When the Joneses Wear Jeans

By JENNIFER STEINHAUER

BEACHWOOD, Ohio - It was 4:30 p.m., sweet hour of opportunity at the Beachwood Place Mall.

Shoppers were drifting into stores in the rush before dinner, and the sales help, as if on cue, began a retail ritual: trying to tell the buyers from the lookers, the platinumcard holders from those who could barely pay their monthly minimum balance.

It is not always easy. Ellyn Lebby, a sales clerk at Saks Fifth Avenue, said she had a customer who regularly bought \$3,000 suits but "who looks like he should be standing outside shaking a cup."

Social class, once so easily assessed by the car in the driveway or the purse on the arm, has become harder to see in the things Americans buy. Rising incomes, flattening prices and easily available credit have given so many Americans access to

such a wide array of high-end goods that traditional markers of status have lost much of their meaning.

Then there are the new badges of high-end consumption that may be less readily conspicuous but no less potent. Increasingly, the nation's richest are spending their money on personal services or exclusive experiences and isolating themselves from the masses in ways that go beyond building gated walls.

"Whether or not someone has a flat-screen TV is going to tell you less than if you look at the services they use, where they live and the control they have over other people's labor, those who are serving them," said Dalton Conley, an author and a sociologist at New York University.

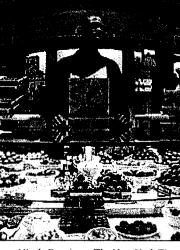
In a recent poll by The New York Times, fully 81 percent of Americans said they had felt social pressure to buy high-priced goods.

Most Americans are

staring across a widening income gap between them and the very rich, making such vertical desire all the more unrealistic. "There is a bigger gap between the average person and what they are aspiring to," Professor Schor said. "One thing modernity brought with it was all kinds of identities, the ability for people to choose who you want to be, how you want to decorate yourself, what kind of lifestyle you want. And what you consume cannot be separated from that."

Few consumer items better illustrate the democratization of luxury than the cellphone, once immortalized as the ultimate toy of exclusivity by Michael Douglas as he tromped around the 1987 movie "Wall Street"

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Nicole Bengiveno/The New York Times

Godiva sells chocolate at 2,500 outlets, including its store on Madison Avenue in Manhattan. But its expensive "G" line, at \$100 a pound, is available only in holiday seasons and at selected stores.



Nicole Bengiveno/The New York Times Increasingly, the nation's richest are spending on personal services or exclusive experiences.

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But affordable prices are only one reason the marketplace has blurred. Americans have loaded up on expensive toys largely by borrowing and charging. They now owe about \$750 billion in revolving debt, according to the Federal Reserve, a six-fold increase from two decades ago.

That huge jump can be traced in part to the credit industry's explosive growth. Over the last 20 years, the industry became increasingly lenient about whom it was willing to extend credit to, more sophisticated about assessing credit risks and increasingly generous in how much it would let people borrow, as long as those customers were willing to pay high fees and risk living in debt.

The Marketers' Response

Marketers have had to adjust their strategies in this fluid world of consumerism. Where once they pitched advertisements primarily to a core group of customers - men earning \$35,000 to \$50,000 a year, say - now they are increasingly fine-tuning their efforts, trying to identify potential customers by interests and tastes as well as by income level.

"The market dynamics have changed," said Idris Mootee, a marketing expert based in Boston. "It used to be clearly defined by how much you can afford. Before, if you belonged to a certain group, you shopped at Wal-Mart and bought the cheapest coffee and bought the cheapest sneakers. Now, people may buy the cheapest brand of consumer goods but still want Starbucks coffee and an iPod."

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