

Chapter 2

THE INSURANCE MAN ALWAYS RINGS TWICE: *DOUBLE INDEMNITY* (1944)

“We who had our roots in the European past, I think, brought with us a fresh attitude towards America, a new eye with which to examine this country on film, as opposed to the eye of native-born movie makers who were accustomed to everything around them.”

—Billy Wilder¹

Insurance salesman Walter Neff's (Fred MacMurray) second visit to the Dietrichson home in Los Feliz ends abruptly when Neff catches on to Phyllis Dietrichson's (Barbara Stanwyck) plan to take out accident insurance unbeknownst to her husband and then arrange for his “accidental” death. Rebuffing her advances, he quickly leaves the scene, but is unsure where to go. Deciding against a return to his office, he drives around the city, stopping for a quick beer at a drive-in restaurant (“to get rid of the sour taste of her ice tea”) and rolling a few lines at a bowling alley on La Cienega Boulevard. Dismissing the option of going out for a dinner or seeing a show, he eventually drives home, arriving at his apartment at dusk. The sequence between Neff's departure from the Dietrichson home and his arrival at his apartment building uses only a few seconds of screen time, and at most represents a couple of hours of Neff's afternoon, thus leaving much of the time between his brief 3:30 pm visit with Phyllis and a sunset in May unaccounted for. This omission by the narrator stands in contrast to his otherwise meticulous efforts toward situating his story within precise temporal and spatial coordinates; it suggests that Neff either no longer remembers his precise whereabouts this afternoon, or that he may even have been unaware of the passage of time. The image of displacement and alienation which the anonymous locales visited by Neff evoke is thus reinforced by the unhinging of the subjectivity of the narrating voice which so far has been anchoring the tale unfolding in front of us.

At first sight, Neff's disorientation seems caused by the events which he experiences on his routine follow-up visit at the Dietrichson home. As the story progresses, though, we learn that Neff is no stranger to such



Figure 2.1. Neff at the door with Phyllis hiding

scheming, having himself thought before “how you could crook the house,” and thus the shock at the Dietrichson house must be more one of recognition than revelation.² Indeed, it is Neff’s very sense of alienation and nonbelonging within southern California consumer society that makes him susceptible to thinking up such schemes in the first place and to becoming ensnared in Phyllis’s web. When he returns to his apartment, he is caught, and he knows it. The impersonality of the drive-through restaurant, where diners eat outside removed from others, and will stay only briefly, as well as the anonymity of the bowling alley, where solitary clients repeat the same motions in one row after another, are only the mirror image of Neff’s apartment and its mass-produced furnishings. The script describes them as “square-cut overstuffed borax furniture,” including an “imitation fireplace,” while the camera pans along three prints of boxers lining the living room wall, even taking the time to record how Neff kicks a rug back into place as his only sign of emotion to his lover’s departure. It is in this dark and dingy apartment where Neff succumbs to Phyllis’s seduction, the consummation of their adulterous affair suggested merely by the editing—we first see Phyllis and Neff sitting next to each other on the sofa, then cut to his voice-over narration at the office, and then cut back to Walter lying on the couch and smoking what appears to be a postcoitus cigarette, while Phyllis, now at the opposite end of the sofa, is adjusting



Figure 2.2. The cigarette after

her lipstick. The Production Code forbade the representation of adulterous sex, but even without such censorship it would be difficult to imagine Neff's hotel-like apartment as a place for the exchange of true passion.

Double Identity: Exile and *Noir*

The sense of being an outsider marginalized by society and precariously held down by roots that run finger deep describes not only Neff but also virtually all the main characters in the film. Neff's only friend is his colleague Barton Keyes (Edward G. Robinson), and theirs is a typical work-related friendship determined by the mutual admiration of each other's professional skills, but not by any shared interests or hobbies. Ironically, in the end this relationship turns out to be built on truer feelings than Neff's fling with Phyllis. Like Neff, Keyes is a bachelor without any family, relatives, or friends, and consumed by his job duties, which keep him awake at night. His professionalism even leads him to conduct a background check on a woman he dates, uncovering evidence that has him terminate the relationship and all thoughts of future romance. Phyllis has a family but loathes them. Her (pretelevision) evenings are spent playing Chinese checkers with her stepdaughter Lola, who despises Phyllis,

and with her dull, monosyllabic husband, who allegedly slaps her when he is drunk. Although Phyllis is the only character in the film identified as native Angeleno (a fact Neff comments on by quipping, “they say native Californians all come from Iowa”), she seems less at home in this city than everyone else, making her of course its perfect embodiment—the least rooted Californians are the ones who were actually born there. With a husband at work all day and a maid who takes care of domestic duties, Phyllis’s life is comfortable but empty. The cast of minor characters in the film even enhances this pronounced detachment from society and civic community. Gorlopis tries to collect insurance money by setting fire to his truck; Mr. Jackson attempts to stretch the insurance company’s expense account; Nino Zchetti is an edgy youth and college dropout; and even Lola, the good girl to the evil stepmother’s black widow, lies about her nightly rendezvous with a boyfriend her father does not approve of.

This image of southern California as a sterile and culturally shallow place populated by disenfranchised, disconnected, and dishonest people is what must have appealed to Wilder when he first read James Mallehan Cain’s short novel *Double Indemnity* at producer Joseph Siström’s suggestion, because it resonated with his own sense of being an outsider in Hollywood, no matter how professionally successful he had become by the early 1940s. Indeed, the sensibility of the films which would later be labeled *noir* certainly entertains close affinities to the sense of loss and cultural despair which many German language exile filmmakers experienced in 1930s and 40s America. These films frequently revolve around questions of (war) trauma, psychosis, memory, and amnesia, split or doubled identity, featuring men driven from their home, outsiders who cannot comprehend the political and social forces that determine their existence.

The connection between *film noir* and émigré directors is, of course, a complex and contested terrain of US film history that has been given considerable critical attention. I want to rehearse here briefly the main arguments in order to mark my own position on *noir* and exile. It is perhaps best to remind us first that *film noir* is, of course, an ex post facto category invented by French critics in 1946, who discovered stylistic affinities between the *Série noire*, a series of paperback crime novels issued by Gallimard, certain 1930s French films such as *Pépé le moko* (1937) and *Quai des brumes* (1938), and Hollywood films such as *Murder, My Sweet; Laura*; and *Double Indemnity*, all released in the US in 1944 and then being screened for the first time in France. The first comprehensive treatment on the subject, later to become a foundational text, was also by French authors—Raymond Borde and Etienne Chaumeton’s 1955 *Panorama du film noir américain 1941–1953*—but it was not until the 1970s that *noir* gained international currency as a critical category through the work of British and American film historians.³ It was then that German expressionism and Weimar cinema became widely accepted as one of the main stylistic and thematic influences on *noir*, together with the hard-boiled fiction of Dashiell Ham-

mett, James M. Cain, Cornell Woolrich, and Raymond Chandler, and the Poetic Realism of Marcel Carné, Jean Renoir, and Julien Duvivier.

