements at the time of sale of the businesses. Legislation also stipulated the governance of storekeepers. Up until just after independence, the *pulperos* were under the jurisdiction of the city government. They were governed by the Consulado or merchant guild, as were all commercial activities, which registered and monitored retail merchants. In addition, the ordinances stipulated that *pulperos* in the city meet to elect a council of their own, with six of the seats permanent, to be filled from among the longest-operating and most able storekeepers, and six to be chosen triannually. An *apoderado* was also to be chosen from among the peers, and would have authority over the council of deputies. This council was charged with making sure that all members of the *pulpería* trade complied with regulations, and that they made visits to the stores toward that end.²³ After independence in 1821, the local government assumed oversight of the retail trade.²⁴

When a store owner ran into trouble with his creditors, hired a new administrator, or sold his establishment, the Real Tribunal del Consulado ordered an audit to determine the financial status of the store. The audits included an inventory of all goods, store equipment and pawned goods, as well as an accounting of all debts and credits. We can use store inventories to examine colonial state regulation of small businesses through the merchant guild, which reported on the performance and financial affairs of its membership. The audits were undertaken by a *corredor del número* (a business notary) appointed by the Consulado, and were attended by a scribe employed by the Consulado and two witnesses, who were members of the guild. Viceroy repeatedly expressed dismay at the “frauds, swindles and other moral turpitude” committed by dishonest auditors who charged high fees for their ser-

²³ “Ordenanzas de tenderos, 1757” in Francisco del Barrio Lorenzot, compiler, *Ordenanzas de gremios de la Nueva España*, México, n.p., 1920; Biblioteca Nacional, “Reglamento para el gobierno y dirección de las Tiendas de Pulpería,” Ms. 1320, 20 Feb. 1810; See also Manuel Carrera Stampa, *Los gremios mexicanos: La organización gremial en Nueva España, 1521-1861*, México, E.D.I.A.P.S.A., 1954, p. 60-63, passim; Kicza, *Colonial Entrepreneurs*; p. 51-55; Kinsbruner, *Petty Capitalism*, passim.

²⁴ An 1824 decree dissolved the *Consulado*, with its duties absorbed by various branches of the new republican government. The new Congress did not dismantle the old merchant court system, however, as an 1837 law ordered that while old corporate judicial systems (presumably those of the army and the Church) were no longer to function, the mercantile system was to continue. “Decreto de 16 de Octubre de 1824,” and “Artículo 147 de la ley de Mayo de 1837,” in Rodríguez, *Pandectas II*, p. 366-367. Members of the Ayuntamiento were assigned sections of the city, and they were to undertake *visitas* to assess the state of business affairs and compliance in the retail establishments.

vices.²⁵ Oversight of notaries was under the jurisdiction of the Ayuntamiento since the sixteenth century, but in 1762 the Consulado requested direct jurisdiction over their business notaries. With the demise of the Consulado after independence, the function of the *corredores* continued to be necessary, and their oversight returned to the Ayuntamiento.²⁶ In order to satisfy creditors, stores would be run by someone appointed by Consulado authorities until the debts were paid. For example, in 1810 the *vinatería* located at the corner of the Jesús Nazareno bridge and San Felipe de Jesús street, owned by don Joaquín Tobar, was operated first under the supervision of don Bartolomé de Abila, then don Nicanor de Regil, both appointed “by order of the Señor Coronel of the Viscaino Commercial Regiment don Joaquín de Colla.”²⁷

Relations between small business persons and the state were not unidirectional or simply top-down, as petty merchants both defied and provided input on regulations. A large literature on popular defiance of social legislation from the late Bourbon era has shown that the popular sectors of society had their own preferences and agendas in living their daily lives.²⁸ In summing up the lessons of this scholarship, Arrom states that “the popular classes contested the state for control of their daily lives, and they often won.”²⁹ The same held true for middle sectors such as pawnbrokers.

Storekeepers did not comply uniformly with state laws regulating their industry. Viceroy and other governors repeatedly admonished storekeepers who ignored even the most basic regulations—such as the recording of pawning transactions and the issuance of a ticket, with the first and last name of the customer, the object pawned, and the amount

²⁵ In 1809, Viceroy Pedro Garibay republished a bando from his predecessor Revillagigedo in 1791 (which in turn reiterated a bando from 1764) outlining the responsibilities of the notaries associated with the Consulado, Rodríguez, *Pandectas II*, p. 369-370.

²⁶ Rodríguez, *Pandectas II*, p. 372-374.

²⁷ AGN, *Consulado*, v. 53, exp. 12, f. 366.

²⁸ See the essays in William H. Beezley, Cheryl English Martin, and William E. French, eds., *Rituals of Rule, Rituals of Resistance: Public Celebrations and Popular Culture in Mexico*, Wilmington, Scholarly Resources, 1994. See also Juan Pedro Viquera 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, 1995; Silvia Arrom, “Vagos y mendigos en la legislación mexicana, 1745-1845,” p. 71-87, in *Memoria del IV Congreso de Historia del Derecho Mexicano*, tomo I, México, Universidad Nacional Autónoma de México, 1986; Pamela Voekel, “Peering on the Palace: Bodily Resistance to Bourbon Reforms in Mexico City,” *Journal of Historical Sociology* num. 5:2 (1992), p. 183-208; and *Del dicho al hecho ... Transgresiones y pautas culturales en la Nueva España*, México, Instituto Nacional de Antropología e Historia, 1989.

²⁹ Silvia Arrom, “Introduction,” in Silvia M. Arrom and Servando Ortoll, eds., *Riots in the Cities: Popular Politics and the Urban Poor in Latin America 1765-1910*, Wilmington, Scholarly Resources, 1996, p. 9.

of the loan.³⁰ That retail merchants disregarded their legal obligations is also apparent in the 1815 census manuscript, noting many stores that were in arrears with their taxes. The fact that articles prohibiting the pawning of certain goods had to be repeatedly incorporated into ensuing legislation reflects that non-compliance with state regulations regarding pawning was commonplace. Indeed, the prefaces to late colonial as well as republican legislation lamented habitual non-compliance.³¹

Storekeepers could indirectly influence legislation regarding their industry, as common practices previously prohibited by law became sanctioned in new laws. For example, the 1757 Ordinance stated that *pulperías* had to be on corners, and not at mid-block. Those that were already at mid-block could not be sold, and were to close instead. This order was apparently not followed, as it was repeated in a decree in 1764. There were many stores with the notation “media quadra” (mid-block) in the 1781 census. In 1785, Viceroy Bernardo de Gálvez recognized this reality and permitted businessmen to set up shop anywhere on a block. This change was incorporated into the 1810 Reglamento.³² Storekeepers also actively sought to shape government retail policy. In response to an 1836 law calling for a license fee for merchants and artisans, retail merchants were among the nearly four hundred merchants and artisans who published a pamphlet complaining of the onerous charges at a time of declining profits for “the humble shops of the working poor and the ruined workshops of unhappy artisans.”³³

In the late colonial period, retail establishments increasingly became credit arenas in Mexico City’s neighborhoods. Residents secured loans from petty merchants as a matter of course. It is unclear what the criteria were for securing a loan without collateral. In his history of entrepreneurs in Mexico City, Kicza argued that, “an economy based on credit meant an economy based on trust, or at least on enforceable guarantees.”³⁴ For those at the bottom of the socioeconomic pyramid, the guarantee would be the *prenda*. The pawned good thus replaced trust in the credit equation. It is not clear to what extent pawning in retail establishments yielded an actual cash loan or instead a line of credit. The 1757 Ordinances of *pulperías* prohibited storekeepers

³⁰ AGN, *Bandos*, v. 11, exp. 101, f. 297.

³¹ AGN, *Bandos*, v. 11, exp. 101, f. 297; AGN, *Bandos*, v. 15, exp. 58, f. 162.

³² “Ordenanza,” 1757; “Reglamento,” 1810; Kinsbruner, *Petty Capitalism*, p. 26.

³³ *Exposición dirigida al gobierno supremo de la República, por los Comerciantes de México, reclamando la observancia de la ley de 7 de julio de 1836*, México, Ignacio Cumplido, 1837.

³⁴ Kicza, *Colonial Entrepreneurs*, p. 59.

from giving more than 2 reales in silver, with the rest of the loan given in store credit to buy goods for daily consumption. There is no direct evidence that storekeepers abided by this part of the regulations and did not give bigger amounts of cash to their pawning customers. But a change in the law suggests that maybe people needed to get their hands on cash, and not just goods available at the corner store. By 1810 the law stated that the storekeeper was to give half the loan in cash and half in credit at the store.³⁵

For small loans totally in cash, residents regularly turned to *tiendas mixtas* (general stores) in their neighborhood, where proprietors provided unsecured loans whose terms are unknown and certainly variable, but probably based on the lender's trust of the recipient, or the reputation of the borrower. Proprietors of general stores (who sold some goods wholesale to *pulperos*) also made loans secured with *prendas*, taking goods more valuable on average than those taken in pawn in corner stores, but undertaking fewer pawning transactions than the corner stores. In a June 1811 inventory of a *tienda mixta* owned by don Manuel Rivera, located on Portaceli street, three blocks north and one block east of the Dominguez *pulpería*, there are far fewer *prenda* loans listed than other cash loans. Rivera held goods in pawn for 16 clients at an average of 11 pesos, while he had 64 active loans owed him, averaging 252 pesos. Some of the non-*prenda* loans were made to neighbors, like don Francisco Garrido, a 38-year-old bachelor merchant from La Rioja in Spain, who lived down the street and owed Rivera 56 pesos 2 reales, and don José María Maruri, a merchant who lived down the block at the Plazuela de Jesús. Rivera also loaned 86 pesos to don Vicente Montes de Oca, a merchant who owned a warehouse, and in whose household Rivera lived. 61 (95 %) of the loans made by Rivera were to men. Rivera himself also borrowed money from neighbor businessmen, owing 3 369 pesos 7 reales to don Mariano de Ycaza, a 25-year-old criollo merchant who lived with his family and servants at calle de Juan Manuel, and 629 pesos 3 reales to don Félix Clemente Garrido, a 42-year-old married Spanish immigrant who owned a *pulpería* in another neighborhood.³⁶

Pulperías, in contrast to general stores, generally only loaned money through the pawning process. Table 1 compares inventories from cor-

³⁵ "Ordenanzas de tenderos," 1757; AGN, *Bandos*, Viceroy Revillagigedo, 19 enero 1790; "Reglamento," 1810.

