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Double Indemnity

The world of film noir is one of hardboiled heroes, low-key lighting and moral degradation. The shadows invading every scene set the tone for the murders, lies, and corruption we know to expect from the genre. At its heart, the classic noir is a mystery—a mystery that our hero must unravel without being dragged from the brink of upright society into the seedy underbelly that is the crime world. And yet the true success of a film noir stems not from the cleverness of the mystery, but from the characters themselves, such as a protagonist who may not be quite as noble—or crooked—as we suspect. To facilitate the presentation of the interior struggle of their characters as they grapple with decisions of right and wrong, noir filmmakers often utilize the voiceover. Oftentimes, the voiceover brings us closer to the source material. In *Double Indemnity*, actor Fred MacMurray relates his thoughts in a voiceover throughout the film, adding depth and foreshadowing to the plot as it unfolds. But compared to the original novel, some of the message is lost or altered in the transition. In the film, we see Walter Neff (counterpart to the book's Walter Huff) descend into corruption, but the consistent narrative of the novel and James M. Cain's strong, inimitable use of realism do far more than present us with an interesting character study—they craft a condemnation of modern society, showing us exactly why and how the world has damaged the minds of members of society such as Walter Huff.

James Cain's *Double Indemnity* turns a critical eye onto the course of modern society by presenting a gritty world of murder, crime and bankrupt morals. Cain shows us there's not just a problem with people—there's a problem with the system, the foundation of society that by its very nature corrupts those who live and work within it. The first hint of this indictment comes

when Walter Huff compares the insurance industry to gambling: “You think it’s a business, don’t you...It’s not. It’s the biggest gambling wheel in the world...What fools you is that you didn’t *want* your house to burn down when you made the bet, and so you forget it’s a bet” (23). The insurance industry, by design, is meant to provide stability and security for the public. It should be reliable, yet Cain describes it as a form of gambling, a practice that is both based completely on chance and infamous for being designed to separate people from their money. Insurance being comparable to gambling condemns the system as a whole, but as Huff’s monologue continues, we see how it relates to and damages the lives of individuals. “If that seems funny to you, that I would kill a man just to pick up a stack of chips, it might not seem so funny if you were back of that wheel, instead of out front. I had seen so many cars wrecked, so many corpses with blue holes in their temples, so many awful things that people had pulled to crook the wheel, that that stuff didn’t seem real to me any more” (24). Huff’s monologue reveals that his life has become so oversaturated with death and corruption that his perception of the world and system of values have both been fundamentally altered. He has lost his grasp on values of right and wrong because people are no longer real flesh and blood—they are simply slots on a roulette wheel. Huff has become aware that the very system he is employed by gambles with individual human lives as if they were no more significant than pawns in a game of chance; Cain’s deft implementation of realism connects Huff’s thoughts with their root cause, thus displaying both what is wrong with his character and why the problem exists.

By writing the novel from Walter Huff’s perspective, Cain establishes a specific point of view for us as readers, thereby illuminating the social and moral flaws of Huff’s character that we should examine. According to Catherine Belsey, this is a traditional practice of classic realism: “In many cases the action itself represents a test of identity, putting identity in question

by confronting the protagonist with alternative possible actions” (Belsey 69). Though Huff’s thoughts display his disturbing lack of morality, it is the act of committing murder itself that provides the most glaring critique of his character. But we soon see hints of how the outside world has influenced Huff, as a rift appears between Huff’s thoughts and deeds. After the murder, Cain uses several bizarrely polarized passages to illustrate how Huff’s course of action challenges and affects his character. Once Nirdlinger is dead, Huff is forced to fully come to terms with the action he has taken: “I had killed a man to get a woman...I had done all that for her, and I never wanted to see her again as long as I lived. That’s all it takes, one drop of fear, to curdle love into hate” (54). Despite having committed murder to get her, Huff suddenly finds himself vehemently opposed to the lust and corruption Phyllis represents. His conflict of identity is derived directly from the course of action he chose to pursue. The very rift that appears in Huff’s mind mirrors the rift between Cain’s writing and the form of traditional realism.