According to Paul Schrader's hugely influential "Notes on Noir" (1972), directors such as Fritz Lang, Robert Siodmak, Otto Preminger, Fred Zinnemann, William Dieterle, Anatole Litvak, Edgar Ulmer, Rudolph Maté, Curtis Bernhardt, Max Ophuls, and Billy Wilder had recourse to the cinema of Weimar Germany so as to articulate a personal sense of loss and cultural malaise that befell them in Hollywood. Important predecessors to *noir* thus include the distorted angles, chiaroscuro lighting, and elongated shadows of expressionism; the urban realism, moral decay, and sexual temptation of the so-called *Strassenfilme* (street films); and the German femme fatales of the 1920s such as Lya de Putti, Louise Brooks and Marlene Dietrich.⁴ Following this line of argument, film *noir* was seen not only as allowing German directors to reclaim a cultural heritage long believed to be lost, but also to regain an auteurist vision and personal creativity unheard of within the studio system. *Noir* thus became an art cinema in disguise that 'subverted' both dominant classic film language and the deindividualizing division of labor, secretly reinstalling the director as *artiste* who enunciates his personal vision in films that are marked by his handwriting.⁵



Figure 2.3. Scene from a *Strassenfilm* with femme fatale

There are good reasons to question the above line of argument.⁶ Not only does it romanticize the role of the directors in the US studio, but it also overestimates their ability to leave a personal imprint on films (and it is certainly no coincidence that the terms *noir* and *auteur* entered the English language at the same time). Rather than individual creativity, it was the crisis in the 1940s studio system that allowed émigré directors to assume such a prominent role in *noir*, when the need for product diversification allowed for greater artistic freedom and wartime restrictions on studio set design forced filmmakers to use real locations. Even more problematic in Schrader's argument is the still widely accepted historiography that draws a direct line of cross-cultural influence between two (or more) national film industries at different points in time without giving much thought to what historical circumstances motivated such appropriations.⁷

Even if German expressionism did serve as a model or inspiration for lighting practices and tales of *Doppelgänger*, it must be stressed that among the German-language émigrés listed above, with the single exception of Lang, very few had any firsthand role in the creation of German expressionism, which had basically run its course by the mid 1920s.⁸ The ability to invoke the specters of Cesare and the Golem became important strategies for cultural impersonation that helped German film exiles to secure work in a US film industry eager to exploit the popularity of the ghosts of Weimar cinema. Employment so gained thus had little to do with articulating a cultural heritage, but a lot with cultural mimicry and ethnic drag, performed to meet the demand for otherness and foreignness within the Hollywood studios.

In an essay that radically questions the very existence of film *noir*, Marc Vernet has rejected any claims about foreign influences on *noir*, arguing that the cycle's stylistic components can be accounted for entirely within US film history.⁹ Thomas Elsaesser goes even further in his critique of the influence model than do Koepnick and Vernet. For him, the case of expressionism into *noir* is an example of the history of falsity in cinema that points to endless doubling of the imaginaries of two national cinemas, an example, in fact, of how *not* to write film history because never have so many causes explained so few effects. His answer to the problems of the influence model is to dismiss it altogether: "The prosaic answer, then, to the question about the prominence of German directors in the film *noir* cycle is that the Germans were film professionals, they came from a mature, developed film industry, which is why they would adapt themselves so well to Hollywood, and could leave their mark on so many different genres, cycles and modes."¹⁰

While I agree with many of the objections Elsaesser and others make to how film history has commonly, and superficially, linked Weimar cinema and Hollywood, I would argue that the experience of exile has left its mark in ways that go beyond histories of the imaginary. It profoundly shaped the way in which European film professionals experienced pre-

war and wartime America, and the “median state” of their existence, as Edward Said has called it, certainly impacted their representations of US modernity, even if often in circuitous or subconscious ways.¹¹

Shifting away from a writing of film history as a linear movement that leads from Weimar Berlin via Paris to Weimar on the Pacific, as Los Angeles was called by the émigré community, I want to focus in what follows on the concrete historical circumstances under which the experience of modernity gets rearticulated in *Double Indemnity*. Precisely because the film has been considered a classic of *noir* style—it contains a story that focuses on crime and violence; an iconic femme fatale; a fatalistic narrative replete with sudden plot turns and bad endings; a cinematography that relies on strong use of shadows, low key lighting, day-for-night or night-for-night shooting; urban settings and real locations; a modernist, even minimalist score; and hard-boiled dialogue—it has too often been dehistoricized as a prototype. In order to recharge it with the social and symbolic energy it once possessed, its formal inventions need to be contextualized rather than admired as timeless achievements.

Historicizing the film thus means invoking both the modernity of Berlin and Paris of the late 1920s through early 1930s and that of the United States/California/Los Angeles of the late 1930s. The double perspective of the exile brings into proximity dissimilar times and spaces, creating an uncanny scenario of history repeating itself, even if with a difference. The duplicity of that perspective consists both of the sense of displacement of the exile and the disillusion of the insider. For it is important to remember that by the beginning of World War II, Wilder, Lang, Dieterle, Preminger, Ulmer, and others had more or less successfully assimilated to US society (Wilder became a citizen in 1939). Many in the émigré community had taken an active stand in the country’s fight against Nazi Germany, and several were members of the Hollywood anti-Nazi league. Wilder would even join the US military after the war and travel to Germany in the service of the Office of War Information (OWI). Thus the bleak outlook manifested in *noir* is *also* the result of disappointment about the unfulfilled promises of the New Deal-era, and the general failure of liberalism in which these immigrants had a vested interest, given the fact that it had provided them with a refuge from fascism. It is precisely by viewing *Double Indemnity* as registering the lingering shadows of the Depression, as well as looking forward to postwar America, that the “parallel modernity” between *noir* and Weimar cinema becomes evident.¹²