³⁶ AGN, *Consulado*, v. 67, exp. 19, f. 381-386; AGN, *Padrones*, v. 55, f. 8, 94; and v. 57, f. 6, 60.

ner stores, general stores, and liquor stores.³⁷ It suggests that of the private businesses engaged in the pawning business, *pulperías* received the vast majority of *prendas* in Mexico City, accounting for 86% of the sample. *Vinaterías* (liquor stores) accepted almost three times as many pawns as *tiendas mixtas*, accounting for 11% and 3% of the sample, respectively. Corner stores also had a higher average of pawned goods per store, almost three times as many as liquor stores and eight times as many as general stores.

It is clear from inventories in the Consulado records that other establishments, including liquor stores, general stores, waxshops, and bakeries, accepted pawns, though they were not required to do so by law. In a 1779 *bando* ordering the auctioning off of *prendas* for which the redemption period had long expired and for which there were no known owners, *vinaterías* and *cacahuaterías* (small grocery stores) were held to the same regulations as *pulperías*.³⁸ *Pulquerías* (establishments selling a popular fermented cactus drink) were legally excluded from accepting pawns at least since the late eighteenth century, yet their owners also contravened the law.³⁹ Viceroy Antonio María de Bucareli banned taverns from accepting pawns in 1778 as part of attempted reforms of the *pulque* trade. He stated that the “universal abuse and disorder” in *pulquerías* stemmed in part from the “grave harm done to the public” by *pulque* tavern keepers who accept livery, harnesses, clothing of both sexes, artisan tools and instruments in pawn, much of which would have been extracted by servants from the homes of their employers. Bucareli accused tavern keepers of increasing unemployment by accepting items needed to make a living, and causing poor women to go around half-naked, as men pawned their wives’ things, depriving them “of the little clothing they have.”⁴⁰ Many items on this list of goods pawned in *pulquerías* reappear as forbidden goods in pawning legislation (see below). In 1822, those establishing small *pulque* stands, or *casillas*, were ordered in 1822 by the Captain General of the Empire of Mexico, don José Antonio de Andrade, not to accept pawned goods “under any pretext,” though it is likely this ban was often ignored.⁴¹

³⁷ Most of the inventories were taken at the time of sale, or *traspaso*, of the retail establishment. Some of the inventories were taken at the time of a new business relationship, as when the owner changed administrators.

³⁸ AGN, *Bandos*, v. 7, exp. 51, f. 118.

³⁹ Michael Scardaville, “Alcohol Abuse and Tavern Reform in Late Colonial Mexico City,” *Hispanic American Historical Review*, núm. 60:4 (1980), p. 643-671.

⁴⁰ AGN, *Padrones*, v. 52, f. 283.

⁴¹ AGN, *Gobernación*, no section, caja 31, exp. 6, núm. 14.

TABLE 1
PAWNED GOODS IN RETAIL ESTABLISHMENTS, 1787 – 1825

<i>Establishment</i>	<i>Inventories</i>	<i>Total prendas</i>	<i>Average prendas</i>
<i>Pulperías</i> (corner stores)	18	1 744	91
<i>Vinaterías</i> (liquor stores)	6	223	37
<i>Tiendas mixtas</i> (general stores)	5	63	13
Totals	29	2 030	47

SOURCE: Inventories from the *Consulado* ramo at the AGN, v. 24, 25, 35, 38, 47, 53, 56, 67, 78, 292.

Neighborhood women, working people, and cloth

In the corner store, neighbors —mostly women— intersected with each other, storekeepers and clerks as they regularly pawned cloth and other goods. The data in Table 2, together with tables that follow, offer a glimpse at the race, class and gender of the pawning clientele in Mexico City retail establishments in the decades before and after the turn of the nineteenth century. The sample of over 2 000 pawning transactions in retail establishments between 1787 and 1825 was generated from inventories taken at the time of sale or a new business relationship, such as setting terms for an administrator. These inventories provide information on only a slice of the clientele of these establishments.⁴²

For various reasons only one-third of the customers in Table 2 can be identified by gender. Of these, 56 percent are women and 44 per-

⁴² These sources have at least three limitations. First, there are many more *tiendas* in the city than extant inventories. In 1781 there were 219 small retail grocery stores on government tax rolls in the city. By early 1806, there were at least 250 *pulperías* registered with the city. There is no way of determining the representativeness of the sample. Second, the inventories are a snapshot of the state of the business on one day (though perhaps the document could be representative of a month or a season). The problem of the documents' static nature is overcome somewhat by the existence of a number of inventories for some stores, where new arrangements or sales prompted an audit every few years, sometimes every few months. Third, by law storekeepers only had to keep track of the names of their pawning customers in the *prenda* book if the transaction passed 4 reales. Therefore many other customers—the poorest—are invisible in the inventories, represented collectively in citations about miscellaneous goods “de mui corto empeño.” On the last point, see for example, AGN, *Consulado*, v. 53, exp. 12, f. 370.

cent men.⁴³ At the *pulpería* on the corner of calles Coliseo Viejo and Espíritu Santo, broker don Mariano Solís knew 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* (the brunette), and three with no name at all.⁴⁴ Only 10 percent of the customers in the sample were identified by their first and last names, 43 percent of them women and 57 percent of them men. One quarter of the customers are identified by their first

TABLE 2
PAWNING CUSTOMERS IN RETAIL ESTABLISHMENTS, 1787-1825

	<i>Pulpería</i>	<i>Mixta</i>	<i>Vinatería</i>	<i>Totals</i>
First and last name				
Men	24	78	11	113
Women	31	54	1	86
Subtotal	55	132	12	199
Last name only	534	432	118	1 084
First name only				
Men	102	52	33	187
Women	149	104	14	267
Either	3	1	—	4
Subtotal	254	157	47	458
Nickname only				
Men	22	14	11	47
Women	86	2	4	92
Subtotal	108	16	15	139
“Duda” ^a	34	86	30	150
Totals	985	823	222	2 030
Total identifiable as men	148	144	55	347
Total identifiable as women	266	160	19	445
Total with gender <i>id</i>	414	304	74	792

^a This term means “doubt” in English, and was used in the inventory when the broker or storekeeper could not attach a customer’s name to a pledged good.

SOURCE: Inventories from the *Consulado* ramo at the AGN, v. 24, 25, 35, 38, 47, 53, 56, 67, 78, 292.

⁴³ The most serious limitations to use of the data is that most customers (53 percent of the sample) are identified by their last name only, and therefore not identifiable by gender. It may be that only the last name is recorded during many pawning transactions because accounts are kept by family, with perhaps different members of the family pawning, especially sons and daughters sent by busy parents on shopping or banking errands. There is, however, no direct evidence of this practice.

⁴⁴ AGN, *Consulado*, v. 38, exp. 2, f. 35-38.

names only, with 58 percent of them women and 42 percent men; 3 percent of the retail customers are identified by nicknames, a third of them female. It could be that first names and nicknames are signs of familiarity. It has been argued that “plebeian society was on a first name basis.”⁴⁵ Many customers were perhaps well-known to the storekeepers, and hence their identity noted in a kind of short hand. Conversely, the 10 percent of customers listed with first and last names might have been less well known, and therefore a more formal identification was needed. Those with first and last names might also be of a higher status than the broker noting the transaction, and therefore both their names duly noted, though one would also then expect ‘Doña’ more often than it occurred.

The number of customers identified by first names and occupational and other nicknames suggest that many customers were indeed neighbors, as called for in the Ordinances governing *pulperías*, and that many were women. The Domínguez *pulpería* and the Rivera *tienda mixta* discussed at the beginning of this chapter certainly served customers from the neighborhood, like Ygnacia Ruiz and María Encarnación Rosales. As the ones 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. Under colonial law, wives had some control over property they brought into marriage in dowries, property inherited, and property acquired on their own, though husbands had limited rights to use and even invest wives’ property. Mexican working women made less than men even when working the same job, and married women were supposed to turn their meager wages over to their husbands. Women were also concentrated in occupations that were poorly paid. For women who headed households (a third of households in 1811 were headed by women),⁴⁶ investing in jewelry or fine clothing could insure their households against periods of hardship. For a married woman, the loss of her wages to her husband’s control might be mitigated by control over property she brought into the marriage through her dowry, or through access to goods acquired once married, whether personal items from her wardrobe or jewelry box, or household items she employed in her housekeeping work. Any of these goods might be in hand when women entered *pulperías* to do the daily shopping.

⁴⁵ Cope, *The Limits*, p. 58.

⁴⁶ Silvia Arrom, *The Women of Mexico City, 1790-1857*, Stanford, Stanford University Press, 1985, p. 111.

The prevalence of male or female customers seems to have been determined in part by the type of pawning establishment. For example, women constituted 65 percent of *pulpería* customers, 53 percent of *tienda mixta* customers, and only 26 percent of *vinatería* customers. Women apparently frequented corner stores more frequently than they frequented wine shops to pawn goods, though they pawned goods for cash or credit in general stores as often as men did. The clientele of wine shops seems to have been overwhelmingly male. The state recognized that it was the *pulperías* that women frequented, as regulations for the running of corner stores issued in 1810 referred to women as regular customers who needed to be protected from those congregating around the store when they came to shop for household supplies.⁴⁷

Most nicknames in the pawning customer lists in inventories are gendered, and they are also a clearer indicator of class than other types of names, as they often refer to the customer's line of work (see Table 3). Only three nicknames refer to the merchant class: one "vinatero" and one "vinatera," along with one "bodegonero", or warehouse owner; 80 percent of the nicknames used to identify customers referred to occupations, such as milk maids, doll-makers, cigar workers, barbers, carpenters, etcétera (see Table 4), 54 percent male and 46 percent female. These customers were employed, some skilled artisans, and others unskilled. While not named as such, those employed as thieves probably are also among these customers, as the fencing of goods in stores was commonplace. A few nicknames identified the political status of customers, such as the "hijo del alcalde", or son of the alcalde, and "uno de la Diputación." Rarely nicknames are clear indicators of ethnicity: customers were identified as "indio," "morena," "negro" and "Ynglés." As noted above, many pawning customers were listed in store inventories by their first names only. The prevalence of only first names could mean that most of these customers are mestizos or Indians, who often did not use last names.⁴⁸

⁴⁷ "Reglamento," 1810; The 1757 ordenanza also cautions against letting people congregate in the doorway.

