A Christmas Carol and Global Economy: 
The Neo-Victorian Debt to the Nineteenth Century

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Abstract:
This essay focuses on Margaret Atwood’s use of Victorian cultural and economic discourses in her recent nonfiction book Payback: Debt and the Shadow Side of Wealth (2008). In her final chapter, Atwood re-writes Charles Dickens's novella A Christmas Carol (1843) from the perspective of financial and environmental disasters set in the early twenty-first century. This essay is interested in exploring the strategies of appropriation and détournement developed in this unusual use of Dickens’s text: why does Dickens’s work still generate such fascination? How is it that his Victorian tale offers a framework for addressing contemporary concerns about global finance and the environment? More broadly, what does this indebtedness to the literary and economic discourses of the Victorian past reveal about our present? The latter section of this essay then considers the extent to which this use of Dickens’s work as a precursory (economic) model for the present is justified, and/or whether it indicates current misconceptions about the Victorian era.

Keywords: A Christmas Carol, Margaret Atwood, commodity fetishism, debt, détournement, Charles Dickens, environment, economic crisis, Payback.

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You can examine the whole nineteenth century from the point of view of who would have maxed out their credit cards. Emma Bovary would have maxed hers out. No question. Mr. Scrooge would not have. He would have snipped his up. (Atwood qtd. in Solomon 2008: n.p.)

In her recent nonfiction book Payback: Debt and the Shadow Side of Wealth (2008), Margaret Atwood explores the question of debt from a number of historical, cultural, religious, and political perspectives, paying attention to real economics, but also to metaphorical constructions of the

Neo-Victorian Studies
5:2 (2012)
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idea of debt.\textsuperscript{1} In its analysis, the book gives special prominence to the nineteenth century, a “century in which, capitalism having triumphed and money having become the measure of most things, debt played a significant role in the lives of actual people” (Atwood 2008: 164). Debt, Atwood claims, also played a “significant role” in the literature produced at the time, where it becomes “a governing leitmotif” (Atwood 2008: 164). That “leitmotif” is considered in her chapter entitled ‘Debt as Plot’, where Atwood discusses representations of debt in nineteenth-century literature, and in Charles Dickens’s work in particular. The latter she turns to in her final chapter, eponymously titled ‘Payback’, which offers a fictional re-writing of Dickens’s A Christmas Carol (1843). From the outset, Atwood’s decision to focus on Dickens’s work in her analysis of Victorian representations of debt and finance suggests that she is opting for a rather conventional view of the period. As Ann Heilmann and Mark Llewellyn have pointed out, “[i]t is a long-standing trope that Dickens equates to the Victorian and that much of the mainstream public perception of the nineteenth century is, in fact, rooted in a Dickensian sense of the period” (Heilmann and Llewellyn 2010: 214). According to them, this relationship between the Dickensian and the Victorian “has become key to the configuration of the Victorian in the contemporary imagination” (Heilmann and Llewellyn 2010: 214).

Yet, if A Christmas Carol is a text most readily associated with the nineteenth century, Atwood’s re-writing of it is anything but conventional. Indeed, set in the twenty-first century, ‘Payback’ explores a different kind of debt: the one we owe to our environment. The story depicts “Scrooge Nouveau”, a wealthy finance tycoon, being visited by three “Spirits of Earth Day”, who remind him that “[a]ll wealth comes from Nature. Without it, there wouldn’t be any economics” (Atwood 2008: 182). The Spirit of Earth Day Past takes Scrooge to various natural disasters and epidemics of bygone times, explaining that Nature “always collects [debts] in the long run”: “Maybe a pandemic plague is part of Nature’s cost-benefit analysis […]. A way of wiping the slate clean and balancing the accounts” (Atwood 2008: 180-187). The Spirit of Earth Day Present shows Scrooge the real cost of his indulgent lifestyle to the environment: “The killing of the Earth is driven on by poverty on the one hand and greed on the other” (Atwood 2008: 193). Scrooge’s lesson in environmental economics culminates in the two visions he gets from the Spirit of Earth Day Future: in the first, a worldwide switch
to renewable sources of energy and eco-friendly policies means greater health and happiness for the greatest number, including Scrooge, who sees his future self “signing several enormous cheques for conservation organizations”, and through whose efforts “the albatross has been saved” (Atwood 2008: 199). In the Spirit of Earth Day Future’s second vision, global warming has caused all food sources to disappear and a large scale hyperinflation to ensue: “In effect, money simply melts away, like the illusion it always has been” (Atwood 2008: 200). Unable to buy food, Scrooge sees his future self starving and fighting hungry others “over a dead cat, which they intend to eat” (Atwood 2008: 201). Terrified by this vision, Scrooge wakes up from it with a new respect for his natural environment, and a resolution to “make amends” for his polluting ways (Atwood 2008: 202).

From ‘Debt as Plot’ to ‘eco-debt’, at first view Payback seems a far cry from Dickens’s nineteenth-century tale of moral conversion. Considering that since its original publication in 1843 Dickens’s novella has been adapted to a wide array of media, and appropriated for a varied range of purposes, it appears that in many cases the novella is not the main target of the work but “a means to an end, a readily available plot device used to attack another subject” (Orford 2008: n.p.). Indeed, for many critics A Christmas Carol is by “far and away the most popular (and most pillaged) Dickens story” (Guida 2000: 12). Scrooge, in particular, has become a “common cultural property” and an iconic figure “deeply embedded in our consciousness” (Davis 1990a: 110-111). By concentrating on Atwood’s unusual use of Dickens’s work in Payback, this essay is interested in exploring these questions of appropriation and détournement: why does the work of the nineteenth-century author still generate such fascination? How does a quintessentially Victorian text such as A Christmas Carol offer a means of addressing contemporary financial and environmental concerns? Furthermore, what does this indebtedness to the literary and economic discourses of the nineteenth century divulge about our present? The essay will discuss the justification (or otherwise) of such a use of Dickens’s work as a precursory (economic) model for the present, and explore the extent to which this appropriation may replicate persistent misconceptions about the Victorian era.

