

Student Podcast Transcript

Los Angeles: On Film and On Record Digital Exhibit - Oviatt Library

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Podcast Transcript: ***Double Indemnity* as a Moralistic Critique of Los Angeles**  
**The Dark Side of Los Angeles in Noir Films**

Today is Saturday, December 12, 2020

The score you just heard was written by Miklos Rozsa for the 1944 film release.

**Yvette:** As I sit here recording this Podcast, it is an eerily cold evening, and the Santa Ana winds - famously featured in LA-based noir films and novels - are relentless. There is a lemon tree banging against my window, and there are times when it feels like the house can lift out off the ground at any moment and fly away. So, please pardon the rattling noises, the 118 freeway in the background and other technological sounds in the background. As Philip Marlowe famously says in *The Big Sleep* by Raymond Chandler: "When the Santa Ana blows, anything can happen."

**Introduction:**

*Double Indemnity* is a classic example of a crime drama that combines hallmark elements of film noir that fuses a morally ambiguous world, a predatory femme fatale that seduces morally weak men, and an urban environment filled with questionable characters. All, visually presented in the classic grayish noir filter, paired with the

quintessential voice-over narration and flashback structure seen in many of the crime detective films and novels; some even written by Raymond Chandler, the wordsmith behind *Double Indemnity* who partnered-up with the director, Billy Wilder.

### **Film Synopsis:**

The film opens up with Walter Neff, an insurance agent, hobbling out of his car into the building where Pacific All Risk Insurance Company is located. He staggers into his empty workplace as the custodial people clean the cubicles. He stumbles into his desk and lights a cigarette before taking out a Dictaphone to record what seems like a dying confession as he bleeds through his jacket suit from a couple of gunshot wounds. He dictates his confession of corruption, adulterous affair, murder, and most of all deceit, as the film flashes back from when it all began: the chance meeting of Walter Neff and Phyllis Dietrichson, when Neff happens to stop by the Dietrichson's house to inform the oil baron, Phyllis's husband, that the family's car insurance had lapsed.

Phyllis is first introduced only wearing a towel, signaling her provocative and seductive personality, reeling Walter Neff and convincing him to trick her husband into signing accident insurance that holds a double indemnity clause that pays out one hundred thousand dollars to the benefactor should the insured befalls an accidental death. This leads them to a double life of adultery and a murderous plot that presents the Los Angeles Dream's dark side.

### **The nostalgia of Colonialism and the Booster Era:**

The film is set in 1938 Los Angeles with mentions of the neighboring suburban towns of Glendale and Long Beach, known then for its oil boom in the early twenties and

still known now for its commercial ports, according to *the American Gas and Oil Historical Society*. According to an article written by Hadley Meares titled "Sunkist Skies of Glories: How City Leaders and Real Estate Barons Used Sunshine and Oranges To Sell Los Angeles," the booster era, which spanned from eighteen eighty-five to nineteen twenty-five, created the narrative "to sell Los Angeles... which oftentimes rewrote the city's history and present situations to suit their idealized, European-American values." The real estate barons sold Southern California as a "romanticized Spanish Utopia" and a fertile paradise with great weather, plenty of jobs, and a thriving metropolis.

Products of boosterism, for example, is the Spanish-style colonial architectures featured in the film as Walter Neff walks up the steps of the Dietrichson's home with the voice-over narration:

*It was one of those California Spanish houses  
everyone was nuts about 10 or 15 years ago. This  
one must have cost someone about 30,000 bucks—  
that is if he ever finished paying for it. (Double Indemnity 1944)*

The house establishes the flashback scene that highlights not only the architectural features of the house but also the wide shot of the location on a hill overlooking the suburban landscape.

The "romanticized Spanish Utopia" that Meares is talking about is part of the scamscape Los Angeles is known for. The celebrated Spanish Colonial architectures didn't come without a cost. This architectural style was heavily influenced by the Catholic Missions which according to Robert Honeyman Jr. in the description of his

photo exhibit of the California Mission buildings, titled "Collection of Early California and Western American Pictorial Material," represented "the changing landscape of the West under the impact of the westward expansion, development of new towns and early settlements, and the gold rush." Meanwhile, there was a sense of amnesia about the enslavement and genocide of American Indians. The home's symbolism is not lost as it stands for the warped sense of morality and corruption that the house represents, but also everything else in the film.

### **Los Angeles:**

The question we all want to know regarding these films and other texts is: "What makes Los Angeles the perfect backdrop for movies like *Double Indemnity*?"

According to an article titled, "The Darkside of the Dream: The Image of Los Angeles in Film Noir," by Tina Olsin Lent which was published in the *Southern California Quarterly* by the University of California Press, on behalf of The Historical Society of Southern California: while "the image of Los Angeles in the nineteen-twenties commodified by the booster elites, was that of a "promised land," it is the image of forties LA: "that of a wasteland: the cold, hard city one. that was overwhelmed by emptiness, desolation, and despair" (329), that is featured in these films and novels. It was the film industry that pervaded American thought and therefore affected audience perception – about the urban life – that while the city is "a place of great freedom and opportunity," according to Lent, it is also "a great place of evil" and "a place where the price of social mobility is demoralization" (329). In other words, the portrayal of Los Angeles in many of these different noir story telling media, Lent explains: "particularly tarnished the

golden image of Los Angeles it had helped to create by depicting the dark side of that dream" (329). While the film *Double Indemnity* directed by Billy Wilder, is a classic film noir that seemingly presents the booster sensibilities of LA city and urban life, Wilder also uses narrative devices such as the concept of doubling to present duplicity, a warped sense of morality and corruption, as a critique of Los Angeles.