⁴⁸ For discussion of naming practices in seventeenth century Mexico City, see Cope, *The Limits*, p. 58-64. Cope suggests that Indians were more likely to not have surnames and to have religious second names such "de la Encarnación" and "de la Cruz." In my sample of the 1811 census, 53 percent of those listed without last names were identified as *indios*, 24 percent as *españoles*, and 23 percent as *castas*. For discussion of the prevalence of Indians in the Pueblan sierra using two Christian names and no last name, see David LaFrance and Guy Thomson, "Juan Francisco Lucas: Patriarch of the Sierra Norte de Puebla," p. 1-13 in William Beezley and Judith Ewell, eds., *The Human Tradition in Latin America: The Twentieth Century*, Wilmington, Scholarly Resources, 1987.

TABLE 3
NICKNAMES OF PAWNING CUSTOMERS FROM RETAIL INVENTORIES, 1787-1825

<i>Related to</i>	<i>Percentage of</i>	
	<i>Names</i>	<i>nicknames</i>
occupation	80	76
ethnicity	6	6
origin	3	3
descriptive	4	4
other	12	11
Total	105	100

SOURCE: Inventories from the *Consulado* ramo at the AGN, v. 24, 25, 35, 38, 47, 53, 56, 67, 78, 292.

While the titles “Don” and “Doña” were not clear class indicators, their relative scarcity in the transactions sample is noteworthy. Among customers for whom such a title was noted, most were men who pawned goods in corner stores, wine stores and general stores (see Table 5). Almost all the “doñas” listed shopped in *pulperías*, with only one in general stores and none in the wine stores. Table 5 also shows that religious titles were even rarer, with only six priests and one nun among the sample of over 2 000 transactions.

While we cannot know with what frequency customers engaged in pawning activity, we can examine store inventories from the same stores over multiple years to identify regular customers. Such a comparison of three inventories for the *pulpería* named “Aguilita” in the Necatitlan neighborhood suggests two things (see Table 6). First, some customers frequently pawned goods in the store, with multiple goods in pawn at the time of the inventories. Second, it seems that some customers continually visited this particular store over the four years, even when the store changed ownership (in 1788) and administrators (April and June 1792). The “Aguilita” customer, or perhaps customer family, identified only as “Sisneros” made continual use of the store’s pawning services, making transactions eight times with the owner don Manuel de la Peña in the period of July 1787 to January 1788, three times in the period November 1791 to April 1792 with don Francisco Carrillo (who administered the store for owner don Antonio Mariano Maldonado), and three times in the period June to December, 1792, with Maldonado’s then administrator, don Ygnacio Yriarte. Table 7 lists the goods pawned under the name Sisneros, and the amount of the loan secured with each good. We of course cannot know if the same buckle was pawned each

TABLE 4
 OCCUPATIONAL NICKNAMES OF PAWNING CUSTOMERS
 FROM 39 RETAIL INVENTORIES, 1787-1825

<i>female</i>	<i>male</i>
PULPERÍAS	PULPERÍAS
Asadurera (roaster)	Albañil (carpenter)
Biscochera (biscuit-maker)	Barbero (barber)
Botinera (5) (button-seller or maker)	Biscochero (biscuit-maker)
Casera (2) (landlady)	Bodegonero (warehouse owner)
Chiclera (3) (chewing-gum seller)	Carbonero (carbon vendor)
Cigarrera (cigar maker)	Carnicero (butcher)
Cohetera (2) (fireworks-maker)	Clerigo (cleric)
Cuerdera (rope vendor)	Cohetero (2) (fireworks maker)
Encajera (lace maker)	Confitero (candy maker)
Florera (4) (flower vendor)	Jicarero (pottery maker or <i>pulquería</i> assistant)
Lechera (3) (milk maid)	Maestro (2) (teacher; master craftsman)
Mandadera (5) (errand runner)	Maestro Tejedor (master weaver)
Molendera (grinder)	Muñequero (2) (doll maker)
Pañera (wool cloth vendor)	Rosariero (rosary maker)
Vinatera (wine store owner)	Soldado (2) (soldier)
Zapatera (3) (shoemaker)	Tejedor (4) (weaver)
	Tintorero (dyer)
<i>vinaterías</i>	Tocinero (2) (pig butcher)
Gallinera (chicken raiser)	Vinatero (wine store owner)
	Zapatero (shoemaker)
<i>tiendas mixtas</i>	<i>vinaterías</i>
Corredora (broker?)	Barbero (barber)
	Cantero (singer)
	Cochero (coachman)
	Frutero (fruit vendor)
	Jaulero (2) (birdcage vendor)
	Pintor (painter)
	Sargento (sargeant)
	Sillero (saddle or chair maker)
	Tejedor (weaver)
	<i>tiendas mixtas</i>
	Cocinero (cook)
	Nevero (2) (ice cream maker)

SOURCE: Inventories from the *Consulado* ramo at the AGN, vols. 24, 25, 35, 38, 47, 53, 56, 67, 78, 292.

time, securing more in this 1788 transaction than at other times.⁴⁹ Likewise, we cannot know for sure if two petticoats in pawn in April 1792 are the same two that were pawned with a *rebozo* in 1788. It is possible that the beavercloth petticoat in pawn in April, 1792, was part of the 1788 bundle of two petticoats and a *rebozo*, with the beaver responsible for half the value of the transaction. The beaver petticoat may have represented an investment for its owner, carefully stored and protected from wear and tear to maintain its value, until it was needed as loan collateral.

In cases where clients visiting one pawning establishment repeatedly—even regularly—can be identified, they are usually women. Table 8 chronicles the pawning activity for one such regular customer, only identified as “La Robago” (“the female Robago,” with Robago a last name) in an inventory of pawned goods in a *pulpería* named Coutiño in 1796. As the inventory from which the table was constructed was of “*prendas cumplidas*,” or goods whose six month term for redemption had 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 or capital need. 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, suggesting she was perhaps more affluent than the average Coutiño customer. The prevalence of cloth goods may mean she was a seamstress pawning inventory. That she could have several petticoats in pawn at one time might also suggest relative wealth and a sizeable wardrobe.

In the pawnshop ledgers, most goods could be characterized under either “*ropa*” or “*plata*.” Sometimes these designations were rather loose, but they were customarily used. Basically, anything that was not cloth was categorized as silver.⁵⁰ Cloth was at the center of material life in Mexico City, and was at the center of the pawning process as the most common *prenda* at the turn of the nineteenth century.⁵¹ Cloth, clothing, and jewelry were woven into Mexican social customs. Clothing set people apart, and was used to identify social status. Garments

⁴⁹ Tebbutt makes the point that English pawnbrokers had to have a sharp memory for what had been lent the week before, since customers tried to get more time for the same good. Tebbutt, *Making Ends Meet*, p. 62.

⁵⁰ AGN, *Consulado*, v. 292, exp. 4, no. 3, f.1-6v; CONDUMEX, Fondo CDLV-2, 1796.

⁵¹ For a discussion of the changing material culture where cloth is replaced by modern consumer goods over the course of the nineteenth century, see Francois, “When Pawnshops Talk,” chapter 6.

worn traditionally by indigenous women, especially the *huipil* (tunic blouse, usually embroidered), were not adopted by Mexican women of other ethnicities. While Indian women continued to wear these garments, they were seldom pawned.⁵² The *calzones* pants worn by Indian men, in contrast, became generalized throughout the popular classes, and they were very commonly pawned. There was a hierarchy of cloth types, with silks, satins and velvets outranking cotton and *manta*. The same garment might be worn differently by people of different classes. This is certainly true of *enaguas* (petticoats), the item most often found in pawnshops at the turn of the nineteenth century, which were worn in layers by wealthier women as slips under a more formal skirt or dress, or they could be worn alone as the only skirt by poorer women.⁵³ In the case of shawls, similar garments had different names to differentiate them by the class and ethnicity of the wearer. Spanish and Creole women of the upper classes wore the *mantilla*, while most Mexican women (whether poor whites, mestizas, or Indians) wore the *rebozo*.⁵⁴ The *rebozo* was ubiquitous on pawnshop shelves.

TABLE 5
TITLES OF PAWNING CUSTOMERS FROM RETAIL INVENTORIES,
1787-1825

Title	<i>Pulpería</i>	<i>Vinatería</i>	<i>Tienda</i>	Total
Don	20	16	5	41
Doña	11	0	1	12
<i>Padre</i> (Father)	5	1	0	6
<i>Hermana</i> (Sister)	0	1	0	1
Total	36	18	6	60

SOURCE: Inventories from the *Consulado* ramo at the AGN, v. 24, 25, 35, 38, 47, 53, 56, 67, 78, 292.

⁵² *Huipiles* were only 3 of the over 3 000 goods in the sample from the turn of the nineteenth century.

⁵³ For association of *huipiles* and *enaguas* with Indian women, see the contemporary accounts reproduced in Marcela Tostado Gutiérrez, *El album de la mujer: Antología ilustrada de las mexicanas, v. II, Época colonial*, p. 268-70. For descriptions of women in *naguas* and *rebozos* in the early nineteenth century, see Frances Calderón de la Barca, *Life in Mexico*, London, J.M. Dent & Sons, 1954, p. 51, 53, 81; and Guillermo Prieto, *Memorias de mis tiempos*, México, 1964, *passim*.

⁵⁴ For a visual image of the *rebozo*, see the painting by Linati, "Mujer arrodillada ante un fraile," p. 217 in Tostado. See also Calderón for the 1830s, *Life in Mexico*, p. 60, 84. For discussion of the popular *rebozo* at the turn of the twentieth century, see William Beezley, *Judas at the Jockey Club and Other Episodes of Porfirian Mexico*, Lincoln, University of Nebraska Press, 1987, p. 71.