Although the practice of détournement has traditionally been applied to the subversion of images, Guy Debord and Gil Wolman have called

“deceptive détournement” the sustained subversion of the meaning of other kinds of work, including literature, by placing the latter in new contexts (Debord and Wolman 2006: 16). Because of its affinity with a critique of capitalism and global consumer culture, détournement offers a useful perspective from which to approach Atwood’s appropriation of A Christmas Carol in ‘Payback’, and from which to consider the motives underpinning her placement of the novella in this unexpected context. Such détournement is visible for instance in the name she gives to her main character: “Scrooge Nouveau” is an irreverent twist on Dickens’s protagonist – which Atwood calls “Scrooge Original” – and an obvious play on the processes of commodification her re-writing is questioning. Atwood’s tongue-in-cheek comment that “when you’re introducing a high-end quality product it’s just as well to make it sound a little French” (Atwood 2008: 174), indicates that she is seemingly adopting these marketing strategies – her character’s name does sound French – but at the same time revealing how ridiculous they are. As a result, both these marketing strategies and the consumerist values they uphold are undermined.

In order to address the question of indebtedness to the literary and economic legacies of the Victorian past, I want to start by placing this discussion within the context of Atwood’s broader relationship with nineteenth-century literature and culture, particularly with Dickens’s work. Payback is indeed not the first time that Atwood turns to the Victorian period to write about present-day issues, and the most notable example of this strategy is her 1996 neo-Victorian novel Alias Grace, the re-imagined life story of a nineteenth-century Ontario housemaid convicted of murder. In Alias Grace, Atwood engages with Victorian cultural and literary aesthetics to broach contemporary concerns about the difficulty of narrating the past, and the unreliability of the testimonies and reports which make up the historical record. The novel reveals how the representation of ‘historical’ events is always filtered through the dominant political and cultural ideologies of the period in which that representation takes place. This is evident in the version of Grace Marks’s story which is found in the work of nineteenth-century author Susanna Moodie – Atwood’s initial source for her novel. In Moodie’s version, which is “highly dramatic in form”, Grace is a scheming seductress turned murderess, as well as a madwoman (Atwood 1998: 1513). According to Atwood, “Moodie’s treatment of Grace Mark’s story [...] reflects her absorption of contemporary ideas” (Atwood 1997b: 4).
For instance, she observes that in Moodie’s narrative Grace’s guilt-ridden madness is manifested by the “terrible face” and “horrible bloodshot eyes” of Nancy Montgomery – one of the murder victims – which appear to her “by night and day”, and by the fact that “[e]very object that meets [Grace’s] sight takes the same dreadful form” of Nancy’s head (Moodie qtd. in Atwood 1997b: 5). As Atwood notes, these “glaring, haunting eyes are ominously close to those of the murdered Nancy in Oliver Twist”, while “the objects that take the form of a head have more than a whiff of the Marley’s-ghost door-knocker in A Christmas Carol” (Atwood 1997b: 5). She concludes, “Dickens was one of Susanna Moodie’s favourite authors” (Atwood 1997b: 5), and critics have agreed that “Susanna Moodie writes of Grace in metaphors right out of Charles Dickens’s Oliver Twist” (Palumbo 2000: 84; see also Horvitz 2000: 106-107). Dickens’s work thus seems to have been a decisive influence on the way Moodie shaped her narrative and, more importantly, on her understanding of Grace’s culpability. Atwood’s novel Alias Grace makes this process of influence visible in the text, revealing the degree of manipulation in Moodie’s narrative:

Mrs. Moodie [...] has stated publicly that she is very fond of Charles Dickens, and in especial of Oliver Twist. I seem to recall a similar pair of eyes in that work, also belonging to a dead female called Nancy. How shall I put it? Mrs. Moodie is subject to influences (Atwood 1997a: 221-222)

Alias Grace therefore acknowledges with irony the detrimental effects of the Dickensian influence which caused Moodie to make Grace appear guilty. In this context, being “subject to influences” is presented in depreciative terms, a weakness which leads to the production of inferior work, or inaccurate reports.5 In this Atwood may also be admitting her own fallibility: after all, she did readily accept Moodie’s version as true, and fell for the same cultural (mis)readings of Grace’s story in the two earlier versions of the latter she produced.6 In contrast, her later novel approaches the issue of Grace’s alleged criminality and alleged madness with more caution. If her more mature version of Grace’s story therefore deliberately distances itself from these earlier influences, Atwood’s relationship to her Victorian literary heritage, and to Dickens’s work in particular, remains complex. That she wrote Introductions for a number of nineteenth-century
classics – including Dickens’s *A Christmas Carol* and Susanna Moodie’s *Roughing It in the Bush* (1852), the source-text for Grace’s story – would suggest that this nineteenth-century literary heritage is an important source of creative and critical work for Atwood. Furthermore, despite *Alias Grace*’s awareness that Moodie misreads Grace due to her fascination with Dickens’s fiction, it is not clear whether Atwood is conscious of the potential misreadings her own interest in Dickens might create in *Payback*. Indeed, her indebtedness to the cultural discourses of the Victorian past is confirmed in the latter, where she returns to familiar ground, yet for a different purpose. In keeping with her previous neo-Victorian work, Atwood draws from the work of Dickens and other nineteenth-century writers to examine Victorian cultural and social politics, and to bring to light continuities between these and the present. In returning to Dickens’s work, Atwood also seeks to criticise attitudes which were emerging at the time, attitudes which she sees as still prevalent today. Unlike her previous neo-Victorian work, however, *Payback* addresses contemporary concerns about ecological disasters and financial crises. In evoking the consequences of mass consumerism and environmental pollution, her re-writing of Dickens’s *A Christmas Carol* therefore places the latter into the unexpected context of contemporary economic and environmental discourses.