***Noir* and Modernism**

The emergence of *noir* and its celebrated modernism becomes possible only because of drastic changes in the film industry during the war years. Wartime rationing severely curtailed the availability of film stock and building

materials for studio sets, thereby increasing the use of real locations which would become a hallmark of *noir* realism. With the entry of the United States into the War, Hollywood became an active supporter of the war effort, promoting films that advocated patriotism, commitment to the home front, and national unity. The OWI even had a bureau in Hollywood and conveyed to the studios its official home front ideology in an advisory booklet for film production. It also demanded that studios submit scripts for review (a practice Paramount rarely followed). By the end of 1943, however, when the immense military efforts of the Allies were beginning to show positive results and the end of the war became a realistic possibility, Congress gutted the domestic operations of the OWI, a clear sign that the film industry's instrumental role for the war effort was over. As a consequence, the wartime ideology of commitment and community that had been central to films after Pearl Harbor gave way to a more critical outlook on US society. The studios were eager for an opportunity to tell different stories as viewers had largely gotten bored with the gung-ho patriotism of many war stories. *Variety* headlined in July 1943 that "studios shelve war stories as they show 40 per cent office decline."¹³

For Wilder, the loosening of wartime restrictions in the film industry was a welcome development. To be sure, his previous film, *Five Graves to Cairo* (1943), had done its share of promoting the fight against Nazi Germany, even if his portrayal of Rommel, memorably played by Erich von Stroheim, rendered the enemy more human than most contemporary war pictures. But the emergence of a new version of "crime melodrama," as contemporary reviewers called the films later to be dubbed *noir*, allowed him to return to his journalistic roots of covering crime, his belief in vernacular modernism, and his overall dark outlook on life. These films are shaped by creative tensions that are central to Wilder's aesthetic credo and personal experience—the tension between what is a quintessential American genre and its strong German and French connection; between high literature and pulp fiction, which Cain, Dashiell Hammett, and Raymond Chandler straddled so successfully; and between low budget crime movies and art cinema. *Double Indemnity*, a Paramount production with a sizable budget and stellar cast, would prove that modernism and commercialism are not mutually exclusive.¹⁴ The first *noir* to receive an Academy Award nomination, it would launch Chandler's profitable career in the studios and elevate Wilder into the first rank of Hollywood directors.

By the late 1930s, Los Angeles had in fact become a center of modernism, with many writers trying to cross over into the film industry. Not only did the city provide a temporary home for Western and Central European exiles such as writers Bertolt Brecht and Alfred Döblin and composers Arnold Schoenberg and Hanns Eisler (all of whom made at least some attempt to find work in the film industry) but also English novelists Aldous Huxley and Christopher Isherwood, as well as major American writers including William Faulkner, Horace McCoy, John Dos Passos, Theodore

Dreiser, F. Scott Fitzgerald, and Nathanael West, whose *The Day of the Locust* (1939) belongs with Fitzgerald's unfinished *The Last Tycoon* (1941) among the best novels ever written about Hollywood.

Apart from the strong literary associations, *noir* and modernism share a number of significant traits, ranging from formal and moral complexity to a disdain for classical narrative, a resistance to sentiment and censorship, and a frankness about sexual relationships.¹⁵ Focussing on the depiction of an urban environment, *film noir* employs a mode of representation that while realist emphasizes abstraction and formal experiment, and it is informed by a critical or at least ambivalent stance about progress and modernity. Its somewhat "anti-American" look at US society attracted the exile Wilder to Cain's crime melodramas, a sentiment that is also central to the novels of the British-educated Chandler, and it is this shared perspective of the outsider that secured the success of their collaboration, despite their strong differences in personality and style.¹⁶ Not only for *Double Indemnity*, but for all of *noir* the debunking of the American Dream became an important subtext. As an immigrant, this subtext had a special significance for Wilder. His fascination with America, as I argue in the preceding chapter, was first shaped in the 1920s. The Weimar Republic produced a highly sophisticated and ambivalent discourse on what was called Americanization, with Wilder assuming the posture of a self-fashioned American in love with jazz, the foxtrot, and American automobiles, while at the same time devouring Mencken and Sinclair Lewis, two writers particularly eloquent in taking the American Dream to task from an insider perspective. It was then that Wilder must have first come across Egon Erwin Kisch's features about his travels through the US which emphasized the dark underbelly of the alleged Paradise (Wilder and the much-admired Kisch became good friends in Berlin and lived in the same apartment building). Kisch's critical reports about Fordism and the Ford factory in Michigan, for example, certainly resonate with the deterministic metaphors—of gears that have meshed, of a machinery that has started—that structure *Double Indemnity*.

The story of *Double Indemnity*, furthermore, allowed Wilder to return to his roots as a yellow press reporter covering the crime beat. He allegedly was familiar with the cases of many of the serial killers of the Weimar Republic (which included Peter Kürten, Georg Karl Grossmann, Karl Denke, and most notably Fritz Haarmann) and had closely followed the case that inspired Cain's novel. In 1927, Ruth Snyder and her lover Judd Gray were convicted of murdering her husband with a window sash. The case became highly publicized because of an infamous tabloid picture surreptitiously taken by Thomas Howard as Ruth Snyder was executed (which may in fact have prompted Wilder to write and film a scene of Neff's execution in a gas chamber, later to be dropped). Scott Fitzgerald wrote: "In prison Ruth Snyder had to be hoisted into [the Jazz Age] by the tabloids—she was, as *The Daily News* hinted deliciously to gourmets, about to 'cook, and sizzle,

AND FRY!' in the electric chair."¹⁷ Cain's novel alludes to the Snyder case only at the beginning, when the narrator describes "this House of Death that you've been reading about in the paper." Wilder's film introduces the theme of journalism more obliquely by having Neff almost collide with a truck bearing the sign, "Read the Los Angeles Times," when he hastens to his office after being shot by Phyllis. Neff's confession has the ring of sensationalist headlines ("Man Murders for Money and Woman, But Gets Neither"), while Keyes plays the role of an investigative journalist.

It was another murder case, namely the highly publicized psychiatric and forensic examination and subsequent trial of Kürten that found expression in Fritz Lang's famous *M* (1931), the only film Wilder ever specifically (and repeatedly) cited as a model for his film.¹⁸ However, it is not the theme of serial murder that interested Wilder in Lang's film but its quasi-documentary quality and high topicality. Even though it is a studio film, *M* conveys a strong sense of urban realism that would become so important for *noir*. While certain locales such as the Alexanderplatz and the dialect of the people identify the city as Berlin, the film gains its sense of realism precisely through the abstraction of its sets—the street intersection where Beckert (Peter Lorre) is cornered by his hunters, the cellar where he stands trial in front of the kangaroo court—suggesting that the experience of the modern metropolis *in general* is one of menace and uncertainty. At the same time, the film specifically addresses the political and social crisis



Figure 2.4. Fritz Lang's exemplary urban realism

of Berlin, 1931—not just the sensationalism of the serial killer on the loose, but the deeper volatility of urban modernity, two years after Black Friday and two years before Hitler’s rise to power. This careful registering of a place in time when radical change is about to happen also informs *Double Indemnity*’s vicarious position between Depression-ridden 1930s and the (false) promise of postwar recovery and prosperity.