TABLE 6
 REPEAT CUSTOMERS IN THE "AGUILITA" CORNER STORE, 1788-1792

<i>Customer</i>	1788	<i>Times listed in inventory</i>		<i>Total</i>
		<i>April, 1792</i>	<i>June, 1792</i>	
<i>last name only</i>				
Arellano	2			2
Ayala	3			3
Bilboa		4	2	6
Conde	3			3
Espinosa		2	2	
Franco	2			2
González		2	3	5
Jalapa	2			2
Núñez		2	2	4
Reyes	1	2	1	4
Salguero			3	3
Sarate		1	2	3
Serna	4		1	5
Sisneros	8	3	3	14
Tapia	1	1	1	3
Uribe	12			12
Urvisa		1	2	3
<i>first name only</i>				
Anastacia	2			2
Diega	3			3
Dolores	2			2
Eusevia	11			11
José Ygnacio	4	1	3	8
Margarita	2			2
María Gertrudis		2	2	4
Ramón	1		1	2
Viviana	2			2
<i>nickname</i>				
Chico	(young man)	2	3	5
Soldado (soldier)	2			2
Botonera (button-seller)			2	2

SOURCES: AGN, *Consulado*, v. 292, exp. 4, no. 3, f. 1-6v; exp. 4, no. 5., f. 1-4v; no. 7, f. 2-5.

TABLE 7

SISNEROS' PAWNING RECORD AT THE "AGUILITA" CORNER STORE, 1787-1792

	1788	April, 1792	June, 1792
buckles	1 peso 4 reales	1 peso	1 peso
<i>charreteras</i> , epaulets	5 reales		
<i>calzones</i> , muslin	3 reales		
cloak			5 reales
shirt, muslin	3 reales		
petticoat, multi-colored		4 ½ reales	5 reales
petticoat, beavercloth		3 pesos 1 real	
petticoats, two, with a <i>rebozo</i>	6 pesos		
waistcoat, white		5 ½ reales	
deer skin cloth	3 ½ reales		
sheet, woolen	1 peso		

SOURCES: AGN, *Consulado*, v. 292, exp. 4, no. 3, f. 1-6v; exp. 4, no. 5., f. 1-4v; no. 7, f. 2-5.

Clothing was a language of identity and power, as well as a cultural currency, and garments had social lives of their own.⁵⁵ Cloth produced on a weaver's loom and then sold (or pawned) provided for an artisan household's sustenance. That same piece of cloth might have been converted into a garment by a seamstress or tailor, providing for yet another household. And that garment might have been bought by a Spanish lady or a mestizo man and worn to the theater, to work, or to court. The garment represented an investment for its owners, who might have pawned it for a few months at a time to finance business expansion, craft production, the household budget, the purchase of a different and "better" possession, or a new identity.

Back at the "Aguilita" store, another steady customer over four years time was a man identified only as José Ygnacio, which means it is likely he was mestizo or Indian. In January, 1788, José Ygnacio had four articles of clothing in pawn with don Manuel de la Peña: muslin *calzones* for 6 reales, a cloth belt for 3 1/2 reales, a small cape for 6 reales, and stockings for 3 1/2 reales. Four years later, he had a *rebozito* (small shawl) in pawn at the same store for 4 reales, this time with the administrator don Francisco Carrillo, and three months later, in June, he had three

⁵⁵ Elizabeth Wayland Barber, *Women's Work: The First 20,000 Years: Women, Cloth, and Society in Early Times*, New York, W.W. Norton & Co., 1994, p. 283-291; Braudel, *Capitalism*, p. 226-235; Arjun Appadurai, ed., *The Social Life of Things: Commodities in Cultural Perspective*, Cambridge, Cambridge University Press, 1986, *passim*.

rebozos in pawn with administrator don Ygnacio Yriarte, two at 4 reales and one at 1 peso. That José Ygnacio would have had three women's shawls at all, much less in pawn at one time, might suggest that perhaps he was a weaver, or had some association with a weaver; but none of the shawls was valuable, as perhaps new products from a weaver's loom would have been. It could be that all three shawls in pawn belonged to his wife, as the *rebozito* might have belonged to his daughter. In the transaction sample for this study, articles of women's clothing were pawned more often than men's. In any case, it is clear that José Ygnacio sought out credit or a cash loan from this establishment at least four times between June 1787 and January 1788 and at least four times between November 1791 and June 1792.⁵⁶

TABLE 8
"LA ROBAGO" AT THE *PULPERÍA* COUTIÑO, 1795-96

<i>Date pawned</i>	<i>Item pawned</i>	<i>Loan amount</i>
Dec. 1795	linen shawl	2 pesos
Jan. 1796	<i>cabo</i> petticoat	1 peso 4 reales
Jan. 1796	linen petticoat	3 pesos
Jan. 1796	Japanese-pattern petticoat	1 peso 4 reales
Jan. 1796	white linen petticoat	2 pesos
Feb. 1796	white silk petticoat	1 peso 4 reales
Feb. 1796	silk striped petticoat	1 peso
Feb. 1796	<i>Breñaña</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>Breñaña</i> shirt	2 pesos
Mar. 1796	Indianilla petticoat	1 peso
May 1796	linen petticoat	1 peso 2 reales

SOURCE: CONDUMEX, Fondo CDLV-2, 1796.

⁵⁶ AGN, *Consulado*, v. 292, exp. 4, no. 3, f. 1-6v; exp. 4, no. 5., f. 1-4v; no. 7, f. 2-5.

While customers benefitted from legislation that kept their access to pawning arenas open, it is clear that they also disregarded that legislation, especially rules about goods forbidden from the pawning process. In the seventeenth century, King Philip IV prohibited merchants from accepting goods from servants, assistants, or store clerks, in order to curb theft by employees.⁵⁷ The “forbidden goods” listed in repeated legislation suggest that goods stolen in service regularly ended up in pawn as customers defied laws in their daily negotiation of their livelihoods. Livery, or uniforms worn by servants, was forbidden at least from 1757. Horse and carriage accessories were forbidden in 1757, and the 1810 legislation explained it was because “the drivers and footmen steal them and pawn them.” *Bandos* from Revillagigedo in 1790 and the 1810 *Reglamento* added pieces of tableware sets to the forbidden list, presumably because they were so easy for servants to pick off their master’s tables, one by one. A different kind of service also yielded *prendas*: Revillagigedo issued a decree whose single topic was the banning of military uniforms pledged in corner stores.⁵⁸

It is clear from legislation that the state viewed retail customers engaged in pawning practices as needy, even hungry — “la plebe pobre é infeliz.”⁵⁹ It is also clear that the state thought pawning customers were “particularly women.”⁶⁰ The quantitative evidence about clientele suggests that the state was right on the second count, but perhaps not on the first. As argued above, the customers identified by nicknames were people gainfully employed. The lists of *prendas* of regular customers suggests that their level of material possessions did not place them among the most destitute. Ygnacia Ruiz, the client at the *pulperia* discussed at the beginning of this article, had a servant in her household and her son was an attorney, suggesting she was not poor.

The state’s view that most pawning clients were women is born out somewhat by the numbers, as more than half of the customers in the sample were women, even more so in *pulperías*. Men had more access

⁵⁷ Ley LXV of the *Recopilación de las Indias*, Lib IX, title XLVI, in Rodríguez, *Pandectas II*, p. 365.

⁵⁸ Tebbutt notes that in the early nineteenth century in England, certain goods were forbidden for pawning: military and naval equipment and clothing; military pay and pension papers; police clothing; rifles and pistols; property which belonged to the Guardians of the Poor; unfinished goods and washing entrusted to another person to wash, scour, iron, mend or make-up; savings bank books, and no goods from children or intoxicated pledgers. Tebbutt, *Making Ends Meet*, p. 72.

⁵⁹ AGN, *Bandos*, v. 7, exp. 51, f. 188. Viceroy Revillagigedo opens a bando regulating pawning practices in *pulperías*: “Being that pawning goods is the means that the most miserable people use to alleviate their most needy moments...”, Bando, 19 enero 1790.

⁶⁰ AGN, *Bandos*, v. 11, exp. 101, f. 297.

to large cash loans, while women got more of the small *prenda*-secured loans. It is reasonable to assume that because women ran households, and therefore frequented stores where household provisions were sold, they comprised the majority of pawn customers in households. Also because working women earned less than working men, and many working women depended only on women's wages for budgets in female-headed households, the need for credit at the grocery store would be higher for women than men. On the other hand, it would have been more difficult for women to obtain other types of loans, because they would have been less likely to have the necessary life experiences, reputation or to have earned the appropriate trust requisite for an unsecured loan. Likewise, women were in the minority of owners of retail establishments that engaged in pawning activity. The typical retail storekeeper was a Spanish middle class man addressed as "Don."

Brokers, profits, and longevity

It has been argued that storekeepers by virtue of their economic position were considered "españoles," while actual genetic backgrounds might have been quite diverse.⁶¹ They were all certainly referred to as "Dons" in Consulado documentation, and they referred to themselves as "vecinos." While many peninsular Spaniards left in successive expulsions following Independence, many more remained because of various exceptions to the expulsion decrees. For example, Spaniards married to someone born in Mexico could remain. American-born "Spaniards" commonly engaged in commercial activities.⁶² Some of these petty merchants may have been of Jewish heritage.⁶³ While it is impos-

⁶¹ Kicza, *Colonial Entrepreneurs*, p. 3-4.

⁶² Harold Dana Sims, *The Expulsion of Mexico's Spaniards, 1821-1836*, Pittsburgh, University of Pittsburgh Press, 1990, *passim*.