Although ‘Payback’ is a marked departure from traditional readings of Dickens’s novella, the latter likewise raised social issues through its vivid depiction of nineteenth-century poverty and of the true social cost of financial prosperity. As Paul Davis explains, “[f]or several months he [Dickens] had been looking for an appropriate response to the unsettling parliamentary report on child labour that had been issued in February [1843]”, and “talked in his correspondence of [...] striking a literary ‘Sledgehammer’ by the end of the year” (Davis 1990a: 111). That “appropriate response” was published in December 1843, in the form of *A Christmas Carol*, the tale of Ebenezer Scrooge’s moral transformation from unscrupulous businessman to unbridled benefactor. In *A Christmas Carol*, Dickens targets what he deems one of the main causes of social inequality: the well-to-do’s refusal to help. When asked for a donation to support “the poor and destitute”, his character Scrooge replies “I can’t afford to make idle people merry” and points instead to existing legislation and institutions such as the Poor Law, prisons, union workhouses, and the Treadmill: “I help to support the establishments I have mentioned: they cost enough: and those
who are badly off must go there” (Dickens 1986: 6-7). When the inadequacy of these solutions – and the fact that “many would rather die” than make use of them – are brought to his attention, Scrooge resorts to Malthusian logic: “If they would rather die, [...] they had better do it, and decrease the surplus population” (Dickens 1986: 7). Although A Christmas Carol does comment on the unsuitability of these solutions, the text’s indictment of Victorian social policy and policy makers is only conveyed through a passing reference: “The air filled with phantoms”, we are told, and “[e]very one of them wore chains like Marley’s Ghost; some few (they might be guilty governments) were linked together; none were free” (Dickens 1986: 19).

The fates of these “guilty governments” – and more widely the consequences of poorly fulfilled government responsibilities – are not really a concern in the story. Rather, the novella concentrates on those members of society such as Scrooge, whose responsibility, it seems, is to acknowledge and remedy the aforementioned social inequality, primarily through private acts of generosity. As Lee Erickson notes, Dickens “is urging acts of personal goodwill and fellow feeling rather than the government program of large fiscal stimulus for which Keynes argues” (Erickson 1997: 51). Thus to a Victorian audience, the philanthropic deeds displayed by Scrooge at the close of the novella seem a far superior solution – and a more aesthetically pleasing one – than a comprehensive regime of tax reform.

Atwood’s ‘Payback’ responds explicitly to these Dickensian politics: like Dickens’s unrefomed Scrooge, her Scrooge Nouveau is also “a great believer in removing the responsibility for social inequities – not to mention tax burdens – from people such as himself” (Atwood 2008: 189). When taken by the Spirit of Earth Day Past to Victorian London, and shown the poverty of its slums, Scrooge Nouveau ironically comments that “private philanthropy could step in” (Atwood 2008: 189). This implicit nod towards the conclusion of the Victorian novella demonstrates the limitations of the private acts of philanthropy it advocated, showing that, although morally satisfying, philanthropy was ultimately inadequate in solving inequalities in the long term. Atwood’s re-writing therefore acknowledges the legacy of the ideas developed in Dickens’s work, but questions their original meaning to suggest that alternatives are needed for the present. For instance, in addition to acts of charity – Scrooge Nouveau does save the albatross from extinction – ‘Payback’ emphasises the need for non-profit and non-exploitative collaboration between nations: in the positive vision of the Spirit of Earth
Day Future, “global warming has been dealt with at a summit during which world leaders […] rolled up their sleeves and got on with it”, developing countries have benefited from “massive and voluntary debt cancellations on the part of the rich nations”, and “microeconomics, […] whereby mini-amounts are lent at fair interest rates” have been widely adopted (Atwood 2008: 199). A new way of envisaging international relations and economics is therefore necessary to address social inequalities, but also to ensure the protection of the environment.

Furthermore, ‘Payback’ directs its sharpest criticism at the global consumer culture of the twenty-first century, which it links to current financial and ecological crises. In this respect, Atwood’s re-writing returns to the issues of poverty and starvation raised in Dickens’s novella, but places these in the context of the world food shortage and resulting food riots which occurred in 2008 and led to widespread food insecurity. The reality of famine experienced in some parts of the world, and in some parts of society in the Western world, is contrasted with the comfortable position of a minority few. This injustice is illustrated by the guests’ attitude at a dinner-party scene set in Toronto, a scene which seems to mirror Scrooge’s nephew Fred’s Christmas dinner party in A Christmas Carol. As in the Victorian original, Scrooge Nouveau is an invisible guest at the Toronto party where “[w]ell-dressed people are engaged in friendly converse” and “the table is loaded with food and drink” (Atwood 2008: 194). In their “friendly converse” the guests discuss the food crisis and casually offer a number of possible explanations, but crucially they fail to act: “nothing I can do will stop whatever it is that’s happening”, concludes one of them, “It’s too big for us! We might as well enjoy ourselves while we can” (Atwood 2008: 195). The guests’ preference for passive consumption over active politics – and this despite their clear access to information and education – is linked to the fact that, ultimately, they are sheltered from the realities of hunger: as the narrative voice points out, there are “[n]o starving peasants here” (Atwood 2008: 194). This is confirmed by the observation that “they all lift their glasses” to the exhortation to carefree enjoyment expressed above (Atwood 2008: 195). This toast seems to epitomise the disregard of the affluent West (as suggested by the Canadian locale) for the humanitarian crisis suffered by others, a crisis which, ironically, stems from a lack of food and drink. In this scene, the guests’ refusal to act is not far removed from Scrooge’s similar attitude in Dickens’s novella. But where
the Victorian text presents his nephew’s dinner party as a positive, transformative experience for Scrooge, Atwood’s version criticises the guests’ passivity and shows a more sinister side to their carefree enjoyment.

