

**OUT OF THE SHADOWS:  
UNCOVERING WOMEN'S PRODUCTIVE AND CONSUMING LABOR  
IN THE MID-ATLANTIC, 1750-1815**

by

Elizabeth Jones-Minsinger

A dissertation submitted to the Faculty of the University of Delaware in partial fulfillment of the requirements for the degree of Doctor of Philosophy in History

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I never would have made it through this process without the support of my mother, Carol, who inspired my love of history and has been my unflagging champion since day one. To my husband Keith, I owe more than I can possibly express. He has moved mountains for me.

This dissertation is dedicated to the memory of my father, John Jones, whose intelligence was matched only by his kindness. May we all bring such joy into the world.

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## ABSTRACT

This study argues that the early American economy and the early American household rested upon women's unpaid and unrecognized economic and social labor, and that there was often no strong delineation between the economy and the household. It moves away from studies of household authority to instead consider household responsibility: Whose labor ensured the household's economic and social stability, allowed for engagement with the market, and pressed consumer goods into the service of household needs? If this labor failed to gain recognition when it was done well, who garnered blame when it was done badly? Most women lacked meaningful control over household finances, purchasing decisions, and labor arrangements. However, they were given major responsibilities, such as managing household accounts and dependent labor, creating resources, building family credit, and exercising skill in purchasing to bring needed goods into the home. Single white women were freed from some of these constraints, but their activities were still submerged under the heading of the family in a way that single white men's endeavors were not.<sup>1</sup>

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<sup>1</sup> For ways that women's agency was diminished by placing it within the context of the family, see Linda L. Sturtz, *Within Her Power: Propertied Women in Colonial Virginia* (New York: Routledge, 2002), 9.



By focusing on responsibility rather than authority, we leave room to recognize women's economic competencies without insisting these abilities garnered them power. In contrast to earlier studies, I have found widespread economic competence among women of various backgrounds in the late eighteenth and early nineteenth-century Mid-Atlantic.<sup>2</sup> Their lack of control over household finances did not mean these women lacked responsibility for maintaining them. Women acquired economic competence both inside and outside marriage. While widows may have had incomplete knowledge of their husbands' businesses, they were rarely completely ignorant of household finances. Wives, servants, and other female dependents were expected to use credit instruments, control small sums of money, settle debts, and seek out and purchase consumer goods, all of which required economic knowledge.<sup>3</sup>

A large portion of women's economic efforts in this period revolved around consumption, which I describe as a type of shadow labor. Although it involved cultivated knowledge, legwork, management of scarce resources, and decision-making skills, consumption was often abridged into the exchange of male-owned resources for finished consumer goods that required no additional labor. This study challenges that elision,

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<sup>2</sup> For discussions of women's lack of knowledge regarding household finances and account keeping, see Mary Beth Norton, "Eighteenth-Century American Women in Peace and War: The Case of the Loyalists," *The William and Mary Quarterly*, Vol. 33, No. 3 (Jul., 1976), 389-390; and Patricia Cline Cohen, *A Calculating People: The Spread of Numeracy in Early America* (Chicago: University of Chicago Press, 1982), 141. Both scholars base their assertions on Loyalist Claims records.

<sup>3</sup> Lisa Wilson Waciega, "A 'Man of Business': The Widow of Means in Southeastern Pennsylvania, 1750-1850," *The William and Mary Quarterly*, Vol. 44, No. 1 (Jan. 1987), 42.

drawing out, from often recalcitrant sources, women's economic activity in the household, the store, and beyond.