I will have more to say below about the topicality of *Double Indemnity*. It suffices to observe for now that even a superficial comparison of the two films clearly shows that the sense of community that still exists in the Berlin of 1931 is a long way from the alienation and atomism of wartime Los Angeles. One only has to consider how the shared efforts of the police and underworld (which in one memorable scene the camera even sutures into one coherent body) compare to the division and segregation along lines of race, class, and gender that characterize Los Angeles to understand that the relationship between capitalism and modernity had clearly reached a different stage by 1938/44. (Another, more circuitous route connects the two films. Only one year after *M*’s release, actor Edward G. Robinson—who plays Keyes in Wilder’s film—pleaded with a jury in the final trial scene of Mervyn LeRoy’s *Two Seconds* (1932) by grimacing and claiming insanity very much like Peter Lorre had done in Lang’s film.¹⁹)

While *M* is Wilder’s sole point of comparison within film history, he could have cited several of his own films as models for the urban realism of *Double Indemnity*—the location-driven *Emil und die Detektive*, for example, which like *M* spends much of its screentime on the role technology and communication play in the hunt for a fugitive. Furthermore, both films emphasize tools and strategies of surveillance, identification, and communication that can be seen as the equivalent to Neff’s efforts to outsmart Keyes and the police by rigging door bells and phones, and by planting fake alibis for a murder scheme that is supposed to operate like “clockwork.” *Menschen am Sonntag*, Wilder’s breakthrough film, gains its strong sense of realism through the use of lay actors and real locations, conveying a firm sense of place that also informs *Double Indemnity*. The film is today often cited as a precursor to Neo-Realism, which like *noir* is a product of a particular late-war or postwar condition. (It is astounding that four of the collaborators on *Menschen am Sonntag*—Wilder, Fred Zinnemann, Robert Siodmak, and Edgar G. Ulmer—went on to distinguish themselves as directors of *noir*, while Curt Siodmak would write a number of important horror films and cinematographer Eugen Schüfftan would work on numerous *noirs*, often uncredited.)

If Neo-Realism is sometimes invoked to describe the sensibility of *Menschen am Sonntag*, the French *Nouvelle vague* has been cited to entertain certain affinities with Wilder’s first film as director, *Mauvaise Graine* (1934) (a comparison not without irony given Wilder’s ridicule for the French movement). Set in Paris and revolving around a band of car thieves, the film shares certain plot elements with *Double Indemnity*, namely a man who

turns criminal in order to escape a deadening bourgeois routine and who finds himself and his girlfriend on the run from the police. Its use of locations, particularly Vincennes and the Bois de Boulogne, is similar to Wilder's two German films cited above as well as *Double Indemnity* and clearly shows that he has more than just a superficial understanding of the topography in which he sets his films, no matter how foreign the culture. The makeshift garage where the thieves work expresses a similar sense of marginalization and of the temporary as Neff's apartment. *Mauvaise Graine* also displays Wilder's fascination with things considered typically American—fast cars and jazz—and thus functions as a bridge between his Weimar self-Americanization and a more critical stance toward the American dream that he developed in Los Angeles. Significantly, the last shot of the film has the lovers on the run board a ship to America, anticipating Wilder's own departure for New York by only a few months. (By the time the film premiered in the summer of 1934, Wilder had already been in Los Angeles for several months.)

Despite its use of real locations and its careful attention to the concrete geography of the city, it must be stressed that *Double Indemnity* creates a fictional space, with exteriors and interiors that are both "real" and deeply symbolic. The cinematographer, John F. Seitz—who had also shot *Five Graves to Cairo*, and whom Wilder would describe in the 1970s as the most "realistic" of all cameramen he worked with (Seitz would also film *The Lost Weekend* and *Sunset Boulevard*)—explained that "the film was shot in newsreel style . . . we attempted to keep it extremely realistic."²⁰ But his photography is highly stylized, creating a series of images that stress the individual's isolation in the city and the dark menace of the urban environment. Equally suggestive are the interiors of set designer Hal Pereira, which place the characters in locales that trap them, subjecting them to fate-like determinism.

Seitz's moody cinematography sets up the hypnotic rhythmical flow of the story, which is told in flashback voice-over narration by the dying Neff, its duration determined by how long it takes a man to bleed to death. (Wilder would take this narrative strategy even one step further in *Sunset Boulevard*, where events are told by a narrator already dead.) In sharp contrast to the "we" narratives of the war effort, Neff's is a narrative of isolation, dictated into a machine by a lonely man who labels his confession an Office Memorandum, using the impersonal language of an insurance questionnaire, intended "to set the record straight." Voice-over narration, together with the narrative device of the flashback, was comparatively rare prior to the 1940s in American film, gaining preeminence with Orson Welles's *Citizen Kane* (1941). The first *noirs* to use it, apart from *Double Indemnity*, were *Laura*; *The Mask of Dimitrios*; and *Murder, My Sweet* (all 1944). As J. P. Telotte has argued, "[t]he voice-over/flashback formula . . . shapes a consciousness that, albeit too late, seeks some perspective on the actions it almost compulsively replays on its dark 'mindscreen,' and in

the process reaches for a new sense of self."²¹ In his narration, Neff tries to find a certain mastery that he has failed to impose on his life. He is where he is precisely because he could not control his desire and greed. When he records his voice onto the grooves of the rotating cylinders, the circling of the machine becomes an image of his entrapment.

Apart from several significant plot changes following the murder of Dietrichson, the introduction of the voice-over/flashback structure was the most important change Wilder and Chandler made to the novel, garnering in fact the praise of Cain: "It's the only picture I ever saw made from my books that had things in it I wish I had thought of ... [Wilder's] device for letting the guy tell the story by taking out the office dictating machine—I would have done it if I had thought of it."²² Similarly, producer Jerry Wald, who would go on to adapt Cain's *Mildred Pierce* for the screen, remarked after seeing *Double Indemnity*: "From now on every picture I make will be done in flashback."²³

The voice-over introduces perspective and subjectivity, central aspects of the modernist text. Wilder further enhanced the unreliability of the narrator by having his story contradicted or called into question by the images. Neff is dishonest in his confession to Keyes when he claims that when Phyllis visits him in his apartment, nothing happens between them, "we just sat there"—the camera tells a different story. As mentioned earlier, Neff also leaves significant stretches of time unaccounted for.