Atwood also finds that same carefree enjoyment – and more broadly the promotion of consumerist values – at work in *A Christmas Carol*. As she points out in ‘Debt as Plot’:

> Dickens has nothing against Scrooge’s being rich [...]. It’s not whether you have it; it’s not even how you get it, exactly: the post-ghost Scrooge, for instance, doesn’t give up his business [...]. No, it’s what you do with your riches that really counts. Scrooge’s big sin was to freeze his money [...] (Atwood 2008: 98-99)

Erickson’s Keynesian reading of the novella confirms this: “What matters [...] is not so much Scrooge’s new-found generosity to the gentleman who had solicited him earlier on behalf of the poor but his extravagant spending in the acquisition of his own money” (Erickson 1997: 58). This extravagant spending which closes the novella is primed by a number of earlier instances where consumerism takes place in the text, and where it is clearly celebrated. This is visible in the exhilarating enumeration of the dishes Scrooge finds in his room after the arrival of the Ghost of Christmas Present – “turkeys, geese, game, poultry, brawn, great joints of meat, sucking-pigs, long wreaths of sausages, mince-pies, plum-puddings, barrels of oysters” (Dickens 1986: 40) – or in the richly visual and olfactory depiction of the Grocers’ store, with its “blended scents of tea and coffee”, its “raisins [...] so plentiful and rare”, its “almonds so extremely white”, its “sticks of cinnamon so long and straight”, and its “French plums” in “their highly-decorated boxes” (Dickens 1986: 43-44). The description insists on the delicacy and rarity of each product, while the fact that they have been sourced abroad or in the colonies clearly adds to their appeal, regardless of the likely exploitative conditions of their production. The desirability of these expensive goods suggests that a fitting way to celebrate the holiday is via a spending spree on luxury items – an idea still very much in force today. The conclusions of the novella are thus in line with the consumerist values still prevalent in contemporary society: as Atwood notes, “Scrooge’s happy ending is therefore entirely in keeping with the cherished core beliefs of capitalism” (Atwood 2008: 99).
In contrast to this, ‘Payback’ highlights the consequences of these “cherished core beliefs”, and of consuming non-locally produced and unethically sourced products: “Scrooge has enjoyed a modest dinner of Chilean sea bass – an almost extinct fish, but delicious, and anyway somebody’s got to eat it” (Atwood 2008: 177). Scrooge Nouveau’s casual dismissal of the ecological and moral consequences of his consumer habits is representative of wider contemporary attitudes towards farming and food production practices. The Spirit of Earth Day Present corrects this by revealing the conditions in which Scrooge Nouveau’s dinner was obtained:

the next moment Scrooge finds himself at the bottom of the ocean. A huge net is being dragged across the sea floor, destroying everything in its path. [...] The net is pulled to the surface and most of the dead and dying life forms in it are thrown out. A few marketable species are retained. (Atwood 2008: 191)

Long-term damage to the environment is caused by highly destructive, profit-driven practices which are themselves led by ephemeral consumerist whims – rather than a real need for subsistence. The lavish description of exotic products at the Grocers’ store in Dickens’s novella is replaced in Atwood’s version by a vision of the waste and destruction resulting from such consumer trends. In this context, the “Frenchness” of Dickens’s “plums” may also be seen as illustrating the marketing strategies Atwood was referring to earlier. The logical outcome of these marketing strategies, it seems, is depicted in her détournement, where life forms are defined – and retained – solely in terms of their “marketability”.

Marx’s theory of ‘commodity fetishism’ may be useful in this context. According to Marx, ‘commodity fetishism’ describes the process by which the production of commodities governs and objectifies social relationships between individuals in a capitalist society:

it is a definite social relation between men, that assumes, in their eyes, the fantastic form of a relation between things. [...] This I call the Fetishism which attaches itself to the products of labour, so soon as they are produced as commodities, and
which is therefore inseparable from the production of commodities. (Marx 1998: 104)

As a result, every labour and every production is seen as a commodity. This domination of commodities is pervasive in the Victorian novella, visible, for instance, in the text’s treatment of environmental issues: Stave Three alludes to the pollution of London streets, where “[t]he house fronts looked black enough, and the windows blacker, contrasting with the smooth white sheet of snow upon the roofs” (Dickens 1986: 42). The source of that pollution is made clear: “the shortest streets were choked up with a dingy mist [...] whose heavier particles descended in a shower of sooty atoms, as if all the chimneys in Great Britain had, by one consent, caught fire” (Dickens 1986: 42). Although the chimneys pollute the “smooth white” surrounding landscape, the industrial activity they manifest is essential to the commodification and transport of the goods mentioned earlier (for instance, to ensure the availability of “French plums” and Eastern products in London). In this context, the production of commodities takes precedence over, and is inimical to, environmental concerns. A similar pattern is visible in the glorious depiction of Scrooge’s room after the visit of the Ghost of Christmas Present: “The walls and ceiling were so hung with living green, that it looked a perfect grove, from every part of which, bright gleaming berries glistened” (Dickens 1986: 40). Despite appearing to be unproblematically ‘natural’, a closer look at this “perfect grove” reveals its artificial character: “The crisp leaves of holly, mistletoe, and ivy reflected back the light, as if so many little mirrors had been scattered there” (Dickens 1986: 40). Nature is commodified in this vision, the “leaves of holly, mistletoe, and ivy” becoming “little mirrors”, manufactured objects designed to reproduce the likeness of other objects, rather than entities producing meaning in their own right. The artificiality of that vision is further conveyed through the aforementioned lengthy enumeration of dishes which create an image of profusion at odds with the scarcity traditionally associated with winter. In keeping with that unnatural abundance, the Spirit of Christmas Present itself is a spectacle of excess:

its capacious breast was bare, as if disdaining to be warded or concealed by any artifice. Its feet, observable beneath the ample folds of the garment, were also bare; and on its head it
wore no other covering than a holly wreath, set here and there with shining icicles. Its dark brown curls were long and free; free as its genial face, its sparkling eye, its open hand, its cheery voice, its unconstrained demeanour, and its joyful air. (Dickens 1986: 41)