⁶³ In the seventeenth century, commerce was central to the integration of Spanish and Portuguese crypto-Jews into the mainstream of Mexican life. *Conversos* were found among large-scale import export merchants, as well as small shopkeepers, though they seemed to be concentrated at the top of the commercial hierarchy. In the eighteenth century, the Spanish Inquisition went after *conversos*, who were officially accused of practicing Judaism, though economic motives such as the amount of money owed to these merchants by elites can not be discounted. See Jordan, *The French Monarchy*, p. 151, 159, 164; Assis, *The Jews of Santa Coloma*, p. 87; Stanley Mark Hordes, "The Crypto-Jewish Community of New Spain, 1620-1649: A Collective Biography." Ph.D. dissertation, Tulane University, 1980, quote p. 68, see also p. 67-68; See also Catherine Lugar, "Merchants," in Louisa Schell Hoberman and Susan Migden Socolow, eds., *Cities and Society in Colonial Latin America*, Albuquerque, University of New Mexico Press, 1986, p. 54-55; Hordes, "The Crypto-Jewish Community," *passim*; and Seymour B. Liebman, *The Jews in New Spain: Faith, Flame, and the Inquisition*, Coral Gables, University of Miami Press, 1970, p. 288-298.

sible to determine from the available documentation how many small merchants were of Jewish heritage in nineteenth-century Mexico City, at least some broker families shared names with *converso* families from the seventeenth century.⁶⁴ The 1757 Ordinance specified that non-whites could be *pulperos*, but not those of African heritage: “Spaniards, Indians, mestizos and castizos, and women of said quality,” even if illiterate, could operate stores. While the ethnicity of storekeepers is not clear from inventories or retail censuses, the 1811 residential census listed Manuel Trejo, a mestizo boarder in the home of merchant don Vicente Montes de Oca, as a *comerciante*, though at what level he operated or how many others were like him is unknown.⁶⁵

Table 9 shows that most merchants in the 1811 census sample were immigrants, and most were single men.⁶⁶ We cannot know how many merchants in the 1811 sample were engaged in retail (only *vinateros* were named specifically, and not uniformly), though cross-referencing them with retail census identifies some as owners of corner and general stores.⁶⁷ For example, don Felix Garrido, a 42-year-old married *peninsular* (one born on the Iberian peninsula) from La Rioja listed in the 1811 residential census as a “comerciante,” was listed as owner of a *pulperia* on Flamenco street in the 1806 and 1815 retail census.⁶⁸ And don Manuel Rivera, a guest in the home of don Vicente Montes de Oca, listed in the residential census as a single 28-year-old “comerciante” from San Angel, operated a general store on Portaceli street in 1811.⁶⁹

It was not unusual for more than one merchant to live in a household. For example, don Francisco Montes de Oca, a 20-year-old criollo

⁶⁴ The incidence of the names among retail business owners in the late eighteenth and early nineteenth century are noted in parentheses: Alonso (1), Alvarez (2), Arellano (3), Arias (1), Díaz (1), Fernández (14), Gil (2), Gutiérrez (10), Herrera (3), López (10), Mendoza (2), Pérez (17), Ramírez (6), and Rodríguez (25).

⁶⁵ AGN, *Padrones*, v. 55, f. 8.

⁶⁶ Throughout the following discussion I will use the term “census” loosely. Among the various counts of residents and commercial establishments for Mexico City, only the 1790 census ordered by Viceroy Revillagigedo was a census in the sense of a broadly-based count. Most other counts, including those under review here, were called “padrones” in Spanish, and were many times very localized and often inaccurate.

⁶⁷ The 1790 census listed 1 502 “comerciantes,” a catch-all category that would include large import-export merchants, wholesalers in the domestic market, itinerant traders moving back and forth between the city and small towns, and the variety of retail business people discussed in this chapter. Kicza, *Colonial Entrepreneurs*, p. 50, and *passim*.

⁶⁸ AGN, *Padrones*, v. 57, f. 60.

⁶⁹ AGN, *Padrones*, v. 55, f. 8; AGN, *Consulado*, v. 67, exp. 19, f. 381-386. Some merchants lived above or next to their businesses. For example, don Antonio García Jurado, a 40-year-old immigrant from Andalusia, lived with his family at no. 7 on Santo street. Number 7A was the *vinateria* that García Jurado ran with his *dependiente* (clerk), Ygnacio Tres Palacios, a 45-year-old single immigrant, montañés. AGN, *Padrones*, v. 54, f. 121.

vinatero, shared his household with merchant don Manuel Marroquín y Trebuestro, a 50-year-old married peninsular, and his criolla wife and two Indian servant women. In the first block of calle de Jesús, don José Estrada, a *peninsular* from Asturias married to a criolla, shared his house with six bachelor merchants, ranging from age 16 to 32, all also from Asturias, only one obviously a relative. One apparently was Estrada's *caxero* (cashier), the rest perhaps in business independently or with him, all listed as *comerciantes*.⁷⁰

TABLE 9
ETHNICITY AND MARITAL STATUS OF MERCHANTS, 1811

	<i>Married</i>	<i>Single</i>	<i>Widower</i>	<i>Totals</i>
<i>peninsulares</i>				
Merchants	12	19	3	34
Clerks		15		15
Cashiers		7		7
<i>criollos</i>				
Merchants	2	6		8
Clerks		9		9
Travelling trader		1		1
<i>mestizos</i>				
Merchants		1		1
<i>Totals</i>	14	58	3	75

TABLE 10
DON ANTONIO MALDONADO'S *PULPERÍAS*, 1784-1793

<i>Store</i>	<i>Dates of ownership</i>
Frayle	Oct. 1785 - Dec. 1793
Aguilita	Nov. 1786 - Mar. 1787
	Jan. 1789 - Jun. 1792
Arco	Nov. 1786 - Nov. 1793
López	Aug. 1784 - Nov. 1791
San Felipe	Apr. 1787 - Jan. 1789
Torito	Dec. 1793
Victoria	Jan. 1792 - July 1793

⁷⁰ AGN, *Padrones*, v. 53, f. 120; v. 55, f. 58.

Some small entrepreneurs operated more than one retail establishment. A study of late colonial Mexico City has shown that merchants higher up in the commercial hierarchy often owned several retail outlets, which they provisioned from wholesale operations.⁷¹ One such businessman may be don Antonio Mariano Maldonado, who in the 1780s and 1790s operated numerous retail establishments in Mexico City (see Table 10). Maldonado also exemplified another characteristic of the retail trade, the formation of many partnerships, sometimes outright full partners, at other times percentage and salary arrangements with administrators.⁷² It is interesting that Maldonado did not appear in the 1781 retail census at all, yet a few years later he had so many stores. His entrepreneurship ended when he passed away, in 1793. A few of his stores were taken on (at least in the short term) by his son, but by 1806 his stores had new owners.

Storekeepers obviously had advantages over their customers. As pawnbrokers, they decided what value to assign *prendas*, as well as how much of that value to lend.⁷³ The 1810 Reglamento limited the loan value to 2/3 the value of the *prenda*, to be given half in cash and half in store credit. Storekeeper-pawnbrokers also decided if and how to apply the laws that regulated their activity. They were charged with specific duties and obligations by legislation. For example, both the 1757 and 1810 regulations stated that storekeepers could not accept in pawn “anything that prudently could be presumed not to belong to the subject, or that would impede the exercise of an art or trade.” Brokers were also supposed to turn away anything from the long list of forbidden goods. Therefore, brokers had to make a decision as to whether or not goods were stolen, essential for work, or forbidden, and then perhaps another decision about whether or not to make the transaction anyway.

The 1810 legislation stated that *pulperos* by law could not refuse to accept pawned goods from “poor neighbors” because pawning *prendas* was “the only legitimate means to relieve their urgent needs.” This new provision, first promulgated by Viceroy Revillagigedo in a 1790 bando,

⁷¹ Kicza, *Colonial Entrepreneurs*, p. 223.

⁷² For discussion of the prevalence of administrators in colonial Mexico City, see Kicza, *Colonial Entrepreneurs*, p. 103. See also Kinsbruner, *Petty Capitalism*, p. 59-50.

⁷³ In New York city in the nineteenth century and early twentieth century, “the pawnbrokers who were uninformed lost money because they could not tell a gem-fine stone from the mediocre or even imitations. When asked for a loan on a piece of jewelry set with colored stones they hesitated about giving the customer the benefit of the doubt. They would offer only what the mounting justified —and this was never much— plus a nominal amount for the jewels.” Simpson and Simpson, *Hockshop*, p. 123.

perhaps represents a social welfare policy of the crown that recognized the socioeconomic function of the pawning process in the capital.⁷⁴ A comparative study of *pulperos* in different Latin American settings argues that the obligation to accept pawns was unique to Mexican businesses.⁷⁵ The 1810 Reglamento lists a functional reason for catering to neighbors in the pawning business — it would be easier to deliver any profit from sale of the pawned good to a known neighbor than to a stranger. Earlier in April of 1791, a bando had told storekeepers to accept pawns from their neighbors and regular customers as a way of ensuring that stolen goods were not pawned.⁷⁶

The state recognized that the pawnshop was a public arena as well as a private enterprise. The 1810 legislation charged storekeepers with supervising the behavior of their customers, who were not “to ambush people who came to shop, especially the women coming to get necessities for their homes, ...with dishonest and scandalous words.” Storekeepers were admonished not to collude in this behavior; they were obligated to admonish “provocative and idle subjects” and impede their unruly behavior. This obligation was not unlike state expectations that employers would be responsible for their employees behavior and dressing habits.⁷⁷

It has been suggested that, at least in nineteenth-century England, “suspicion informed both sides of the pledge relationship.” There, like in Mexico, there were two groups of customers, those regulars from the neighborhood whose names and circumstances were known to the broker, and strangers who rarely gave their correct identity. Brokers in Mexico City would have alienated customers with suspicions if they tried to determine the origin of all the goods that crossed their path, as the state would have them do. But the same study of English pawning found that the relationship between pawnbroker and customer was often quite intimate, as “the pawnbroker became custodian of as many family secrets as the doctor or lawyer.”⁷⁸ Nevertheless, the public image of storekeeper-pawnbrokers as seedy characters was evident in pamphlets that circulated among the literate in

⁷⁴ “Reglamento,” 1810; Bando, 4 mayo 1790; This safety valve function of the pawning process has been noted for the English context as well. Tebbutt quotes a social comentator in the early nineteenth century: “That broadcloth suit, I do believe, keeps the lower lot, as you gentlemen and ladies are pleased to call them, off revolution. That suit gives them a stake in the country, just as the national debt is supposed to be our anchor.” Tebbutt, *Making Ends Meet*, p. 116.

⁷⁵ “Reglamento,” 1810; Kinsbrunner, *Petty Capitalism*, p. 56.

⁷⁶ AGN, *Bandos*, v. 11, exp. 101, f. 297.

⁷⁷ Article 18, “Reglamento”, 1810.

⁷⁸ Tebbutt, *Making Ends Meet*, p. 69 first quote, p. 60 second quote.