The image track also repeatedly deviates from Neff's perspective, thus giving viewers access to information Neff could not possibly have had, such as Phyllis hiding the gun under a pillow prior to his visit to the Dietrichson home, a scene that is prefaced by her descending the staircase with her anklet shining, but no one present this time to be captured by it. Even more significant is the scene when Neff kills Dietrichson. All we see while we hear his neck snap is a closeup of Phyllis's face that succinctly registers the murder. "[W]hen she hears the fatal snap, there is a thin tensing of her whole body, a slight, eager, forward reflex, her lips parting, then a perceptible settling down, head and neck sinking lightly into the shoulders, a muzziness glazing over the face, the lips closing and shaping a satisfaction that is all but a smile, as the eyes dilate and glisten almost to a tear—rarely has homicidal ice evolved so quietly, succinctly, and completely into such a moist, contented shining."²⁴ We learn from the hardly visible smile how callous and cold she is, gaining an understanding of her character that Neff will only reach much later, at which point the shock of the revelation will hit him harder than the viewers.

The subjectivity of the *noir* narrative shows that *noir* participates in the production of an era's knowledge rather than simply reflecting it. The realism of *noir* is not that of a Balzac. Indebted to modernist techniques of storytelling and character development, and to a visual language that stands in sharp contrast to Hollywood films of recent years, the *noir* text is replete with ambiguity, subjectivity, unreliability, producing tales that

border on the illegible, thereby reflecting its characters' sense of a world out of joint. The social and political forces that determine the lives of the *noir* protagonists often remain incomprehensible to them, one reason why the notion of fate is so central in these films. It appears that Neff's chance encounter with Phyllis has been willed by forces larger than both of them, and that once fate has put its finger on them, there is no escaping from their destinies. Yet while *Double Indemnity* powerfully conveys the feeling of impotence and helplessness, the film is in fact quite eloquent about the particular time and place that produced this tale. Underneath this now classic *noir* resides a topicality that renders the existence of its protagonists in very precise historical terms.

"I don't see why they always have to put what I want on the top shelf"

When Neff meets Phyllis at Jerry's supermarket on Melrose in order to plot the murder of her husband, the clandestine deliberations of the couple are disrupted by a shopper who asks Neff to hand her something she cannot reach. She goes on to comment: "I don't see why they always have to put what I want on the top shelf?" The line about the difficult access to certain goods stands in clear contrast to the fully stocked aisles at Jerry's supermarket, suggesting that no matter how hard one tries one will never attain certain things. The desire to get what is out of reach is of course what propels the murderous schemes of Neff and Phyllis. In fact, they can be seen to take the store advertisement "More for Less" just a little too literally.

For contemporary viewers, the throwaway line by a bit player never again seen in the film must also have had a very concrete resonance. The scenes at Jerry's—the only location to be seen during daytime, and the only set that actually looks like a set—are both a reminder of the abundance of consumer goods during prewar times as well as a promise for a speedy postwar recovery. Although it is a somewhat improbable location in terms of plot (why not sneak into the same restaurant Neff considers safe for his rendezvous with Lola?) Jerry's provides the perfect setback for the film's overall point about consumer culture. The images of the stocked supermarket echoed the heavy advertising that began in 1943/44 of plentiful and universally affordable consumer goods, promised to be available as soon as the war would be over. (A production still actually shows police guarding the shelves because of wartime rationing of foods.) The woman's comment about things out of reach thus casts a specific doubt about the optimism of postwar recovery then promoted (while also creating some sympathy for the crime of cheating the insurance company). It expresses, in fact, the widespread fear among Americans that the decade-long Depression that had marred prewar America will return to haunt them.



Figure 2.5. Production still with L.A. police

The lingering shadow of the Depression is indeed, I believe, the historical master narrative that informs *Double Indemnity* and much of *roman* and *film noir*. A long line of critics, from Borde and Chaumeton, through Schrader, Sylvia Harvey, Dana Polan, and Frank Krutnik, have read *noir* as registering the effects of World War II and postwar disillusion.²⁵ But as David Reid and Jayne L. Walker have shown, many of the social determinants to be played out in *noir* existed already during the Depression, including prejudice against women in the workforce, the crisis of masculinity, and social unrest. They write, “[r]ather than struggling with a depression, the post-war era lived in fear of one, wrestling with a shadow all the more minatory because it obstinately remained a shadow, a phantasm, not a state of affairs.”²⁶

Double Indemnity registers with great accuracy the complex mood of apprehension of US society ca. 1944, when, with the end of war in sight, the return of the repressed/Depressed becomes an imminent threat. While Cain’s novel is set in 1936, the time of its serialized publication in *Liberty* magazine, Neff’s voice-over situates events between May and July of 1938, but throughout the film there are repeated references that the film actually addresses an America preoccupied with what postwar society will look like. (Neff’s quip to Phyllis about the spelling of his name—“with two f’s,

like *The Philadelphia Story*”—is a hint toward the contemporariness of the film, for it is actually an anachronism that references George Cukor’s 1940 film of that title. It is also, of course, a typical Wilder in-joke about the US film industry.)²⁷ The supermarket and the drive-through, two locales that distinctively characterize Neff, did not become prominent until the 1940s.

Mike Davis has argued that the “Depression-crazed middle classes of Southern California became, in one mode or another, the original protagonists of that great anti-myth known as *noir*.”²⁸ The way in which the Depression affected the distribution of wealth, family structures, and gender relations, as well as race relations, is indeed central for understanding the film. The Dietrichsons are prominent members of the Depression-crazed middle class Davis describes. Dietrichson is downwardly mobile, as he has lost his money in the floundering oil business (a plot change from the novel that may be based on Chandler’s career as oil company executive which ended abruptly in 1932). As his wealth has diminished, he has become less attractive for Phyllis who married him precisely for that reason. A former nurse, her anklet and her preference for sweet perfume bought cheaply in Mexico identify her as lower middle class, someone for whom marriage meant a meal ticket. Neff, a professionally successful but under-challenged white-collar worker, slightly mocks the suburbia into which an upwardly mobile middleclass has moved, just before the Depression caught them out. He labels the Dietrichson home a type of house “everyone was nuts about 10 or 15 years ago. This one must have cost someone 30,000 bucks—that is, if he ever finished paying for it” (11). Cain’s protagonist is even more condescending about the pretentiousness of middle-class taste, describing the furniture in the Nirdlinger home (as they are called in the novel) as “Spanish, the kind that looks pretty and sits stiff . . . a rug . . . that would have been Mexican, except it was made in Oakland, California,” with drapes and wall tapestries “right out of the same can.”²⁹