Although ostentatiously not “warded or concealed by any artifice”, the Spirit’s appearance, particularly the nakedness of its breast and feet, the luxuriance of its unrestrained mane, the liberality of its manner, and even the icicle-set “holly wreath” covering its head, functions to create an impression of affectation, quite in opposition to the wholesomeness the narrative attributes to it. The Spirit’s excessive display of natural simplicity therefore confirms the subjugation of Nature involved in the production of consumer goods. Moreover, the abundance the Spirit signifies may be linked back to the text’s consumerist drive: it is not really Nature, but a version of Nature that can be consumed, which is being celebrated, thus confirming yet again the process of ‘commodity fetishism’ present in the novella.

An important consequence of this process is that the circumstances involved in the production of commodities remain unacknowledged. This is particularly problematic in cases of exploitation of labour. Bethany Moreton discusses this in relation to the interests generated by money loans; in her opinion, “[t]he logic of finance imbues money with this generative capacity only by ignoring where that extra shilling actually came from” (Moreton 2011: 361). She gives the example of the “investments of the ‘age of reason’” which included slave run sugarcane plantations, “the appropriation of land by domestic enclosure and colonial conquest”, and “the first steps in the long, ruinous process of removing carbon from the ground and fixing it in the air” (Moreton 2011: 361). According to Moreton, a capitalist economy relies on, and perpetuates, consumers’ ignorance of the ethical implications of their financial transactions. This issue is raised in ‘Payback’, where the narrator comments that the vision presented by the Spirit “is turning into a television documentary of the kind Scrooge always switches off – poor people, famines, diseases and disasters, all of that – because why dwell on such negative details?” (Atwood 2008: 184). Scrooge Nouveau’s dismissal of these tragedies as “details” illustrates his refusal to acknowledge the wider political and environmental consequences of his
goods-purchasing habits. In this respect, his attitude is in keeping with the Malthusian logic displayed by Dickens’s Scrooge in the Victorian novella. Emphatically however in Atwood’s version, Scrooge Nouveau is not able to “switch off” the Spirit’s vision, but is made to watch the means of production of the goods he consumes and see their detrimental impact on human beings and the environment. The kind of ignorance which underpins the process of ‘commodity fetishism’ is therefore criticised in Atwood’s re-writing, and shown to be a major factor in the perpetuation of current social and ecological crises.

Dickens also warns the reader against the dangers of such ignorance, but his novella’s attitude towards these issues proves conflicted. On the one hand, ignorance is vigorously condemned; this is visible in the striking vision of the two “wretched, abject, frightful, hideous, miserable” children conjured by the Ghost of Christmas Present at the end of Stave Three: “This boy is Ignorance. This girl is Want. Beware them both, and all of their degree, but most of all beware this boy, for on his brow I see that written which is Doom” (Dickens 1986: 61). In this allegorical depiction, ignorance is equated with “doom” and linked to poverty (“Want”). The Spirit’s strong words are also directed at Scrooge’s ‘refusal to know’ earlier in the novella, in his exchange with the gentlemen seeking charity donations. Referring to the living conditions of the poor alluded to by his visitors, Scrooge professes ignorance:

“Besides – excuse me – I don’t know that.”
“But you might know it,” observed the gentleman.
“It’s not my business,” Scrooge returned. (Dickens 1986: 7)

Scrooge’s abrupt interruption in his enumeration of the reasons why he will not help indicates the wilful nature of his ignorance. In fact, the novella can be read as a tale of moral education, whose aim is precisely to impart knowledge – and the will to know – to its main character. This is noticeable in the terms in which Scrooge’s redemption is expressed: via a professing that he “will not shut out the lessons that they [the Spirits] teach” (Dickens 1986: 78). On the other hand, upon waking up Scrooge declares: “I don’t know anything. I’m quite a baby. Never mind. I don’t care. I’d rather be a baby” (Dickens 1986: 80). This paradoxical attitude to ignorance (ignorance is doom/ignorance is bliss) complicates the moral teachings of the tale:
Scrooge’s final “baby” state – and his newly gained freedom from “care” – convey an image of innocence and moral exemption quite out of keeping with the increased social awareness he was supposed to acquire from his ghostly experience.

This may account for Atwood’s observation on Scrooge’s transformation:

> We readers and viewers are always pleased when we reach this part of the story [...]. But then the twinkling snowlit scene recedes, and we close the book or leave the theatre or turn off the TV and don’t think much more about it [...].

(Atwood 2008: 172)