The polarization Cain uses to show the suspect nature of Walter Huff’s morality contradicts a tenet of classic realism. Belsey writes that “inconsistency of character or the inappropriateness of particular actions to particular characters is seen as a weakness” (67). In classic realism, a character’s actions stem from who they are as a person, and the depth of a novel comes from an examination of what part of a character’s personality causes them to behave the way they do. But in *Double Indemnity*, Cain stresses the outside influences on Huff through his inconsistent moral character. According to Belsey “classic realism presents individuals whose traits of character, understood as essential, constrain the choices they make...human nature is thus seen as a system of character-differences existing in the world, but one which none the less permits the reader to share the hopes and fears of a wide range of characters” (68). To show that the insurance industry is inherently corrupt and broken, Cain

diverges from the path of realism and makes Huff a character whose actions are not directed by his nature as a person—they are twisted and brought about by the influence of a flawed social system. Because we cannot relate to Huff's behavior, we are forced to focus on the outside forces affecting him rather than study the traditional inward nuances of his human nature.

Huff's relationship with Lola exemplifies how an overexposure to death has warped both his morality and judgment, creating a cognitive divide between his own thoughts and the socially-driven actions he takes. As he sits and thinks about Lola, he comes to a sudden realization: "Then I got to thinking that if she was nearly twenty, that would make a difference of only fourteen years. All of a sudden I sat up and turned on the light. I knew what that meant. I was in love with her" (80). Huff's claim that he is in love seems far too logical and thought-out to bear any real emotional attachment—his awareness of "love" seems to be the result of simple arithmetic—and he has few qualms about being in a relationship with Lola after murdering her father. This disconnect is one of the most startling examples of how badly damaged Huff's moral code is. The insurance industry has made him so immune to death that even after committing a murder himself, he is able to reason away his misdeeds: "...it kept sweeping over me that if there was any way I could make sure she would never find out, why then maybe I could marry her, and forget the whole thing, and be happy with her the rest of my life" (86-87). Huff does feel a modicum of guilt, but not for committing the murder itself—he feels guilty because of how it affects Lola. Both his thoughts and his actions in relation to Lola present the reader with a negative impression of Huff's morality, which seems to be profoundly unreliable and uneven—it is not his actions that cause him to so easily brush aside the murder, but society itself.

Cain expands his writing beyond Belsey's description of classic realism by integrating his critique of society into the novel; in *Double Indemnity*, it is not just action that creates a test of identity. Before he commits the murder, Huff has already become corrupted by the insurance system. When Huff first meets Phyllis, we can already see his questionable morality at work: "I figured it would be some kind of a proposition to split the commission...A reputable agent don't get mixed up in stuff like that, but she was walking around the room, and I saw something I hadn't noticed before. Under those blue pajamas was a shape to set a man nuts, and how good I was going to sound when I started explaining the high ethics of the insurance business I didn't exactly know" (6). Huff's thoughts indicate that the "high ethics" of the insurance business aren't exactly his top priority, and before he even knows what kind of scheme Phyllis is working on, he's intrigued. A few pages later Huff gets a message from Phyllis, and though he clearly understands her intentions in regards to an accident insurance policy, his reaction isn't what we'd expect from an honest insurance salesman: "I stood there, looking down at the memo. It crossed my mind what kind of warning I was going to clip to *that* application, if, as, and when I got it. If any" (9). Huff is already weighing his options at a time when he should be cutting himself off from the murder scheme he knows Phyllis is forming. The way Huff continues to interact with Phyllis raises the biggest warning about just how much his overexposure to death has warped his mind. Even when Phyllis makes an offhand statement that is as startling as it is chilling, Huff doesn't even react: "Maybe I'm crazy. But there's something in me that loves Death. I think of myself as Death, sometimes. In a scarlet shroud, floating through the night. I'm *so* beautiful, then" (18). Walter is completely unfazed by Phyllis comparing herself to an embodiment of Death because he has been so desensitized to the thought of violence.