Mexico City in the 1820s. Grocers throughout the Americas had poor reputations.⁷⁹

A *bando* published by Viceroy Carlos Francisco de Croix in 1779 reveals the motives of the viceroy and the state more generally in regulating pawning transactions that were part of the daily life of residents in the capital. The terms set for the redemption and sale of pawned goods were established to benefit the poor, and not to maximize the profits of the businessmen. The state characterized retail merchants as delinquents who denigrate “the good credit and fame of the city” by their poor treatment of needy customers.⁸⁰

In legislation regulating corner stores in 1757, pawned goods had to be held for one year (later changed to six months),⁸¹ after which time the storekeeper had to post a list of *prendas cumplidas* (goods for which the pledge period had expired) on the door of the business in plain view of customers, announcing that the goods would be auctioned. An official from the Consulado would then make a list of goods and determine their values for the auction.⁸² If a good sold for more at auction than the total of the loan plus “corresponding costs,” the *sobrante* (the difference) would be held by the storekeeper who was to try and deliver it to the original owner of the good. If the person who had pawned the item did not appear for the difference within a month of the auction, the storekeeper was to post another notice on the door. Owners of pawned goods that were sold had a year to claim the profit from the sale of the good.⁸³ In the 1757 Ordinance, the unclaimed *sobrantes* could be kept by the storekeeper-pawnbroker. In a 1781 *bando*, however, the state claimed this windfall, which would be applied to public works and charity. The 1810 regulations confirmed this change.

An aspect central to the pawning process which the royal state engaged was the question of interest and profits. Catholic prohibition of usury was long-standing, and was behind elaborate agreements made between Kings and Jews to handle moneylending operations in the Christian kingdom.⁸⁴ In the mid-sixteenth century, King Charles I reprimanded merchants who abused the “workers and miserable persons”

⁷⁹ “Dolores del parto: Para los tenderos y vinateros,” 1820; and “Defensa de los tenderos”, 1820, Yale Pamphlet Series, microfilm. See also Kinsbruner, *Petty Capitalism*, p. 28-29, and Lugar, “Merchants,” p. 55.

⁸⁰ AGN, *Bandos*, v. 7, exp. 51, f. 188.

⁸¹ A 1781 *bando* changed the redemption period to six months, and the new Reglamento in 1810 ratified the change.

⁸² See CONDUMEX, Fondo CDLV-2, 1796, for an example of auction list for the Coutiño store.

⁸³ “Ordenanzas de tenderos de pulpería,” in Lorenzot, *Ordenanzas de gremios*, p. 167-173.

⁸⁴ Zenner, *Minorities in the Middle*, p. 32.

whom they compelled to accept onerous interest arrangements on credit that customers obtained in stores. Pope Benedict XIV addressed where the line was drawn between usurious behavior and sound business practice in 1745, when he reiterated that it was immoral to earn money by lending money. After 1786, the crown imposed a limit of 5 percent interest to be charged by moneylenders and merchants, anything above being defined as usurious. Religious intellectuals debated the scope of behaviors prohibited because of usury, with some arguing that permissible behavior included profiting on a loan to a rich person or reinvesting loan profits in a commercial enterprise. Debate in the years around independence included the role of the state in mediating what had been a religious question by controlling interest rates. Laws against usury were revoked during the Liberal administration of 1833-34, but were reinstated in 1839 by President Anastasio Bustamante.⁸⁵

The late colonial legislation for the corner stores generally did not specifically limit the amount of interest a storekeeper could charge. As noted above, the 1757 regulations identified "corresponding costs" that would be deducted from the sale price of an unredeemed pawned good upon its sale. Presumably, these costs were left to the discretion of the broker, whose greed would hopefully be tempered by the usury ban. Yet, in a January 1790 bando, Viceroy Revillagigedo limited the amount that storekeepers could gain upon redemption or sale of a *prenda* to one-eighth of a real for each peso loaned over a six month period, or just over 3 percent annually.⁸⁶ In 1810 the new Reglamento for corner stores made no mention of the limits set in 1790.⁸⁷

Pawnbroking was a business for storekeepers, but the state tried to limit profits. While there was no mention of legal interest rates, other potential profits were taken by the state. For example, as discussed above, the *sobrante* resulting from sale of pawned goods was lost to storekeepers. And while they were allowed to give part of the *prenda*-secured loan in store credit, they were not to deliver the other portion in tokens, whose value they could manipulate, but instead were to give silver.⁸⁸ That repeated bandos were published condemning this practice suggests that storekeepers circumvented these regulations and used tokens as a means to increase their profits. The 1810 Reglamento recognized this, as Article 9 prohibited storekeepers from valuing a *media real* at 5 *tlacos*, instead of the legal and customary 4 *tlacos*. Storekeepers also undervalued *pilones*, below their usual value of 1/3 of a *tlaco*.

⁸⁵ Rodríguez, *Pandectas III*, p. 563-570.

⁸⁶ Bando, 19 January 1790.

⁸⁷ "Reglamento," 1810.

⁸⁸ "Ordenanzas de tenderos," 1790.

The historiography on entrepreneurs suggests that the retail business in Mexico City at the turn of the nineteenth century was volatile. The life of an establishment was short-lived, ownership changed hands frequently, and profits were limited.⁸⁹ The spectrum of business issues that retail establishments that were also in the pawning business had to face arise from an examination of the sample of retail inventories and a series of retail censuses.⁹⁰ The obligations for active *prendas* by law were assumed by new store owners upon sale of the business, and the inventories reflect this.⁹¹ These documents are silent about goods that were pledged and then quickly redeemed (and hence less likely to appear in an inventory). It is impossible to know what percentage of a store's business volume escaped the documentation. The pawning transactions that did appear in the inventories were those that reached 4 reales, while the average loan may have been much smaller.

That profits were not especially high in the *pulpería* business is evident from the inventories, but it was not a uniformly depressed business either (see Table 11). Out of 94 inventories (for 33 different stores) spanning 1785-1825, 40 list gains or losses (for 16 different stores), and 28 of those report profits. The profits averaged 916 pesos, which was 28 percent of the average net worth of 3 232 pesos of the same 40 inventories. Other factors that appear to affect the health of the business, perhaps more so than the amount tied up in pawned goods, was the amount of cash loans that were outstanding versus the sum of the debts owed by the storekeeper. For example, in May 1794, the Callejuela *pulpería* had 40 percent of its net worth (1 730 pesos) tied up in non-*prenda* loans. To a large extent, it is impossible to determine the level of profits from the pawning process itself, as the interest charged for goods that completed the cycle (i.e. those that were redeemed within the six month time frame) are not itemized in the inventories. As discussed above, we have no way of knowing what those interest rates were, as they were hidden in the "corresponding costs" of the pawning process. Storekeeper-brokers certainly had the reputation for charging high "usurious" interest rates and gouging their customers, but this practice

⁸⁹ See Kicza, *Colonial Entrepreneurs* and Kinsbruner, *Petty Capitalism*.

⁹⁰ Using inventories of goods taken at the time of sale as sources for the examination of business practices has limitations. These inventories might only represent businesses in crisis, providing a picture of the end of an unsuccessful endeavor. Healthy businesses may be underrepresented in the sample of store inventories. Other problems stem from the nature of the *prendas* category of inventories. The inventories capture the contents of a store at a particular moment, and the *prendas* listed are "active," meaning that their pledge period has not expired. While these goods were not the storekeeper's property, and therefore not usable capital, they did represent the merchant's investment, and as such were listed as assets in the inventories.

⁹¹ This was a stipulation of the 1757 and 1810 regulations.

TABLE 11

STORE PROFITS, NET WORTH AND ACTIVE PAWN INVESTMENT, 1785-1823

<i>Store</i>	<i>Date</i>	<i>Net worth</i> <i>pesos</i>	<i>(avg)</i>	<i>Prendas</i> <i>pesos</i>	<i>(avg)</i>	<i>Profit</i> <i>pesos</i>	<i>(avg)</i>
<i>pulperías</i>							
López	Jun. 21, 1785	4 006		1 605		+1 600	
López	Nov. 8, 1786	5 651		1 524		+ 978	
López	Dec. 19, 1787	8 076		1 147		+2 425	
López	May 5, 1790	4 691	(5 463)	1 136	(892)	+ 875	(1 277)
López	May 3, 1791	3 625		822		+ 413	
López	Nov. 3, 1791	5 273		568		+1 373	
Frayle	Oct. 21, 1785	2 547		933		+1 254	
Frayle	Nov. 9, 1786	3 503		1 233		+1 957	
Frayle	Dec. 19, 1787	4 330		888		+ 947	
Frayle	Jan. 14, 1789	2 119		639		+1 110	
Frayle	Mar. 23, 1790	1 694		426		+ 538	
Frayle	Sep. 23, 1790	2 235	(3 508)	843	(929)	+ 709	(843)
Frayle	Mar. 23, 1791	2 818		1 022		+ 820	
Frayle	Nov. 4, 1791	3 157		1 168		+ 930	
Frayle	Jun. 20, 1792	2 848		975		- 308	
Frayle	Jan. 3, 1793	5 531		1 023		+ 349	
Frayle	Jul. 16, 1793	5 811		1 156		+1 315	
Frayle	Dec. 19, 1793	5 504		846		+ 498	
Aguilita	Nov. 10, 1786	1 013		269		+ 205	
Aguilita	Jan. 15, 1788	316	(655)	169	(179)	- 118	(101)
Aguilita	Jan. 17, 1789	810		171		+ 62	
Aguilita	Feb. 28, 1792	463		106		+ 20	
San Felipe	Dec 23, 1787	3 647		25		- 702	
San Felipe	Nov. 27, 1789	5 671	(4 659)	1 284	(654)	+2 188	(743)
Victoria	Jan. 2, 1792	4 933		525		+1 365	
Victoria	Jul. 2, 1793	4 160		770		+ 260	
Victoria	Dec. 17, 1793	5 136	(4 783)	990	(818)	+ 938	(945)
Victoria	Jul. 10, 1793	4 905		988		+1 217	
Torito	Dec. 20, 1793	3 731		701		+ 787	
Callejuela	May 12, 1794	4 412		150		- 534	
Quartel	Oct. 21, 1802	568		200		- 532	
Manco	Jul. 14, 1808	1 041		212		+ 505	
Cacaguante	Apr. 16, 1818	263		79		- 119	
Tarolito	Nov. 4, 1818	314		58		- 880	
Academia	Dec. 10, 1823	2 091		524		- 1909	
<i>vinaterías</i>							
Monterilla	Oct 15, 1799	2 460		74		- 6	
Santísima	Oct 25, 1804	675		110		+ 1	
Santísima	Jan 26, 1805	424	(550)	46	(78)	- 178	(-354)
Herradura	Oct 8, 1805	4 824		101		- 220	
San Felipe	Dec 1, 1809	4 041		241		- 179	

is impossible to measure. We also do not know how often pawnbrokers were saddled with unsellable *prendas cumplidas*.