I have found the neoclassical model of economics to be a poor fit for this study, especially its emphasis on atomistic economic actors and belief in free choice as the normal state of being. I argue instead that dependent ties continued to dominate American life and placed strong limitations on economic choice. Class, gender, race, pressure from family and peers, and even the enmeshed nature of credit constrained the individual's exercise of choice.<sup>4</sup> This study adopts the Marxist-feminist belief that patriarchy and emerging capitalism evolved together. Just as the rise of capitalism relied on a web of unpaid and unvalorized labor, white male economic independence rested upon unseen dependent ties. Both systems benefited from the invisible aspects of shadow labor. However, I argue that both of these processes were incomplete. In particular, white male dominance and surveillance of household labor was extensive, but not all-encompassing. Male household heads were forced to delegate decision-making power and small sums of money to wives, daughters, servants, and other dependents in order to manage the household. The daily decisions of dependents added up over time, and while they did not constitute household authority, they did represent the accrual of diffuse power. Consumption in particular offered women small spaces to create financial connections, socialize, gain access to goods, and ascribe meaning to their daily activities. This study

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<sup>4</sup> Daniel Miller, "Consumption as the Vanguard of History: A Polemic by Way of an Introduction," in *Acknowledging Consumption: A Review of New Studies*, ed. Daniel Miller (London: Routledge, 1995), 36.

explores those spaces to pull women's economic labor out of the shadows and how we might reimagine the categories that have defined that labor in our historiography.

This study relies on a close reading of a wide variety of sources, including household account books, retail daybooks and ledgers, correspondence, prescriptive literature, legal treatises, wills, and the loose bits of economic paper that shaped everyday life in Pennsylvania and Delaware between 1750 and 1815. Retail daybooks have been especially helpful in identifying the types of economic work women performed during visits to their local stores. These sources provide a more detailed picture of how shoppers made selections, accrued credit, gained trust, paid debts, exchanged work, and repaid neighbors through the store.

As shown by evidence from accounts, diaries, advice manuals, and correspondence, early American women of Mid-Atlantic households performed an enormous amount of labor within the household, whether their tasks and items of production and exchange were given explicit values or not. In addition to the production of food, clothing, and other essentials, these women managed servants and other dependents, maintained household goods, paid family creditors, and stretched resources to get their full value. Women's participation in accounting for household goods and services also required a depth of knowledge about money, valuing goods, and entering entangled financial arrangements that are masked by the conventions of coverture and prescriptions. Yet their numerous skills and responsibilities did not translate easily into women's greater household authority. Married women and women living under their fathers' roofs were stymied by laws and customary perspectives that invested men with

substantial control over their property, labor, and bodies, as well as widespread notions of femininity that obscured and devalued their labor. Despite these obstacles, some women managed to use their competency in keeping accounts and managing economic resources very effectively, and many women were able to carve out small spaces of authority in their households and record a measure of personal satisfaction from their work.

## **INTRODUCTION:**

### **LABOR IN THE SHADOWS**

Like many historical studies, this project emerged from a frustrating encounter with intractable archival sources. In Fall 2014, I was at the Historical Society of Pennsylvania working through the papers of Elizabeth Willing Powel, a wealthy Philadelphia widow involved in numerous business and civic endeavors from the 1790s to the 1820s. My attempts to reconstruct Powel's economic activities and networks were stymied by the collection's archival arrangement, which divided Powel's letters into two chronological series: "correspondence" and "financial correspondence." This division, which was surely intended to guide researchers to pertinent information about Powel's life, instead obscured the full scope of her social and financial relationships. After combing through both series, I reintegrated the correspondence in my notes. Only then was I able to capture the networks Powel used to gather and distribute economic advice, credit, consumer goods, and gifts.<sup>5</sup>

Late eighteenth and early nineteenth-century Americans did not neatly compartmentalize their economic, social, and familial lives, and, as I discovered with

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<sup>5</sup> Elizabeth Willing Powel, Incoming and Outgoing Correspondence and Financial Correspondence, Powel Family Papers, Historical Society of Pennsylvania (HSP).

Powel's papers, attempts to do so only conceal the way people made meaningful connections across these categories. At a time when the household remained the primary site of economic production and social reproduction, such a division was not only impossible but undesirable. Despite Revolutionary-era assertions of white male economic, social, and political independence, both men and women relied on—and were constrained by—overlapping dependent ties. However, only white men were able to derive economic authority and visibility from these ties.

