On her first excursion into Chicago’s central business district, small-town transplant Carrie Meeber, the protagonist in Theodore Dreiser’s classic novel *Sister Carrie* (1900), entered one of the great department stores on the city’s burgeoning retail corridor, State Street. As she passed along the busy aisles, Carrie was “much affected by the remarkable displays of trinkets, dress goods, stationery, and jewelry.” Each counter seemed to offer a dazzling new attraction. “The dainty slippers and stockings, the delicately frilled skirts and petticoats, the laces, ribbons, hair-combs, purses, all touched her with individual desire,” wrote Dreiser. Yet such consumer delights lay beyond the reach of the young woman. She was there only to seek employment. In making her way to the management office, Carrie was stirred by the aura of “wealth, fashion, and ease,” which set in relief her own shabby clothing and dreary prospects. She “noticed too, with a touch at the heart, the fine ladies who elbowed and ignored her, brushing past in utter disregard of her presence, themselves eagerly enlisted in the materials which the store contained.” The pleasures and possibilities of Chicago’s consumer institutions seemed to belong not to Carrie but to “her more fortunate sisters of the city,” the women of the moneyed classes.¹

Dreiser’s story, which opens with Carrie’s arrival in 1889, illuminates Chicago’s dynamic commercial landscape at century’s end, as the expansion of the consumer economy reshaped urban culture and the built environment. At the center of these transformations were women with disposable income and leisure time. These “fine ladies” came to State Street to savor a profusion of new goods and services. Their consumption aroused the envy of the penniless Carrie.² It also sustained the
growth of new department stores, restaurants, theaters, grand hotels, soda fountains, and other consumer spaces that catered to female shop- pers. The result was an increasingly conspicuous flow of moneyed women into Chicago’s central business district, the Loop.

The daily stream of female consumers marked State Street, in the words of the city’s boosters, as a “shoppers’ paradise,” where women and their money could circulate freely. But this paradise had to be created. Until the end of the nineteenth century, Chicago’s central business dis-trict was hardly welcoming to unchaperoned ladies. Indeed, they were once as out of place in the city center as Carrie found herself to be in the department store. The Loop had chiefly been a male preserve, oriented toward finance, manufacturing, processing, and wholesale. Its buildings and infrastructure, no less than its cultural practices, supported the captains of industry who dominated the urban economy. Women could certainly be found downtown, running errands, attending public events, and working for wages. Yet for most of the nineteenth century, Chicago’s Loop was primarily a space that women were expected to move through, not linger in or enjoy. Without a male escort, they were refused service in most hotels, restaurants, cafés, and theaters, while saloons and private clubs simply closed their doors to women. Even dry goods merchants, preoccupied with their wholesale businesses, offered scant amenities to female customers. To eat, drink, rest, or even use a bathroom, Chicago ladies were often forced to return home. In short, they experienced the Loop as mere visitors, not rightful occupants.

The masculine downtown was not to last, however. In the final de-cades of the nineteenth century, Chicago merchants and entrepreneurs established a range of consumer institutions that invited moneyed women into the central business district. In patronizing these spaces, Chicago ladies helped fuel the city’s remarkable commercial growth. Yet they also aroused conflict. Their very presence in the downtown, as well as their conspicuous new habits of consuming, provoked opposi-tion from many industrialists, religious leaders, city officials, and or-dinary citizens. As these tensions reveal, incorporating women into a downtown dominated by men—and creating an atmosphere favorable to women’s consumption—was not automatic. It required transforming the material and moral landscape of the central business district. While establishing the terms of ladies’ public presence, Chicagoans clashed over the appropriate use of urban space, the rights and duties of women,
and the moral legitimacy of emerging forms of consumption. This conflict, over gender and space, shaped the creation of a built environment and cultural norms that sustained the growth of American consumer capitalism. It produced the modern consumer city—a place where respectable women could publicly indulge their desires.

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