It has been argued that pawnbroking was a burden for storekeepers, because so much capital was tied up in pawned goods.⁹² Out of 88 inventories that list active *prendas*, pawned goods represent an average of 17 percent of the net worth of the business. Some businesses had over a third of their value in *prendas*. For one *pulpería*, the “Aguilita”, 7 inventories are available over the years 1786 to 1792. The average total value of *prendas* viz a viz net worth of the store for the “Aguilita” was 29 percent. The January 15, 1788, inventory shows that the owner Manuel de la Peña had 53 percent of his capital invested in pawned goods. In fact, the pawned goods in the store were worth more (169 pesos) than the groceries and other merchandise for sale (139 pesos). De la Peña had acquired the store the previous March of 1787 from don Antonio Mariano Maldonado, mentioned earlier, who owned a number of retail establishments in the last two decades of the eighteenth century. De la Peña sold the “Aguilita” back to Maldonado in January, 1788. Under Maldonado’s ownership (and the stewardship of a series of administrators), the store averaged 25 percent of its worth in *prendas*.⁹³ It may be that De la Peña could not balance the pawning aspect with the rest of the business, suggesting that combining retailing and pawning took some skill to do well, but was not unprofitable *per se*. Maldonado’s administrators seem to have done a better job of balancing the mix.

Six inventories (from four stores) like that of the Aguilita store in 1788 had more active *prendas* than goods for sale. For another of Maldonado’s stores, the Frayle *pulpería*, this occurred twice: in December, 1787, and in June, 1792. Despite the amount of capital tied up in *prendas* (888 pesos, as opposed to 878 pesos in goods for sale), the Frayle store turned a profit of 947 pesos in December of 1787. In contrast, in June, 1792, when the store had 975 pesos tied up in pawned goods and only 765 pesos in sale goods, the store lost 38 pesos.⁹⁴ It is important to keep in mind that these inventories are a

⁹² Kinsbruner interprets auction lists from stores as meaning that brokers were stuck with hundreds of goods to auction off (*prendas cumplidas*) and argues that this was the biggest drain on business. He does not know, however, how many of those goods were sold at auction, perhaps earning enough to reimburse the storekeeper his loan, as well as meet real costs and provide profit. And, it should be noted, *prendas cumplidas* were not mentioned, as either assets or debts, in the sale and business arrangement-inspired inventories. It may be that this controversy is a result of the nature of the documentation, where all costs and profits are not accounted for. Kinsbruner, *Petty Capitalism*, p. 56-61.

⁹³ All the Aguilita inventories are located in AGN, *Consulado*, v. 292.

⁹⁴ AGN, *Consulado*, v. 292.

snapshot of one day in the life of stores, and the store may not be the healthiest on that day.

Table 11 also suggests the range of capital invested in the retail business. The least valuable store had a net worth of 263 pesos, while the most valuable had 8 076 pesos, a very wide range. The volume of business clearly varied from store to store. And having a bigger inventory did not necessarily mean one had better sales. In a list of stores in an outlying district of Mexico City in 1780, stores with a principal of 350 pesos had daily sales of 8 pesos 4 reales daily, while another worth over 1 000 pesos garnered only 9 pesos in daily trade.⁹⁵ By 1810, *pulperías* were to operate by law on at least 1 000 pesos capital, though it is clear from the inventories that this was often not the case.⁹⁶

Evidence of high profits for at least some pawnbroker-storekeepers might lend credence to their image as gougers. However, determining the profitability of the pawn business is tricky. Specific evidence of the rate of interest actually charged is not at hand. Records of sales of unredemable goods — a potential era of high profit— are also unavailable. It is not clear what the redemption rates were like in the pawning that went on in the retail stores. In the Monte de Piedad in this period, the redemption rate was as high as 92 percent.⁹⁷ Evidence from the sale inventories of retail establishments suggests that redemption was a regular part of the pawning process. For the *pulperia* on the corner of calles Coliseo Viejo and Espíritu Santo, inventories were taken on April 2, 1805 and then on July 9, 1805. The April inventory lists thirteen individual pawning transactions for goods (three rosaries, two pairs of underpants, table cloths, bed spreads, one shawl) all pawned for under a peso. None of these goods are listed in the July inventory, three months later, when ten different goods and different clients are listed. These two inventories suggest that for this store the pawning traffic under each owner was light, and that goods were redeemed before the six-month loan period expired.⁹⁸ Other evidence shows that goods remained in the same stores when busi-

⁹⁵ Archivo Histórico de la Ciudad de Mexico [hereafter AHCM], *Panaderías y Pulperías*, leg. 1, exp. 32, f. 29.

⁹⁶ The 1757 and 1810 regulations of the corner stores required that *pulperos* register with the government and be bonded up to 500 pesos to insure the value of the *prendas* they took in. The 1757 law called for a sliding scale for taxation, depending on the class of the establishment. This system changed with the 1810 law, where all *pulperías* regardless of capital were to pay a flat rate. Ley V, Nov. Rec. Lib IX, Tit III, in Rodríguez, *Pandectas II*, p. 350

⁹⁷ In the English context in the 1860s, rates of redemption were high: in Leeds “low” shops, 66% redeemed within one week, 82% within one month and 92% within six months; in “medium” shops [with more valuable goods], 33%, 62% and 80%, respectively. See Tebbut, *Making Ends Meet*, p. 9.

⁹⁸ AGN, *Consulado*, v. 28, exp. 2, f. 21-25v and f. 35-38.

nesses were sold (as required by the Ordinances), as the redemption period was not yet expired.⁹⁹

Storekeeper-pawnbrokers would probably prefer that goods be redeemed, as that was the surest way to profit from the transaction, as whatever interest a broker charged and costs would be part of the redemption sum. Unless strapped for cash, brokers preferred that a *prenda* be redeemed close to the end of the six-month period (or one year in earlier times), enabling them to charge as much interest as possible within the legal contract time. It is not clear if interest was compounded daily, weekly, monthly, or on a year pro-rate. Non-redeemed *prendas* could mean a loss for the broker if at auction they went for less than the loan.

Comparison of six retail census from 1781 to 1843 yields several conclusions about the longevity of retail pawnshops in one location or under one ownership.¹⁰⁰ First, there was a greater continuity of businesses than of ownerships in the retail trade of the 1780s to 1840. Over the years, there were more stores in the same locations and with the same names than owners of the same name running the same store. A few business owners did experience remarkable longevity. And a few

⁹⁹ For example, when the store named Andalicio in the *barrio* of La Santísima was sold in January of 1805, five of the thirty *prendas* were also listed on an earlier inventory from October of 1804, with the same customer, the same loan amount, and the same description of the good. AGN, *Consulado*, v. 25, exp. 13, f. 302-306 and f. 310-312v.

¹⁰⁰ The main limitation in making comparisons between the various censuses of retail stores is that the names of the stores and/or the addresses vary from census to census. Tracing individual stores is made easier, however, by the fact that the 1815 census follows the same enumeration as a 1781 census (different from the one in hand) and the 1806 census. Therefore, identifying the same stores can be done with greater assurance for the years 1806 and 1815, and a cross reference of key words in addresses listed allows one to amplify the time frame to 1781 until 1843. Nonetheless, there are certainly stores whose continuity is hidden by different address notations. While the 1806, 1815 and 1843 are the most extensive of the six retail censuses treated here, it appears that none are complete. Some stores disappeared in one census, only to reappear in a subsequent one. The 1806 document specifically notes stores that were closed or embargoed. Some of those stores reappear, others vanish from the records and possibly the neighborhoods. It could be that the missing stores were short-lived businesses, or they may represent gaps in the retail census record. For example, the *vinatería* at the corner of the Amaya bridge was embargoed and closed in 1806, yet appears in the 1808 census. (AGN, *Consulado* v. 267, exp. 8, f. 1-18; AHCM, *Panaderías y Pulperías*, leg. 2, exp. 78, f. 6.) It is likely that the censuses are incomplete because of human error on the part of those conducting them. It is also possible that stores that are missing from one or another census had not registered with the state, intentionally or because of an oversight, and therefore were not visited when regulators were working off "official" lists, which may account for the small number of stores reported in 1803 and 1808. However, it appears that stores previously unknown to regulators were included in the census if they were discovered, perhaps during a visit to a nearby store. Hence the number of stores that had "no ha pagado" noted next to them in the 1815 census, many of them also stores for which no number corresponding to the 1806 census was given, may have been stores incorporated in the list as the surveyors went about their work. For examples, see AGN, *Padrones*, v. 54, f. 326

family enterprises stayed in business for many years, but more general stores than other stores were in this category. In terms of business longevity, Kinsbruner found that few store owners were in business for a long period of time in early nineteenth-century Mexico City, with only 38 store owners who continued in the same establishment from 1806 to 1815. If one expands the time frame, another picture comes into focus. Table 12 lists the number of stores in continuous operation (while ownership may have changed) over the years covered by the six censuses. One hundred and fifty stores in business between 1781 and 1843 had a lifetime of over 25 years, usually in the same location. Casting longevity as a measure of the store's lifetime instead of the storekeeper's ownership is important in a context where customers continued on with a store after administrative changes, as discussed above.