This study argues that the early American economy and the early American household rested upon women's unpaid and unrecognized economic and social labor, and that there was often no strong delineation between the economy and the household. It moves away from studies of household authority to instead consider household responsibility: Whose labor ensured the household's economic and social stability, allowed for engagement with the market, and pressed consumer goods into the service of household needs? If this labor failed to gain recognition when it was done well, who garnered blame when it was done badly? Most women lacked meaningful control over household finances, purchasing decisions, and labor arrangements. However, they were given major responsibilities, such as managing household accounts and dependent labor, creating resources, building family credit, and exercising skill in purchasing to bring needed goods into the home. Single white women were freed from some of these constraints, but their activities were still submerged under the heading of the family in a way that single white men's endeavors were not.<sup>6</sup>

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<sup>6</sup> For ways that women's agency was diminished by placing it within the context of the family, see Linda L. Sturtz, *Within Her Power: Propertied Women in Colonial Virginia* (New York: Routledge, 2002), 9.

By focusing on responsibility rather than authority, we leave room to recognize women's economic competencies without insisting these abilities garnered them power. In contrast to earlier studies, I have found widespread economic competence among women of various backgrounds in the late eighteenth and early nineteenth-century Mid-Atlantic.<sup>7</sup> Their lack of control over household finances did not mean these women lacked responsibility for maintaining them. Women acquired economic competence both inside and outside marriage. While widows may have had incomplete knowledge of their husbands' businesses, they were rarely completely ignorant of household finances. Wives, servants, and other female dependents were expected to use credit instruments, control small sums of money, settle debts, and seek out and purchase consumer goods, all of which required economic knowledge.<sup>8</sup>

A large portion of women's economic efforts in this period revolved around consumption. This in itself is not surprising. The female shopper loomed large in late eighteenth and early nineteenth-century America, usually as a figure of derision. Apart from the decade leading up to the Revolutionary War, when both women's household work and consumption were "elevated to a position of social and political preeminence," the female shopper was usually described as disruptive, frivolous, and sexually

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<sup>7</sup> For discussions of women's lack of knowledge regarding household finances and account keeping, see Mary Beth Norton, "Eighteenth-Century American Women in Peace and War: The Case of the Loyalists," *The William and Mary Quarterly*, Vol. 33, No. 3 (Jul., 1976), 389-390; and Patricia Cline Cohen, *A Calculating People: The Spread of Numeracy in Early America* (Chicago: University of Chicago Press, 1982), 141. Both scholars base their assertions on Loyalist Claims records.

<sup>8</sup> Lisa Wilson Waciega, "A 'Man of Business': The Widow of Means in Southeastern Pennsylvania, 1750-1850," *The William and Mary Quarterly*, Vol. 44, No. 1 (Jan. 1987), 42.

dangerous.<sup>9</sup> At the same time, women's consumer labor was consistently erased. Consumption was a type of shadow labor, which Arlie Hochschild identifies as "unseen effort, which, like housework, does not quite count as labor but is nevertheless crucial to getting things done." Hochschild explains that the trick of shadow labor "is to erase any evidence of effort, to offer only the clean house," the hot meal, the finished shirt, or the carefully chosen gift.<sup>10</sup> Although it involved cultivated knowledge, legwork, management of scarce resources, and decision-making skills, consumption was often abridged into the exchange of male-owned resources for finished consumer goods that required no additional labor. This study will challenge that elision, drawing out, from often recalcitrant sources, women's economic activity in the household, the store, and beyond.