No wonder that the family who resides in such a place is dysfunctional, breeding relationships that will result in violence—the husband allegedly slaps his wife—and murder. Phyllis considers herself a kept woman, an impression underscored by the gold fish in the dark living room, and the anklet she wears, reminiscent of a slave bracelet. All the women in this film are subject to male investigation and moral censure. Keyes shadows Phyllis, just as he scrutinized a woman he was dating. Lola is reprimanded by her father for keeping the wrong company while he also chides his wife for her spendthrift ways. Nino can hardly contain his jealousy when Lola gets a ride with Neff and easily falls for Phyllis’s ruse that Lola deceives him. Gender relations are deeply fraught, and the one true passion that develops in this film—between Neff and Phyllis—is, despite the alliteration between the beginning of her name and the ending of his, a permanent banter of words that eventually turns into an outright war that kills them both. The women in the film resist traditional gender roles. Both Lola

and Phyllis want to control their own destinies, both are ambitious and sexually independent and are fighting to escape from family constraints. Phyllis's femme fatale is certainly a misogynist stereotype propelled by patriarchal fears that women would not accept male-dependent roles after the war, but she (and to a lesser degree Lola too) is also a symbol of rebellion. As Paul Young has observed, the femme fatale "links female identity directly to self-determination, desire and power, giving public expression to women's needs long repressed by the discourse of domesticity."³⁰

For contemporary viewers, Barbara Stanwyck's Phyllis and Fred MacMurray's Walter must have driven home the point about changed gender relations and the crisis of the bourgeois family with even greater force, for both were cast against character (a common and effective practice of Wilder's). MacMurray's scheming murderer was a far cry from the family-oriented, saxophone-playing good guys he had previously embodied. (He would again be cast against character in *The Apartment*, where he plays an exploitative, wife-cheating boss of an insurance company ironically called Consolidated Life.) Stanwyck's femme fatale can be seen as the 1940s answer to the prewar golddiggers she played in many screwball comedies. This genre shares with *noir* an emphasis on the negotiation of female desire and the places available for women in patriarchal society, yet with the important difference that it usually resolves these tensions through containment, as the desire for wealth and independence are given up for true love and marriage. In *The Lady Eve* (Preston Sturges, 1940), for example, Stanwyck plays a scheming woman who uses disguise to swindle a millionaire out of his money, but falls for him in the process. Stanwyck's sharp-tongued Phyllis Dietrichson is anticipated in her Sugarpudding O'Shea in *Ball of Fire* (1941, directed by Howard Hawks and written by Brackett and Wilder), where she is reformed from singer and gangster moll into the wife of a linguistics professor. The only time the two actors were paired before *Double Indemnity* was in *Remember the Night* (1940, directed by Mitchell Leisen and written by Sturges), where MacMurray plays a District Attorney prosecuting Stanwyck for jewelry theft, but falls in love with her. Read against these narratives of reforming and containing the woman, the femme fatale has a dimension of liberation, and even though in most *noirs* she ends up punished or dead, it is clear that male fear of female freedom is what is at issue. Alluding to Weimar cinema's most famous—and unpunished—femme fatale, Marlene Dietrich, Phyllis Dietrichson has to be read as a complex symbol of female sexuality in wartime US society whose story, we must not forget, gets told by Walter Neff.

The relation between genders is certainly the most recurrent barrier that *noir* characters have to confront. But equally important is how the transformation of the urban setting affects societal structures. That the Dietrichsons buy a home in the Los Feliz hills is not only a sign of their (shortlived) upward mobility but also an early example of white flight from the inner city that would become widespread after the war. The Depression, as the

hitherto most profound crisis of modern capitalism, not only led to a radical redistribution of wealth and the impoverishment of large sections of society, but also dramatically changed the look of the big cities. By the 1940s, hundreds of thousands of southern African Americans were leaving rural areas in the hope of finding work in the weapon and ammunition industries of New York, Chicago, Detroit, and Los Angeles. Their arrival was not matched by an integrationist housing policy, and more and more people were crammed into core urban spaces. *Double Indemnity*, as most other films of this period, does not focus on how the influx of blacks and other minorities dramatically changed the social formation of the city, despite the film's claim to urban realism. As Julian Murphet has argued, race relations are indeed the political unconscious of *noir*, and their exclusion from representation forms an act of repression that wants "out."³¹ While I do not claim that *Double Indemnity* openly challenges Hollywood's practice of marginalizing race issues, I would argue that Wilder's status as outsider and refugee from anti-Semitism left him with an increased sensitivity to conscious or unconscious racism. Thus *Double Indemnity* not only highlights the presence of minorities in Los Angeles, but also aligns their marginalization with the outsider status and alienation of Neff. Neff's only contact in his anonymous apartment building is "a colored woman [who] comes in twice a week" (rather than a Filipino man as in Cain's novel) and the African-American garage attendant Charlie. Charlie in fact becomes instrumental in establishing Neff's alibi—for which Neff takes the same



Figure 2.6. Neff and Charlie: Being Black is a form of exile

service stairway that Charlie presumably uses—with the other witness for his alleged presence being Neff's office mate, Lou Schwartz, a Westwood Jew.³² That a Black and a Jew (whose name means 'black' in German) are Neff's most important allies in his efforts to crook the system speaks volumes about their shared status as outsiders and underdogs. (Around this time, Langston Hughes commented on the racism in the film industry by saying, "so far as Negroes are concerned, [Hollywood] might just as well be controlled by Hitler."³³)

The tenuous alliance between Neff, Schwartz, and Charlie is a rare exception within a city the film shows to be racially segregated. Downtown black janitors clean the Pacific All-Risk offices at Sixth and Olive at night. They are central for labor, but marginalized in the social formation. Significantly, we do not know where they live. The Greek American, Garlopis, lives in Inglewood, a cheap suburb. He tries to cheat the insurance but only gets a mock-naturalization lesson from Keyes, who instructs him how to open a door on his way out. When Neff tries to get away from it all, he drives to the hills above the Hollywood Bowl, the Santa Monica beach, and most significantly, Olvera Street, the historic Mexican part of town. A figurative border crossing in contrast to the literal one he later attempts in vain, Olvera Street provides Neff with the right locale to seduce Lola into silence.