TABLE 12
RETAIL STORES IN CONTINUOUS OPERATION
WITH CONTINUOUS OR CHANGING OWNERSHIP, 1781-1843

<i>Dates in business</i>	<i>Total years</i>	<i>Number of establishments</i>
1781 - 1843	62 years	54 stores
1803 - 1843	40 years	10 stores
1806 - 1843	37 years	15 stores
1808 - 1843	35 years	3 stores
1781 - 1815	34 years	29 stores
1815 - 1843	28 years	11 stores
1781 - 1808	27 years	17 stores
1781 - 1806	25 years	12 stores
1781 - 1893	22 years	4 stores
1803 - 1815	12 years	10 stores
1806 - 1815	9 years	73 stores
1808 - 1815	7 years	2 stores
1803 - 1808	5 years	7 stores
1803 - 1806	3 years	3 stores

Tracing continuity of ownership presents its own problems, though identities of individuals is more certain than of stores. Family names can be followed to some degree, but in-laws who may have taken over a business will be missed in a comparison of censuses to measure business longevity because of different last names. Similarly, if a wife took over the business from a deceased husband, her own last name would not indicate continual family ownership. The only widows identifiable are those for whom a notation of "viuda de" (widow of) was made next to her name. Table 13 lists those stores with apparent continuous fam-

ily ownership. While it appears that most retail establishments were not handed down from parent to son, daughter or some other relative repeatedly, the lives of the long-term owner families were clearly well embedded in the neighborhood credit fabric. Merchant families at the high end of the business often ran family enterprises, using marriage to cement partnerships and consolidate holdings.¹⁰¹ It is not clear if this practice obtained at lower levels. Wives did take over for sick or deceased husbands. For example, doña María Rendón took over the liquor store at the corner of San Felipe in December of 1809 “to stand in for her sick husband.”¹⁰²

Other changes are also apparent from the data. Storekeepers moved from store to store frequently, selling one store and buying another, which confirms the findings of the earlier studies. The ownership of many stores changed often. Inventories show that store administrators, employed by or in partnership with the owner, also changed often. For example, don Antonio Mariano Maldonado, discussed above, changed his administrative arrangements in his stores frequently, sometimes every six months, whether or not the store turned a profit. Kinsbruner suggests that high turnover can be attributed to the terms of sale for *pulperías* in Mexico City, noting that credit was available for purchase loans. Sometimes no initial payment was required, with the purchaser paying a monthly installment instead. Because of these agreeable terms, store administrators were sometimes able to acquire businesses for themselves.¹⁰³ Other trends found in earlier studies are confirmed by the comparison of censuses over the long term, such as the chronological trend of *tiendas mixtas* increasingly turning to the *vinatería* business.

Census comparison yields other findings. While women were not barred from retail trade, in 1781 they owned only 11 percent of the small retail grocery stores.¹⁰⁴ The underrepresentation of women in enterprise of this scale may have had to do with their being less likely to have the opportunities to earn investment capital or the contacts necessary for a capital loan to get started in business. In 1806, they owned 6 percent, and by 1815 they owned less than one percent. In 1843, women ran only 8 percent of wine stores. However, businesses on a smaller scale were often owned by women. The 1810 Reglamento for

¹⁰¹ Kicza, *Colonial Entrepreneurs*, p. 30-42.

¹⁰² AGN, *Consulado*, v. 53, exp. 12, f. 396; See AGN, *Consulado*, v. 94, exp. 22, f. 139-142v for another example of wives replacing husbands in their business capacity.

¹⁰³ Kinsbrunner, *Petty Capitalism*, p. 35.

¹⁰⁴ In the English context in the nineteenth century, Tebbut found that 45 percent of shopkeepers and over half the total members of the family employed in small businesses on Merseside were women. Tebbutt, *Making Ends Meet*, p. 63.

TABLE 13
CENSUS STORES WITH CONTINUOUS OWNERSHIP IN THE FAMILY

Pulperías

Corner of Chiquis and Colegio de Santos		Corner of the Pila de Sota and San Fernando	
Don José Rodríguez	1806	Don José Quixano	1803
Don Antonio Rodríguez	1815	Don Ygnacio Quixano	1806
Don Mariano Quixano	1808	Don Ygnacio Quixano	1815
Ortega, corner of Bustamante y Damas		Corner Plazuela del Factor and Puerta Falsa	
Don Domingo Gil Taboada	1781	Don Domingo Gil Taboada	1781
Don Bernardo Gil	1806	Don Bernardo Gil	1806
Don Bernardo Gil	1808	Don Bernardo Gil	1808
Don Bernardo Gil	1815		
Corner of Provincia		Corner of San Agustín	
Don Josef Morales	1781	Don José Montes de Oca	1803
Don Rafael Morales	1806	Don José Montes de Oca	1806
Don Rafael Morales	1815	Don Agustín Montes de Oca	1815

tiendas mixtas

Arquito, in front of the Arcos de Belem		Corner of Santo Domingo and Medinas	
Don Justo Udias	1803	Don Venancio Estanillo	1815
Don Justo Udias	1806	Doña Carmen Estanillo	1843
Don Justo Udias	1808	[also as Doña María del Carmen Cacho]	
"Doña Mónica,	1815	Sto Domingo, letra A no. 4	
hija de Don Justo Udias"		Don Lorenzo Torices	1806
		Don Hypolito Torices	1815

tienda/vinatería

Corner of Cruz Vidriada and Las Mochas		Puente de Tesontlale	
Don Manuel Fuentes	1781	Don Luis Rivera	1815
Don Antonio Fuentes	1803	Don Antonio Fuentes	1808
Don Antonio Fuentes	1806	Don José Rivera	1843
Don Antonio Fuentes	1808		

vinaterías

Corner of Las Moras		Gigante, corner of Puente Blanco	
Don Bartholome Rivas	1781	Doña Jacinta Cordova	1806
Don José Rivas	1803	Don Antonio Cordova	1843
Don José Rivas	1806		
Don José Rivas	1808		

Corner of the Parroquia de la Palma

Doña Francisca Torres	1806
Doña Teresa Torres	1815

pulperos recognized that women might need income-generating opportunities. Article 3 stated that *accesorias* (small outlets for the sale of firewood, carbon, lime powder, and fruit and vegetables), often located in downstairs outward-facing rooms of *casas de vecindad*, could only be run by “women and the poor.” This change may reflect a larger movement in royal social policy which opened up artisan guilds and tobacco dispensary jobs to women.¹⁰⁵

Also evident from an analysis of the retail census data is that certain streets had clusters of stores, especially *pulperías*. A few streets were central to the neighborhood credit fabric, with many stores, and not just at every block corner, but also in-between. Competition must have been tough with these stores, as neighborhood residents could decide which shops to patronize.¹⁰⁶ It could be that pawning terms were more favorable in stores in such clusters, as clients could have shopped around for the most favorable terms.¹⁰⁷ With such competition, some stores may have gone out of business. Such was the case for the store owned by don Manuel Rivera on Portaceli, who in June of 1811 took a loss of over 800 pesos and closed.¹⁰⁸

Concluding thoughts

The *pulperia* was a social welfare institution, a private enterprise, and a public space. The residents of Mexico City, especially those at the bottom of the socioeconomic ladder, relied on storekeepers to accept their personal belongings as collateral for small loans to meet daily needs or to get through a particularly lean period. Clothing and cloth generally

¹⁰⁵ That women continued to run small-scale stores is apparent in the 1843 industrial census, which lists 123 women as owners of *tendajones* (small stores, perhaps equivalent to the *accesorias* of an earlier time), or 25 percent. Women also operated 17 of the 36 *velerías* (candle shops).

¹⁰⁶ Kicza characterizes the commercial climate, apparently especially at the higher levels, as a “cutthroat rivalry.” Kicza, *Colonial Entrepreneurs*, p. 51.

¹⁰⁷ For a comparative example of customers shopping for the best deal, see Tebbutt, *Making Ends Meet*, p. 78-79.

¹⁰⁸ AGN, *Consulado*, v. 67. Comparing the censuses with each other and with the inventories, it is apparent that some stores changed categories, or were misclassified in the documents. For example, a number of stores listed as *pulperías* in 1806 are classified as *mixtas* in 1815. The 1843 retail census does not list stores exclusively engaged in pawning activity, or *casas de empeño*. Only those that continued to combine *empeño* activity with retail are captured by the census. Some retail stores converted their businesses to *empeños* in the 1830s and early 1840s, as reflected in new legislation aimed exclusively at them in 1842. See Francois, “When Pawnshops Talk,” chapter 4. For a reference as early as 1831 to a “casa de empeño,” see AGN, *Gobernación*, leg. 2187(1), exp. 2, no. 18, f. 3. For the 1842 *empeño* law, see AGN, *Gobernación*, leg. 2187(1), exp. 2 no. 20(9), f. 1-3v.

constituted an important resource, even investment, for poor and middle-class people. It was cloth that most often secured credit for household budgets as well as small business activities. People from the city's neighborhoods, especially women, visited grocery stores regularly, pawning goods for loans. While the colonial state believed that most customers in retail pawnshops were amongst the city's poorest and neediest, many of the female and male customers identified in pawning inventories worked for a living, and for those whose pawning record can be followed through the *prendas* listed for particular stores, they had more cloth than just the shirts on their back to hock for cash.

To some extent, pawning may have served to mitigate patriarchal economic relations. The relegation of women to low-paying jobs coupled with husbands' control over a married woman's wages meant that women had less access to a generally cash-poor economy. The pawning of household and personal possessions allowed women to compensate for their earning disadvantage. Pawning did not allow women to escape patriarchy altogether, however. As most pawnbrokers were men, the broker-client relationship could be a patriarchal one for women.

The *pulperias* and other retail businesses that doubled as pawnshops for locals in neighborhoods were complex enterprises. While the stores were closely watched by the state, the reality of daily transactions reflected the needs and agendas of their owners and their customers and did not always follow official prescriptions. The pawning business was volatile and competitive. Customers had multiple pawnshops to choose from, with some becoming regulars in specific stores even when ownership changed. Establishments that engaged in pawning were an integral part of the cultural, economic and political fabric of the city, with many corners and particular streets continuously home to pawning businesses throughout the period under study.

The credit fabric was a deliberate weave, formed by the actions and needs of brokers and clients who in their relationships with each other often thwarted state efforts to determine the texture and tenure of pawning transactions. The old colonial administrative maxim *obedezco pero no cumpro*, or "I obey but I do not comply," was certainly operative at a popular level at the turn of the nineteenth century. 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 the imperatives of law. As the means and arenas for obtaining petty cash flow, both *prendas* and *pulperias* were essential to daily life in late colonial urban Mexico.