I have found the neoclassical model of economics to be a poor fit for this study, especially its emphasis on atomistic economic actors and belief in free choice as the normal state of being. I argue instead that dependent ties continued to dominate American life and placed strong limitations on economic choice. Class, gender, race, pressure from

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<sup>9</sup> For the quote about women's place in the Revolutionary era, see Jeanne Boydston, *Home and Work: Housework, Wages, and the Ideology of Labor in the Early Republic* (New York: Oxford University Press, 1990), 30. For unflattering descriptions of female shoppers, see Mary Beth Sievens. "Female Consumerism and Household Authority in Early National New England." *Early American Studies* (Fall 2006), 353; Barbara Clark Smith, "Food Rioters and the American Revolution," *WMQ* Vol. 51, No. 1 (Jan., 1994), 24-26; Sturtz, *In Her Power*, 138-139; Ellen Hartigan-O'Connor, *The Ties that Buy: Women and Commerce in Revolutionary America* (Philadelphia: University of Pennsylvania Press, 2009), 160-161; and Elizabeth Kowaleski-Wallace, *Consuming Subjects: Women, Shopping, and Business in the Eighteenth Century* (New York: Columbia University Press, 1996), 87.

<sup>10</sup> Arlie Russell Hochschild, *The Managed Heart: Commercialization of Human Feeling* (Berkeley: University of California Press, 1983), 167.



family and peers, and even the enmeshed nature of credit constrained the individual's exercise of choice.<sup>11</sup> This study adopts the Marxist-feminist belief that patriarchy and emerging capitalism evolved together. Just as the rise of capitalism relied on a web of unpaid and unvalorized labor, white male economic independence rested upon unseen dependent ties. Both systems benefited from the invisible aspects of shadow labor. However, I argue that both of these processes were incomplete. In particular, white male dominance and surveillance of household labor was extensive, but not all-encompassing. Male household heads were forced to delegate decision-making power and small sums of money to wives, daughters, servants, and other dependents in order to manage the household. The daily decisions of dependents added up over time, and while they did not constitute household authority, they did represent the accrual of diffuse power. Consumption in particular offered women small spaces to create financial connections, socialize, gain access to goods, and ascribe meaning to their daily activities. This study explores those spaces to pull women's economic labor out of the shadows and how we might reimagine the categories that have defined that labor in our historiography.

To uncover the places where women exercised their economic labor and skill, we need to interrogate the gendered meaning of these terms and redefine them where necessary. The delineation of women's economic activities as "labor" rather than "work" dates to at least the early modern period when, Michael Roberts argues, men were increasingly identified by the work they performed and women by their reproductive function. The dismissal of female reproduction as mere "bodily travail," or "labor," presaged the treatment of other female efforts as passive experiences, ways of being

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<sup>11</sup> Daniel Miller, "Consumption as the Vanguard of History: A Polemic by Way of an Introduction," in *Acknowledging Consumption: A Review of New Studies*, ed. Daniel Miller (London: Routledge, 1995), 36.

rather than actions. Then and now, much of women's labor was essential to economic production and social reproduction, but as Roberts explains "only vestigially dignified as work."<sup>12</sup> Whether or not Roberts conclusively identifies the moment women lost their claims to the term "work," he correctly describes this linguistic exclusion as an important element in a process of disempowerment. While I recognize the divergent historical meanings of these two words—and argue extensively in Chapter 3 that shopping fit the eighteenth-century definition of labor—I do not believe the activities they represented differed substantially in terms of effort expended, knowledge employed, or value produced. Therefore, I employ Viviana Zelizer's expansive definition to describe both work and labor as "any effort that creates use value, including the use value that economists commonly call 'human capital.'"<sup>13</sup> This effort contributed to the production of goods and services, expanded the size of the household, organized social interactions, defined social status, and improved or preserved resources.<sup>14</sup>

The term "skill" is also freighted with gendered meaning. As Judy Wajcman argues, contemporary definitions of skill have "more to do with ideological and social constructions than with technical competencies which are possessed by men and not

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<sup>12</sup> Michael Roberts, "'Words They Are Women, and Deeds They Are Men': Images of Work and Gender in Early Modern England," in *Women and Work in Pre-Industrial England*, eds. Lindsey Charles and Lorna Duffin (London: Croom Helm, 1985), 134, 154.

<sup>13</sup> Viviana Zelizer, "Caring Everywhere," in *Intimate Labors: Cultures, Technologies, and the Politics of Care*, eds. Eileen Boris and Rhacel Salazar Parreña (Stanford, CA: Stanford University Press, 2010), 269.