From this perspective, the tale itself is seen as a commodity to be consumed, a commodity which promotes the “carefree” consumption of further commodities. In addition, the instant – and short-lived – gratification provided by its happy ending means that any unresolved contradictions are soon forgotten. This is true also of the two attitudes to spending depicted in the story. As Atwood argues in her introduction to *A Christmas Carol*, “the two halves of Scrooge correspond to our own two money-related impulses: rake in the cash and keep it all for yourself, or share with others. With Scrooge, we can – vicariously – do both” (Atwood 2009: xii) – but crucially, one may add, without having to do either. The tale therefore seems to reinforce the reader-cum-consumer’s passivity, while its potential for action is ‘recuperated’, or neutralised, by the mainstream commodity culture in which it participates. A concrete example of this recuperation may also be found in the material circumstances surrounding the production of the work. Although Dickens wanted to “speak for” the working classes, he also “wrote to confirm his position as the voice for his established middle-class readership” (Davis 1990a: 113). Thus while *A Christmas Carol* “invented a new genre, the Christmas book”, and heralded “a new marketing strategy”, one Dickens hoped would bring him more earnings, the book itself proved far “too expensive” for his working-class audience (Davis 1990a: 111, 113). As much is confirmed by Erickson, who notes that “*A Christmas Carol* in both its message and its physical appearance as a book was aimed at wealthy readers and sought to create an atmosphere of cheerful consumption” (Erickson 1997: 55). The book as a commodity
therefore further illustrates the recuperation of the novella’s pro-change ideas by the bourgeois values and material culture its narrative endeavoured to alter. Conversely, Atwood’s détournement makes it impossible for Scrooge Nouveau – and the reader – to forget the lessons imparted by the Spirits. This is visible in her ending, the tone of which is distinctly contemplative, in contrast to the euphoric mode of the novella’s conclusion. In ‘Payback’, Scrooge Nouveau realises that he is “not really rich at all” but “heavily in debt”, and that the world surrounding him “used to look so solid, but now [...] appears fragile” (Atwood 2008: 203). The impression conveyed by this realisation is one of unease, an impression which works to disrupt the dominant ideology’s status quo. Instead of the instant gratification provided by the Victorian novella, Atwood’s ending leaves the reader with unanswered questions: “How do I even begin to pay back what I owe? Where should I start?” (Atwood 2008: 203). Atwood thus returns to the consumer culture and ‘commodity fetishism’ promoted in Dickens’s text to raise awareness of their detrimental effects in the present: according to her, we are still indebted to the capitalist values of the nineteenth century, which seem to be epitomised by the image of Scrooge at the end of the novella as an unknowing, heavily-spending “baby”. In fact, “the attitude that prompts us to vilify the unreformed Scrooge and celebrate the convert [...] contributes to some of our major social problems”, with the lessons of A Christmas Carol best summarised as: “Spend your money now! Have a good time today and don’t worry about tomorrow!” (McCaffrey qtd. in Davis 1990b: 223). Davis concurs that “[t]he controversy over the economics of the Carol could be seen as a debate waiting to happen ever since 1843” (Davis 1990b: 226), a debate which Atwood’s text actively partakes in.

However, if neo-Victorian détournements of the nineteenth century can act as correctives for the perceived ‘wrongs’ of the period, they can also indicate a slightly contrived rhetoric. In Atwood’s case, that rhetoric stems from her deliberate effort to read the Victorian period, and its literature, through the lens of economics, and to bring to the fore similarities between nineteenth-century and contemporary financial contexts. Indeed, although Atwood claims early on in Payback that she will not attempt to explain the current financial situation, her analysis does offer a critical framework for understanding the global financial crisis which hit the world in 2008, the book’s year of publication. As she comments, “the financial world has
recently been shaken as a result of the collapse of a debt pyramid [...] – a pyramid scheme that most people don’t grasp very well” (Atwood 2008: 8). Some of the factors contributing to the crisis (the complexity, even obscurity, of current trading practices; the general encouragement for consumers to over-spend; and the pervasive presence of debt – and its “pyramid” – in contemporary society) can be traced back to her reading of the Victorian period, when “capitalism exploded in the West” (Atwood 2008: 96). For instance, the current inability to understand the complexity of financial markets is mirrored by a similar miscomprehension in the nineteenth century: “Few people understood exactly how capitalism functioned. It seemed a great mystery – how some people got very rich without doing anything that used to be called ‘work’” (Atwood 2008: 96).

This is true also of the lack of “regulating mechanisms” in today’s financial circles, an absence which was a notable feature of nineteenth-century markets, contributing to “frequent boom-and-bust cycles” (Atwood 2008: 97). And “as there were no social safety nets, there was widespread suffering during the busts” (Atwood 2008: 97), a situation which is yet again strikingly reminiscent of the distress caused by recent waves of housing repossession and rising rates of unemployment, despite the existence of social welfare programmes in many countries today. Atwood’s critical framework therefore revolves mainly around an exploration – and a critique – of nineteenth-century economic practices. In addition, her discussion of contemporary and Victorian financial situations moves swiftly from economic analysis to literary interpretation, from real cases to fictional ones. For instance, she explains that in the nineteenth century, “[f]ortunes were made by those who were in a position to profit from the round-abouts and swings”, and she names the fictional character Scrooge as an example of that type of opportunism (Atwood 2008: 97). Similarly, she explicitly reads A Christmas Carol as a tale about debt and usury, and favours that reading over other possible interpretations. In fact Atwood concludes, “[w]hen I was young and simple, I thought the nineteenth-century novel was driven by love; but now [...] I see that it’s also driven by money, which indeed holds a more central place in it than love” (Atwood 2008: 100).

Admittedly, such an opinion suggests a rather restrictive view of the period and its literature. Although compelling, Atwood’s analysis thus appears slightly teleological in its approach, and seems to confirm her continued fascination with Victorian literary aesthetics, rather than
necessarily indicate a justified parallel with current economics. This is visible in the fact that even though *Payback* considers a number of cultural and historical figures which in some way symbolise the concept of debt, Atwood presents Scrooge as the epitome of the idea of borrowing, due to his occupation as a “mortgager and merciless moneylender” (Atwood 2008: 78). Although that occupation seems to be corroborated in Dickens’s novella, one may argue that Faust, the protagonist of Christopher Marlowe’s play who makes a pact with the devil and is damned as a result, offers, in fact, a more obvious symbol for the notion of indebtedness. Yet, despite noticing that “[e]verything Faustus does, Scrooge does backwards”, Atwood chooses the nineteenth-century character for her twenty-first-century tale of financial and environmental caution (Atwood 2008: 90). As Lorraine York observes, although *Payback* was “written ostensively on the subject of economics”, it “is not so much about economics as it is about the metaphors of debt and indebtedness in the Victorian novels [Atwood] knows so intimately” (York 2010: 502). William Chace concurs, noting that “Atwood turns to literary works [...] that perform as moral ledgers as they go, measuring out debt and obligation”, but he finds her use of “those readings for a purpose beyond literature” not entirely convincing (Chace 2011: 373).