**Theme:**

One of the movie's overarching themes is duplicity and double-ness already anticipated by the film's title. The idea of pairs, doubles, and doppelgängers factor into the narrative devices and a recurring motif. At the center of it all is Phyllis Dietrichson, the archetypal femme fatale. Phyllis's overt sexuality and sociopathic tendencies easily lure an assuming and lonely Walter Neff into her web. There is also a figurative and literal tension between light and dark throughout the film, representing the binaries of good and evil, morality and immorality, and truth and lies.

At the beginning of the film, Phyllis's only vulnerability that can make her a likable character is her lonely existence. But what is it about Phyllis? She is both objectified by her society and especially her husband, who only married her to feed his own ego and status but has no love or affection for her. This is apparent through the idea that she doesn't benefit from the marriage, as Mr. Dietrichson wills his entire estate to his daughter. While she is seen as a bold woman, you can't actually characterize her as a feminist. She is hardly an oppressed woman because she accepts her societal limitations by acknowledging that the power, she desires is in the hand of men. Phyllis also participates in her own objectification. She knows that she has the appeal that men desire

and uses her sexuality to castrate those men who ponder over her, like Walter Neff. As a character, Phyllis symbolizes Los Angeles itself, someone who is beautiful and alluring on the outside yet has a dark and dangerous side.

Unlike other characters in the film, such as her stepdaughter Lola who has her friends and secret boyfriend, Nino, or even Walter Neff, who has love and closeness with his boss and friend, Barton Keyes, Phyllis has no genuine close relationships with other people. She treats them as fungible bodies: interchangeable and replaceable, all for her economic gain. For example, she allegedly kills the first Mrs. Dietrichson to replace her as the next wife of an oil baron who has comfortable mean especially for her who was once just a nurse and caretaker of the late Mrs. Dietrichson. She seduces Walter Neff to play as her husband's doppelgänger and uses Nino as part of the murderous plot to gain some wealth at the expense of not just her husband but all the men she has wrapped around her finger. This form of substitutions and replacements is appetizing to Phyllis's warped sense of morality. It shows how men in Phyllis's life are fungible or substitutable, highlighting how instrumental they are and how vulnerable they are in the hands of a depraved sociopath like Phyllis Dietrichson.

Phyllis and Walter's duplicitous acts of insurance fraud, adultery, and murder allegorize the Los Angeles underbelly's dark side, which underscores the type of corruption within the public infrastructure through the private means of Pacific All Risk Insurance company that occurs for personal gain. Phyllis, with Walter's help, plans a sinister plot to off Mr. Dietrichson. However, Walter's mention of the double indemnity clause that would make Phyllis twice as rich entices her as she becomes more eager to

make the plan happen. With Walter's inner knowledge of the insurance industry, he suggests that a train accident is feasible and the best way to ensure the larger payout. After Mr. Dietrichson dies and it seems that she might get away with the money, she quickly discards Walter Neff by using Nino to make it seem that they are having an affair, making Walter jealously enraged. While Phyllis agrees she would leave the light on for Walter as a sign for him to enter the house, Phyllis leaves all the lights off. This act of hiding in the dark symbolizes her duality as someone who operates in the light but desires darkness to hide her true identity. This form of concealment is a way to hide her true self from her husband, from the weak men, even from the insurance company and the law. As Walter breaks into the house, he finds Phyllis sitting in the dark, smoking and drinking, an image that defines her self-absorption, depravity, and utter isolation.

**Conclusion:**

*Double Indemnity* serves as an allegorical mode about the double sidedness presented in in the film of the kind of contradiction about Los Angeles life. Lent says it best that:

The contradiction of life in Los Angeles – the earthly paradise breeding corruption and disenchantment, the unlimited promise resulting in failure and frustration – became the subject of a series of Los Angeles novels [and films] written in the nineteen-thirties and forties. (Lent 333)

A good example being *The Big Sleep* by none other than Raymond Chandler, who also uses contradictions such as unpredictable rain as a recurring motif of the novel, which contradicts Los Angeles's supposed sunny disposition. In *The Big Sleep*, the ominous rain

too signals an impending doom, which helps build the narrative's tension. The rain symbolizes the moral erosion that slowly tears the fabric of the American values.

As I mentioned before, Los Angeles, during the booster era was the metropolitan paradise of the future. However, it was the film industry that tried to disseminate this image and unveiled its demoralized underbelly.

**Yvette:** So that is it for my presentation on *Double Indemnity* and I just want to say thank you very much and goodnight.

#### Works Cited

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