<sup>14</sup> I adapt this definition of work from Ann Oakley, *The Sociology of Housework* (Bath, UK: The Pitman Press, 1974), 26.

women.”<sup>15</sup> In other words, status adheres to the worker, not the type of work done. Likewise, late eighteenth- and early nineteenth-century commentators often conflated skill with inherent traits belonging to men or women. One example of this can be found in the description of taste, which many described as an innate ability in women that also had to be constantly cultivated. It is helpful instead to think of a skill as an expanding array of expertise. Women’s skill in purchasing, for example, was not an inborn ability, but the result of learning about the material nature of goods, systems of valuation, methods of economic exchange, and the priorities of the household. To be done well, it also involved negotiating with storekeepers without being a nuisance and searching out good values without garnering unwanted attention. Discretion to the point of erasing labor performed was an important aspect of skill in purchasing.

I have also utilized feminist scholarship on comparable worth to move away from masculine definitions of skill and uncover the value and extent of women’s unpaid work. The concept of comparable worth decenters the product of labor to focus instead on process, including the knowledge, expertise, effort, and capitalization necessary to perform labor.<sup>16</sup> Comparable worth also highlights the importance of economic responsibility rather than authority, an important distinction in a period when labor was rarely self-owned and women’s work was often noticed only when it was done badly.

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<sup>15</sup> Judy Wajcman, “Patriarchy, Technology, and Conceptions of Skill,” *Work and Occupations*, 18:29 (1991), 37-38.

<sup>16</sup> Sara M. Evans and Barbara J. Nelson, *Wage Justice: Comparable Worth and the Paradox of Technocratic Reform* (Chicago: The University of Chicago Press, 1989), 7; Angel Kwolek-Folland, “Gender, the Service Sector, and U.S. Business History,” *The Business History Review*, Vol. 81, No. 3 (Autumn, 2007), 440.

This study relies on a close reading of a wide variety of sources, including household account books, retail daybooks and ledgers, correspondence, prescriptive literature, legal treatises, wills, and the loose bits of economic paper that shaped everyday life in Pennsylvania and Delaware between 1750 and 1815. The women I have been able to trace across decades and archival collections were, almost invariably, wealthy, white, and literate. I have used their stories to anchor the following chapters, but also to draw out the lives of other women who have left behind fewer traces. In the same way that white male household heads commanded the labor of wives, servants, and other dependents, these women drew upon a wide range of female labor. They employed full-time servants and housekeepers; hired washerwomen, seamstresses, spinsters, and dyers to perform casual labor; and sent friends, relations, and dependents on errands to the market or shop. Also like male household heads, these women could not monitor every economic decision made by their dependents.

Retail daybooks have been especially helpful in identifying the types of economic work women performed during visits to their local stores. These sources provide a more detailed picture of how shoppers made selections, accrued credit, gained trust, paid debts, exchanged work, and repaid neighbors through the store. Store daybooks also furnish an important key in unlocking the “black box” of the household.<sup>17</sup> Many so-called

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<sup>17</sup> For descriptions of the household as an economic “black box,” see Jan de Vries, *The Industrious Revolution: Consumer Behavior and the Household Economy, 1650 to the Present* (Cambridge, UK: Cambridge University Press, 2008), 8; Ann Smart Martin, “Ribbons of Desire: Gendered Stories in the World of Goods,” in *Gender, Taste, and Material Culture in Britain and North America, 1700-1830*, eds. John Styles and Amanda Vickery (New Haven: Yale University Press, 2006), 187-188; and Richard R. Wilk, “Decision Making and Resource Flows within the Household: Beyond the Black Box,” in *The Household Economy: Reconsidering the Domestic Mode of Production*, ed. Richard R. Wilk (Boulder: Westview Press, 1989) 23-52.

household transactions between family members, servants, and other dependents were negotiated outside the household, especially at the local store where credit, cash, goods, and witnesses were available. Just as the marketplace could encompass stores, streets, and people's homes, the household was not a purely private entity, regularly spilling out into public and commercial spaces.