As a period film, *Double Indemnity* cannot make references to current political events, but it portrays the denigration of the public sphere and the opening of rifts in society that were starting to be felt in 1943/44. Even though Zachetti is of Italian descent, contemporary viewers may have seen in him someone who potentially participated in the famous Zoot-Suit riots of June 1943, three months before Wilder began shooting, a nationwide insurrection that turned especially violent in Los Angeles. They were so called because of the attire of the black and Mexican youths, intended to defy the War Production Board's rationing of cloth. If one bears in mind the racial tension and increasing segregation of Los Angeles at this time, one may get a deeper understanding of what Raymond Chandler meant when he wrote in 1944 the oft-quoted phrase: "The streets were dark with something more than night."³⁴

Finally, beyond this topicality concerning the radical changes affecting the social fabric of Los Angeles, the film can also be read as a reflection of the changes within the film industry at the time. As has been pointed out, the set of the Pacific All-Risk Insurance Company is an exact replica of the Paramount office in New York. Naremore claims that the barter between Keyes and Neff resembles story conferences in the writers' annex at Paramount more than exchanges in real-life insurance business. Furthermore, legend has it that Neff's apartment resembles Wilder's rooms at the Chateau Marmont, the building in which both he and Peter Lorre lived in 1934/35. One could also surmise that Neff's past as peddler of vacuum

cleaners must bear some resemblance to a freelance writer trying to sell a film script, as Wilder had to do when he first came to Hollywood.³⁵

No matter how much weight one gives such biographical information, *Double Indemnity* is a film that suggests strong similarities between the film and the insurance industry. Both types of business turn human beings into commodities, where the value of a human life—be it his or her stardom or health and occupational hazard—can be calculated in dollars. The film's dialogue and voice-over is littered with mention of premiums, sales strategies, agents' commissions, actuarial tables (graphs decorate the office of Keyes, who can recite statistics by heart), insurance policies, and their arcane language and myriad clauses, including the double indemnity clause that gives the film its title.³⁶ We can hear insurance lingo in Neff's *double entendre* to Ms. Dietrichson that she is "not fully covered," referring to her being draped in nothing but a towel and the expiring car insurance. And the language of commerce also informs his parting words to Phyllis, when after she has explained why she could not fire the second shot, he expresses his disbelief by saying "I am not buying." (Significantly, throughout the film he calls her 'baby,' as if she is a brand, not a woman.) The insurance business, again like the film industry, is a state within the state, creating its own rules and striving for autarchy. Pacific All-Risk takes the persecution of criminals into its own hands, as the police do not seem interested in the Dietrichson case. In fact, any form of law enforcement is completely absent from the film, its place being filled by Keyes who explains the police's ineffectiveness strictly in monetary terms: "It's not their dough." The laws of capitalism also rule the insurance company's ethical standards, as is exemplified in their unwillingness to offer coverage to one of its own employees, the elevator operator, because he has a bad heart.

If one reads *Double Indemnity's* portrayal of capitalism and the insurance business as an allegory of the increasing commercialization of Hollywood, then Wilder's view on the film industry is in fact not that far from what his fellow-exile Theodor W. Adorno was putting on paper at about the same time. Living within walking distance of Wilder—except that no one ever walks in Los Angeles—Adorno wrote in his memoir *Minima Moralia* and the coauthored *Dialectics of Enlightenment* (with Max Horkheimer) about the commodification of the culture industry in Los Angeles. Adorno was suggesting that American mass culture and mass society were the most blatant signs of a modernity gone awry, a perversion of enlightened ideals of reason and progress that had actually led to a "verwaltete Welt" (administered world) that produced murder in industrial proportions at Auschwitz. Wilder never made such an explicit connection between mass murder and mass culture. But news about the Nazis' use of gas in their extermination camps may in fact have been the unspoken reason why Wilder shied away from showing MacMurray being executed with gas at Folsom prison, after having already filmed what is purportedly an eighteen-minute sequence. This sequence would certainly



Figure 2.7. Neff in the gas chamber with Keyes watching

have driven home *Double Indemnity's* point about the end-of-the-line kind of rationalism that informs industrial culture in California, as Naremore persuasively argues.³⁷ It remains unclear why Wilder decided to scratch the scene. In interviews, he has repeatedly stated that it was redundant—a change of mind that is unusual with a cost-conscious director who rarely double guessed himself. It is more likely that the news about the use of gas in Nazi concentration camps made Wilder change his mind. In contrast to Adorno, Wilder would have shied away from any implicit comparison between Hitler's Third Reich and an American democracy that was sparing no resources—including sixteen million men in arms in 1944—to end the reign of terror in Western and Central Europe. And despite his attacks on the film industry, he still considered film an effective medium to confront political grievances, no matter what compromises were necessary.

Notes

1. Billy Wilder quoted in Louis Giannetti, *Masters of the American Cinema* (Englewood Cliffs, NJ: Prentice Hall, 1981), 315.

2. Quotations are taken from Billy Wilder and Raymond Chandler, *Double Indemnity* (Berkeley: University of California Press, 2000) which is a reprint of the script housed at the Academy of Motion Pictures Archive. It should be pointed out that the filmed version differs from the script in numerous ways. Hereafter cited parenthetically.
3. First published in Paris by *Les Editions du Minuit* in 1955, the book was not translated into English in its entirety until 2002. The foundational critical texts on *noir* are gathered in *The Film Noir Reader*, ed. Alain Silver and James Ursini (New York: Limelight, 1996).
4. Paul Schrader, "Notes on *Film Noir*," in *The Film Noir Reader*, 53–63. The most sustained analysis of the visuals of *noir* are found in "Some Visual Motifs of *Film Noir*," by Janey Place and Lowell Peterson, in *The Film Noir Reader*, 65–76.
5. Even though Schrader would become an influential proponent of the significance of German expressionism, many subsequent critics overlooked the fact that he also warned of the danger "of over-emphasizing the German influence in Hollywood." ("Notes on *Film Noir*," 55.)
6. A comprehensive critique of the sources of *noir* is found in Lutz Koepnick's, *The Dark Mirror: German Cinema Between Hitler and Hollywood* (Berkeley: University of California Press, 2002). The following observations are indebted to Koepnick's perceptive analysis.
7. A prominent example of this conflation of temporal and spatial difference is Barbara Steinbauer-Grötsch's richly illustrated *Die lange Nacht der Schatten: Film Noir und Filmexil* (Berlin: Bertz, 1997), which reads *noir* as an expression of the "nightmare" of exile that draws on the shared roots of Weimar cinema and hardboiled fiction in European Romanticism and gothic horror. For a critical review of this book see: Thomas Koebner, "Caligaris Wiederkehr in Hollywood? Stummfilm-Expressionismus, 'Filmemigranten' und Film noir," in *Innen-Leben: Ansichten aus dem Exil*, ed. Hermann Haarmann (Berlin: Fannei & Walz, 1995), 107–119.
8. To claim that Wilder can "trace his roots" to German Expressionism, as Richard Schickel and many other critics have claimed, is certainly off the mark (see Schickel, *Double Indemnity*, London: BFI, 1992, 16). When preparing to shoot *The Major and the Minor*, Wilder quipped that the studios were expecting him to do some "Caligari-thing," but he surprised them by making a quintessential Hollywood genre film.
9. Marc Vernet, "Film Noir on the Edge of Doom," in *Shades of Noir*, ed. Joan Copjec (New York: Verso, 1993), 1–31. Similarly, James Naremore writes: "All the stylistic features ... can be found in features that have never been classified as *noir*. By the same token, relatively few can be found in a certifiable hard-boiled classic such as *The Big Sleep*," in *More Than Night: Film Noir in Its Contexts*, Berkeley: University of California Press, 1998, 167. For a critique of Vernet's deconstruction of *noir*, see Alain Silver's "Introduction" to the *Film Noir Reader*, 3–15.
10. Thomas Elsaesser, "A German Ancestry to *Film Noir*? Film History and Its Imaginary," *Iris* 21 (1996): 129–143; here 138. A revised version of this article is included in Elsaesser's *Weimar Cinema and After: Germany's Historical Imaginary* (London: Routledge, 2000).
11. Edward W. Said, *Representations of the Intellectual* (New York: Vintage, 1996), 49.
12. On the notion of parallel modernities see Edward Dimendberg, "Down these Seen Streets a Man Must Go: Siegfried Kracauer's 'Hollywood Terror Films,' and the Spatiality of *Film Noir*," *New German Critique* 89 (2003): 113–143; especially 126–133.
13. Quoted in David Reid and Jayne L. Walker, "Strange Pursuit: Cornell Woolrich and the Abandoned City of the Forties," in *Shades of Noir* 56–96; here 61.
14. *Double Indemnity* received Academy Award nominations for: Best Picture, Best Actress (Barbara Stanwyck), Best Director (Billy Wilder), Best Sound Recording (Loren Ryder), Best B/W Cinematography (John Seitz), Best Score (Miklós Rózsa), and Best Screenplay (Billy Wilder and Raymond Chandler). However, it failed to win any awards.
15. The connection between *noir* and modernism is the subject of James Naremore's excellent study *More Than Night*, to which my subsequent remarks are indebted.
16. The anecdote-ridden story of Wilder's collaboration with Chandler is rendered in William Lühr, *Raymond Chandler and Film* (Tallahassee: Florida State University Press, 1991).