The final criticism of Huff's actions—and, by proxy, the social system that corrupted him—comes at the novel's conclusion. The scene plays out in two important parts: in the first, Keyes and Norton come from the insurance agency and make a plan with Huff to ship him out of the country. Their primary concern is not with justice, but with what's best for the insurance company; by keeping Huff out of the papers, they minimize the risk of bad publicity. Their decision seems to clearly provide proof that the insurance industry is corrupt, but the second portion of the novel's conclusion manages to both condemn Huff's actions and provide a glimmer of hope for society. Belsey writes that “the movement of classic realist narrative towards closure ensures the reinstatement of order, sometimes a new order, sometimes the old restored, but always intelligible because familiar” (Belsey 69). Huff finds himself reunited, in the end, with Phyllis, and they decide to commit suicide together. In a sense, their deaths signify a return to order and the familiar: Huff gets what he “deserves” for committing murder. Instead of escaping without answering for his actions, Huff pays the ultimate price. Cain also hints that the order that is restored with Huff's death may be a slightly sunnier one—as Keyes leaves Huff's side for the final time, we realize that the “deal” he presents for the insurance agency isn't really giving Huff a chance to escape the punishment he deserves: “ ‘You've got no reason to thank me.’ A funny look came into his eyes” (111). Keyes stands as the one character in the insurance agency who still remains uncorrupted by the system, and despite their friendship, he sets Huff up to pay for his actions.

Despite Keyes setting Huff up to take the fall he seems to deserve for his actions, *Double Indemnity's* conclusion and the closure it brings differs significantly from the form of a classic realist novel. Belsey describes the closure of works of classic realism as the formation of a “new order,” and uses *Jane Eyre* as an example: “Harmony has been re-established through the

redistribution of the signifiers into a new system of differences which closes off the threat to subjectivity, and it remains only to make this harmonious and coherent world intelligible to the reader, closing off in the process the sense of danger to the reader's subjectivity" (69). A traditional realist ending provides the reader with a conclusion that establishes a sense of order that is understandable and acceptable, resolving all questions or problems developed throughout the text. Cain presents us with no such harmony, and only shows that dealing with the result of a corrupt system—in this case, Walter Huff—is not enough to deal with the root of the problem. Furthermore, Phyllis's morbid obsession with Death implies social problems larger and more disturbing than the insurance industry. *Double Indemnity* critiques the crooked aspects of society without presenting a profound change in character or solution to the system. Nevertheless, Cain offers up a few vital clues that morality is not entirely gone, that there is still a chance for things to be improved: for the evil that Phyllis stands for, Lola presents an innocent foil. For his misdeeds, Huff pays the price, and even seems to have a slight moral shift by the novel's end by revealing that he committed the murder, thus saving Nino and Lola from taking the blame. Finally, Keyes imbues the insurance industry with a touch of decency by setting Huff up to end his life with Phyllis.

By writing *Double Indemnity* as a work of realism, Cain mixes the foundations of classic realism with his own ideology to create a style that is uniquely his own. He delves into the nuances of character by exposing the thought-processes of Walter Huff, forcing us to examine his actions and their underlying causes. Huff's point of view is not one we can relate to as readers, but Cain uses it to focus our attention on society and the existing problems that caused him to become a man capable of bizarrely contradictory actions and thoughts. His crimes and revealing musings about the insurance industry criticize an aspect of society that was once

considered noble and inherently beneficial to society. Cain clearly indicates that the insurance industry needs reform, but it takes a character like Walter to fully bring its evil to light. Huff stands as an embodiment of the system that corrupts him; just as Keyes is unable to suspect Walter, a man he trusts and respects, of committing murder, we are unable to see the corruption and failings of society—until Walter Huff points out both the flaws of the system and the evil of his own actions to us as readers and Keyes as a character. In director Billy Wilder’s film adaption of *Double Indemnity*, it is Keyes who lights the final match for Walter Huff, summing up their camaraderie—and its end—in one understated moment. In the novel, Cain uses the very same character to set the stage for an examination of what exactly is wrong with society and how it can be redeemed, as Keyes seems to stand as the one honest and uncorrupted facet of the insurance industry. If Cain gives us hope for a classic new order, he puts it in the hands of men like Keyes, who stand as the few untainted beacons of integrity in a culture marred by the social systems of its own creation.

Works Cited

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