Moreover, the book’s approach to financial analysis, in particular its heavy reliance on nineteenth-century economic discourse, was criticised by Philip Goodchild who felt that the text should be “seeking out shadows that belong specifically to our global financial system, rather than belonging to ways of accounting [...] from a repressed past” (Goodchild 2011: 377). In contrast to the negative depictions of debt and spending presented in *Payback*, Goodchild explains that “[s]aving and borrowing form a normal part of the redistribution of wealth to its most productive uses” (Goodchild 2011: 377). Erickson confirms this, and mitigates the detrimental impact of the consumerist teachings of Dickens’s novella:

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The worst thing an individual can do in financial crises and the thing that, according to Keynes, has the most “disastrous, cumulative, and far-reaching repercussions” is not to spend one’s income on either investment or consumption […]. (Keynes qtd. in Erickson 1997: 52)
Understandably, such consumption is not without ecological implication, but from a Keynesian perspective, Scrooge’s spending spree at the end of the novella has some redeeming features in times of economic recession.

In his recent work on debt and economy, David Graeber discusses the discrepancies between contemporary finance and previous economic models. He notices that the advent of “neoliberalism” in the three decades leading up to the 2008 crisis meant that “not just the market, but capitalism [...] became the organizing principle of almost everything. We were all to think of ourselves as tiny corporations, organized around that same relationship of investor and executive” (Graeber 2011: 376-377). According to Graeber, that “financialization of capital meant that most money being invested in the marketplace was completely detached from any relation to production of commerce”; in effect it “had become pure speculation” (Graeber 2011: 375-376). Of course this shift had already begun in the nineteenth century, as Mary Poovey notes:

much of the wealth that fuelled Britain’s spectacular growth in the nineteenth century was never available for its possessors to touch or count, for the gold that composed the wealth was characteristically rendered unnecessary by the paper that represented it [...]. (Poovey 2003: 2)

The use of paper money, as well as the emergence of the Stock Exchange, were important factors in the process of ‘detachment’ between money and the production of commerce. Rather than inviting “a radical critique of the economic process”, however, this new system attracted a “form of moral censorship” and was mainly criticised “through a reactionary assumption about the moral probity of certain actors” (Smith 2010: 20). As already discussed, this attitude is illustrated in A Christmas Carol, a text which works “paradoxically, to critique the economic system and to exonerate capitalism” (Smith 2010: 5). According to Andrew Smith,

the tale fails to explicitly confront the role of money [...]. Scrooge’s benign, seasonally redistributive capitalism implies a change at the social periphery (granted to employees, or staged within the family) which does not touch the central mechanisms of economic power. (Smith 2010: 35)
In fact, Smith finds that the tale’s “emphasis is on how Scrooge needs to effect a compassionate change by becoming a better capitalist” (Smith 2010: 38; original emphasis). The novella therefore conveys the period’s primary concern with the moral implications of its new economic system, as well as the notion that personal moral improvements are needed for that system to function properly. These nineteenth-century preoccupations are in visible contrast to contemporary attitudes to finance, where perceptions of the relationship between debt and morality have dramatically changed. Graeber illustrates this through his re-assessment of “the very assumption that debts have to be repaid”:

> even according to standard economic theory, it isn’t true. A lender is supposed to accept a certain degree of risk. [...] If a bank were guaranteed to get its money back, plus interest, no matter what it did, the whole system wouldn’t work. (Graeber 2011: 3)

Recognising this “certain degree of risk” is also an acknowledgement of the fact that the inability to repay one’s debts is no longer a matter of immoral conduct, but rather an integral part of the speculative nature of the system. This is further compounded by Graeber’s observation that “everyone is now in debt”, as indeed “[o]ne must go into debt to achieve a life that goes in any way beyond sheer survival” (Graeber 2011: 379; original emphasis). This seemingly casual acceptance of indebtedness departs sharply from the moral anxiety money-lending generated in the nineteenth century.

Atwood’s borrowing from Dickens’s work, and more widely her use of Victorian economic models as precursor types for the current financial situation, may thus not be as entirely warranted as they initially seemed. Christian Gutleben has discussed the “opportunistic motivation behind a rewriting of a popular and longed-for section of the literature of the past” in contemporary neo-Victorian fiction (Gutleben 2001: 46-47). According to him, such “(commercial) appropriation of the Victorian tradition” in neo-Victorian fiction appeals to “its readership’s nostalgia”, and does not denote “a progressive drive” in the contemporary novel (Gutleben 2001: 46-47). From this perspective, there is perhaps a slightly opportunistic element in Atwood’s re-writing of a well-known text from a canonical Victorian author: Dickens’s *A Christmas Carol* brings a readily available readership,
and therefore potentially adds weight to her cause. In view of Payback’s selling success, it seems Atwood may have been right. Still, Peter Mandler’s observation that “[t]he imaginative capability of history is closely connected to its ethical capability” is pertinent in Atwood’s case, and somewhat moderates the perceived nostalgia and lack of “progressive drive” her work could be associated with (Mandler 2002: 147). As Mandler explains:

Sometimes it is easier to examine complex ethical questions honestly and openly in an historical rather than in a contemporary setting […]. In this aspect history asks us not to lose ourselves in the past but to view the past from our own standpoint; in fact, one of its functions is to help us define our standpoint more clearly. (Mandler 2002: 147)