17. Fitzgerald, "Echoes of the Jazz Age," quoted in Jeffrey Meyers, "Introduction," *Double Indemnity* vii–xv; here viii.
18. See Crowe 53. In an interview with John Allyn, Wilder explained that what interested him in Lang's film was "off-screen murder." (See John Allyn, "Double Indemnity: A Policy that Paid Off," *Literature/Film Quarterly* 6 [1978]: 116–124; here 122.)
19. See Vernet, "Film Noir on the Edge of Doom," 8.
20. Quoted in Michel Ciment, "Entretien avec Billy Wilder," *Positif* 120 (Oct 1970): 4–17; here 16.
21. J. P. Telotte, *Voices in the Dark: The Narrative Patterns of Film Noir* (Chicago and Urbana: University of Illinois Press, 1989), 54.
22. "Tough Guy: James M. Cain Interviewed by Peter Brunette and Gerald Peary," *Film Comment* May–June (1976): 50–57; here 55.
23. Quoted in *Mildred Pierce: Script and Commentary*, ed. Albert J. LaValley, (Madison: University of Wisconsin Press, 1980), 29.
24. Alan Spiegel, "Seeing Triple: Cain, Chandler and Wilder on *Double Indemnity*," *Mosaic* 16.1–2 (1983): 83–101; here 95.
25. See Sylvia Harvey, "Women's Place: The Absent Family of *Film Noir*," in *Women in Film Noir*, ed. E. Ann Kaplan (London: BFI, 1978), 22–34; and Frank Krutnik, *In a Lonely Street: Film Noir, Genre, Masculinity* (London and New York: Routledge, 1991).
26. Reid and Walker, "Strange Pursuit," 65.
27. It is hardly a coincidence that many contemporary reviews overlooked the fact that the film is set in prewar Los Angeles. Much of the film takes place at night, or in locales such as the Dietrichson home which are dark even during daytime, evoking the blacked-out city during wartime. Since neither fashion nor car models changed much during the war because of rationing of resources, the typical period indicators are missing, and thus it was thus easy to set a film in 1938 and have it look like a contemporary film.
28. Mike Davis, *City of Quartz: Excavating the Future in Los Angeles* (London and New York: Verso, 1990), 37.
29. James M. Cain, *Double Indemnity* (New York: Random House, 1964), 4.
30. Paul Young, "(Not) The Last Noir Essay: *Film Noir* and the Crisis of Postwar Interpretation," *The Minnesota Review* 55–57 (2002): 203–221; here 210. For a detailed discussion of the dialectic of the femme fatale see the essays in *Women in Film Noir*, as well as Elisabeth Cowie's "Film Noir and Women" in *Shades of Noir* 121–165.
31. Julian Murphet, "Film Noir and the Racial Unconscious," *Screen* 39.1 (1998): 22–35. Murphet's is only one of several important recent interventions into the connection of race and *noir*. Eric Lott argues that "the troping of white darkness has a racial source that is all the more insistent for seeming off to the side. Film noir is replete with characters of color who populate and signify the shadows of white American life in the 1940s. *Noir* may have pioneered Hollywood's merciless exposure of white pathology, but by relying on race to convey that pathology, it in effect erected a cordon sanitaire around the circle of corruption it sought to penetrate." Eric Lott, "The Whiteness of Film Noir," in *Whiteness: A Critical Reader*, ed. Mike Hill, New York: New York, University Press, 1997: 81–101; here 85. While some of my observations below are indebted to Lott's very original analysis, I disagree with his overall reading of *Double Indemnity* as a racialized drama of interiority. While the film cannot escape Hollywood's practices of othering and marginalization, it is successful in highlighting race as a structuring absence of *noir*. I agree with Kelly Oliver and Benigno Trigo who take Lott to task for "oversimplif[ying] the anxiety over blackness in *noir*." *Noir Anxiety*, Minneapolis: University of Minnesota Press, 2003, 5.
32. As Anton Kaes has argued in regard to Fritz Lang's *Fury*, the film suggests that "blacks are exiles in American society." In this film set in 1935, the political instability and racial tension caused by the Depression are articulated through an implicit comparison of mob violence in prefascist and Nazi Germany and the contemporary United States. See Anton

- Kaes, "A Stranger in the House: Fritz Lang's *Fury* and the Cinema of Exile," *New German Critique* 89 (2003): 33–58; here 48.
33. Quoted in Davis, *City of Quartz*, 42.
 34. Raymond Chandler, "The Simple Art of Murder."
 35. See Naremore, *More Than Night*, 86; and Sikov, *On Sunset Boulevard*, 207.
 36. On the use of insurance language in *Double Indemnity* see Nicholas Christopher, *Somewhere in the Night: Film Noir and the American City* (New York: The Free Press, 1997), 112ff.
 37. Naremore, 81–95.