This study primarily examines women in southeastern Pennsylvania and Delaware during the period between 1750 and 1815. I chose this geographical area for several reasons, apart from the rich repositories of source material available. First, it included a large metropolitan center, several smaller commercial centers in the backcountry, and more far-flung rural outposts that could be used as points of comparison. Second, as Clare Lyons and Sharon Salinger note, Philadelphia contained a large number of single women on the eve of the Revolution, many of whom were clustered in particular city wards.<sup>18</sup> Not only did this large number of single women have the potential to disrupt normal gender relations—as Lyons argues—they provide a helpful comparison to the economic opportunities available to married women.

Finally, Pennsylvania and Delaware instituted some of the most restrictive laws regarding married women's property and inheritance during the colonial and early republic periods. Imperial law during the colonial era protected a married woman's right to dower, a share of real property owned by her husband during marriage that was

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<sup>18</sup> Lyons notes that in the 1770s one-third of Philadelphia's adult female population were unmarried and living in houses with non-relations. Salinger observes that a large number of them were clustered in Mulberry and North Wards. Clare A. Lyons, *Sex Among the Rabble: An Intimate History of Gender & Power in the Age of Revolution, Philadelphia, 1730-1830* (Chapel Hill: University of North Carolina Press, 2006), 32; Sharon V. Salinger, "Spaces, Inside and Outside, in Eighteenth-Century Philadelphia," *The Journal of Interdisciplinary History*, Vol. 25, No. 1 (Summer, 1995), 27.

designated for her support following his death.<sup>19</sup> As in other places, Pennsylvania dower policy gave *femes covert*s equal responsibility in repaying family debts, but no proportionate power to control the accumulation of those debts. In most colonies, widows were paid their dowers before creditors could make claims on their husbands' estates. However, in the late seventeenth century, Pennsylvania passed a law making all of a man's land and other property liable to the payment of debts, which had the effect of permitting creditors to make claims on the portion set aside as the widow's dower before it was paid out to her.<sup>20</sup> This increased the chance that a woman would receive a reduced portion or no portion at all following her husband's death. Since most financial laws in

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<sup>19</sup> For the definition of dower, see Marylynn Salmon, *Women and the Law of Property in Early America* (Chapel Hill: The University of North Carolina Press, 1986), 16. The extent of women's dower claims diminished during the eighteenth century: the traditional dower right of one third of a husband's personalty and a life interest of one third of his real property was, by the early eighteenth century, reduced in most places to just the lifetime land claim. These restrictions on personalty persisted into the early decades of the nineteenth century. See Carole Shammas, Marylynn Salmon, and Michel Dahlin, *Inheritance in America from Colonial Times to the Present* (New Brunswick, NJ: Rutgers University Press, 1987), 41, 51, 72. Colonial legislatures also sought to restrict widows' use of dower lands during the eighteenth century, creating rules that stipulated widows could not diminish the value of dower lands before passing them to future heirs. At the same time, husbands increasingly inserted clauses in their wills that placed constraints on widows' independence and power, limiting widows' control of dower to the period of their children's minority or confining their portion to specified amounts of household space, food, and even firewood. These constraints may explain why women viewed widowhood as "an office of trusteeship and stewardship" rather than as "a period of sudden emancipation and autonomy." Salmon, *Women and the Law of Property*, 143; Shammas, Salmon, and Dahlin, *Inheritance in America*, 52-53; Cornelia Hughes Dayton, *Women Before the Bar: Gender, Law, and Society in Connecticut, 1639-1789* (Chapel Hill: University of North Carolina Press, 1995), 76.

<sup>20</sup> For information on the Pennsylvania law from 1688, see Salmon, *Women and the Law of Property*, 9; and Salmon, "Equality or Submersion? Feme Covert Status in Early Pennsylvania," in *Women of America: A History*, eds. Carol Ruth Berkin and Mary Beth Norton (Boston: Houghton Mifflin Company, 1979), 107.

the early republic United States were also established at the local and state level, Pennsylvania widows were subject to this law even after the Revolution.