The overwhelmingly positive critical responses which Payback received confirm this: the book was repeatedly praised by reviewers for its timeliness, and Lewis Jones of the Financial Times thought its discussion of debt offered “as clear a summary of the situation as I have read” (Jones 2008: n.p.). Atwood’s use of an “historical” rather than “contemporary” setting thus seems to have enabled her to voice preoccupations shared by many. As Tom Gatti of The Times pointed out, “Atwood has again struck upon our most current anxieties” (Gatti 2008: n.p.). Payback’s examination of the financial and literary legacies of the Victorian past in the twenty-first century therefore points to something more than mere opportunism. Certainly, whether or not one agrees that most current financial problems originated in the nineteenth century, it seems we still turn to that period – and its key literary figures – in search of guiding paradigms for the present. And of course, Charles Dickens is one of those nineteenth-century figures whose work offers just those kinds of paradigms, as Atwood’s appropriation of A Christmas Carol would suggest. Davis discusses this process of return and appropriation, and defines as “culture-text” the version of A Christmas Carol which is collectively remembered, that is “the sum of all its versions, of all its revisions, parodies, and piracies” (Davis 1990a: 110). According to Davis, “[w]e are still creating the culture-text of the Carol”, a culture-text which “changes as the reasons for its retelling change” (Davis 1990a: 110). In this context, it appears that neo-
Victorian appropriations, détournements, and other “piracies” of Dickens’s work – and more broadly, of nineteenth-century literary and social discourses – contribute to the “culture-text” of the Victorian past, a collectively remembered version which is more revealing of contemporary concerns than of that period’s actual political and cultural dynamics.

Additionally, if as Peter Widdowson argues, “what the contemporary text does is to ‘speak’ the unspeakable of the pre-text by very exactly invoking the original and hinting at its silences or fabrications”, such revisionary works also “recast the pre-text as itself a ‘new’ text to be read newly” (Widdowson 2006: 503-504). Atwood’s re-writing of A Christmas Carol does reveal the “fabrications” and limitations inherent in the original text; simultaneously however, her re-writing also invites “new” readings of that text. This is true, for instance, of the novella’s time-travelling motif and of its resulting shift of chronological boundaries. Indeed, although A Christmas Carol follows a simple, parable-like structure, it also presents chronological continuity, and more widely the writing of history, as fictional constructs that can be disrupted and manipulated. Scrooge’s end resolve to “live in the Past, Present, and the Future” is illustrative of this (Dickens 1986: 78). In this respect, Atwood’s appropriation brings to light continuities between the preoccupations of the Victorian novella and those of the historical fiction produced in the late twentieth and early twenty-first centuries. Atwood’s indebtedness to Dickens’s work may thus be seen as a complex relation of mutually benefiting exchange. Furthermore, the canonicity of a certain Victorian literary past – one based on Dickens’s work – is also being re-instated and re-affirmed by her acts of détournement. As Linda Hutcheon explains in relation to the postmodern, the latter “challenges any hegemonic force that presumes centrality, even as it recognizes that it cannot privilege the margin without acknowledging the power of the centre” (Hutcheon 1991: 72). Atwood's re-writing of A Christmas Carol, while it “challenges” the “power” of the latter, at the same time acknowledges its enduring importance and appeal in the present. As Atwood candidly remarks, “Scrooge has passed the only real test for a literary character: he remains fresh and vital. ‘Scrooge Lives!’ we might write on our T-shirts” (Atwood 2009: xiii). And if her recent publishing success is anything to go by, we might add, ‘So do Dickens and the nineteenth century’.
Acknowledgement

I wish to thank Dr Ross Hair, to whom I am very much indebted for his insightful comments on earlier versions of this essay, and for drawing my attention to the different forms of consumer ‘ignorance’.

Notes

1. *Payback* comprises the lectures Atwood gave for the 2008 Massey Lecture series taking place at different locations in Canada. The Massey Lectures “provide a forum on radio where major contemporary thinkers […] address important issues of our time” (Preface to *Payback*, 2008: n.p.).

2. A number of recent neo-Victorian texts have developed similar ecological tropes: Anca Vlasopolos’s non-fiction novel *The New Bedford Samurai* (2007) and Carol Birch’s *Jamrach’s Menagerie* (2011) are both concerned with conservation issues.


4. *Détournement* was indeed a practice advocated by the 1960s revolutionary group Situationist International as a form of anti-capitalist response to the increasing commodification of culture in mainstream society.

5. For a discussion of dismissive attitudes towards Moodie’s version of Grace Marks’s story in *Alias Grace*, see Hammill 2003: 184.

6. Atwood also wrote a 1974 television script entitled *The Servant Girl* and a 1979 play in two acts, *Gracie*, based on Grace Marks’s story.

7. Atwood has also written introductions for recent editions of H.G. Wells’s *The Island of Doctor Moreau* (1896) and H. Rider Haggard’s *She* (1887).

8. Of course Atwood has engaged with environmental issues on numerous occasions throughout her writing career, and most recently in her *MaddAddam* trilogy (2003-2013).

9. Atwood also favours that text over other novels by Dickens, such as *Little Dorrit*, which is more explicitly focused on the topic of debt. In fact, the BBC’s 2008 adaptation of *Little Dorrit* was dubbed in the press “the perfect period drama for credit-crunch Britain”, as its release coincided with the global financial crisis (Davies 2008: n.p.).

10. A further illustration of this attitude is found in Atwood’s tongue-in-cheek comments quoted in the epigraph to this essay.

11. See the couple who rejoice upon hearing of Scrooge’s death, for “it would be bad fortune indeed to find so merciless a creditor in his successor” as Scrooge had been to them (Dickens 1986: 73).

12. In a similar vein, Skidelsky singles out the character of Mephistopheles, also discussed by Atwood, and finds in him a fitting symbol for “the modern-day sub-prime creditor” (Skidelsky 2008: n.p.).

13. Only a few weeks after publication, Payback became the best-selling Massey Lectures book since the series’s inception (see Ashenburg 2009: 54). It has also been adapted into a film documentary, Payback, which was released in 2012.

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