

Consumer Culture and Credit

In the eighteenth century, American colonists loved to purchase the newest and most fashionable items from England. By purchasing the latest products, they expressed a connection to the mother country and imitated British society. England was seen as the center for the trendiest clothing, furniture, tea sets, wigs, and many other goods. With the purchase of goods from England, a colonist, whether wealthy or poor, could not only show that he or she had extra money to spend but also possessed very good taste. In earlier centuries, people could show they were wealthy by wearing a powdered wig, lace collar, or pair of silk trousers. However, in the mid-eighteenth century, England's factories began producing large quantities of high quality consumer items, and British manufacturers saw the American colonies as an ideal place to sell their surplus goods. As these goods flooded the colonies, prices dropped, and even consumers from lower ranks in society began to purchase and own these high-status imported wares.

A lack of hard cash, however, made it impossible for many people to buy all they desired. The answer came in the form of credit. Merchants and shopkeepers willingly extended credit to their customers, resulting in widespread debt that led to severe problems for colonists in the 1760s and early 1770s, following the French and Indian War. When Parliament passed taxes on certain goods to raise money for the war debt – against the will of the colonists – American consumers began to view the newly-taxed goods they had enjoyed and their relationship with Great Britain differently. They began to reject British goods like tea and complain about the infringement of their rights.