As I discuss in detail in Chapter 1, married women in the colonial and early republic periods were subject to coverture, in which their legal persons were subsumed by their husbands. Historical evidence and scholarship affirm that coverture was strictly enforced throughout this period, and that laws limiting women's rights to property and ownership of their own labor did not relax until well into the nineteenth century. Married women's economic dependence on their husbands was encoded into both law and custom. Equity courts, which employed civil rather than common law and often adjudicated married women's separate estates, were absent from Pennsylvania until the 1830s.<sup>21</sup> Therefore, I agree with Linda Kerber's assessment that the "equitable modification of common law rules of coverture was exceptional, limited, and conservative in intent throughout the colonies," especially in Pennsylvania.<sup>22</sup>

As suggested by my assessment of coverture and laws regarding women's property in the colonial and early republic periods, I do not believe the Revolution was a watershed that shifted women's economic rights. The instability of the Revolutionary era may have offered women more autonomy, but the disruption of local and international

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<sup>21</sup> Marylynn Salmon notes that Maryland, Virginia, New York, and South Carolina established separate courts of equity early in the colonial period, but dissenter colonies Connecticut, Massachusetts, and Pennsylvania refused to establish them for fear of infringing on common law rights. Salmon, *Women and the Law of Property*, 11.

<sup>22</sup> Linda Kerber, as cited in Deborah A. Rosen, *Courts and Commerce: Gender, Law, and the Market Economy in Colonial New York* (Columbus: Ohio State University Press, 1997), 115.

markets just as likely inhibited their ability to perform economic work.<sup>23</sup> The exigencies of war, particularly rampant inflation, scarce supplies, and labor shortages, increased the need for women to search for goods and economize household resources. As noted above, this urgency did lend women's consuming and productive labor more visibility and importance. But the post-Revolutionary period did not include substantial changes to women's legal status or wealth holding. I agree with Linda Kerber's assessment of this period as a "Thermidorian Reaction," in which men who supported the Revolution diffused attempts to liberalize gender relations.<sup>24</sup> Clare Lyons argues that marital coverture was based upon the same principles that "Revolutionary men rejected as illegitimate in the political realm: arbitrary and unaccountable authority, virtual representation, and subordination based on absolute right."<sup>25</sup> The persistence of this practice in the Early Republic represents a broken promise of the Revolution.

This dissertation is organized into four chapters that are arranged thematically and explore progressively larger spaces of economic activity. While the first two chapters examine the household and the local store, the latter two focus on networks that drew women out into their communities and into the larger Atlantic economy. Chapter 1 describes how women exercised responsibility for household accounting, practiced domestic economy, and captured social meanings through economic instruments. Chapter

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<sup>23</sup> Lyons, *Sex Among the Rabble*, 1; Cathy Matson, "Women's Economies in North America before 1820: Special Forum Introduction," *Early American Studies* (Fall 2006), 276.

<sup>24</sup> Linda Kerber as cited in Carole Shammas, "Anglo-American Household Government in Comparative Perspective," *The William and Mary Quarterly*, Third Series, Vol. 52, No. 1 (Jan., 1995), 129.

<sup>25</sup> Lyons, *Sex Among the Rabble*, 240.



2 looks at the mechanics of credit, shopping, and community exchange at the local store. It emphasizes the collaborative nature of purchasing and building credit and examines how familial relationships played out in more public spaces. Chapter 3 goes beyond the point of purchase to examine the larger process of consumption and how women developed “skill in purchasing.” It argues that consumption was not just the purchase of a commodity, but the assemblage of advice, legwork, taste, haggling, and demands on family and friends that were needed to secure goods. This chapter also looks at the maintenance of relationships through careful shopping and gift exchange, and the movement of goods back out onto the market. Chapter 4 looks more closely at how women navigated the larger world of business and finance, drawing on both transatlantic and local ties. While the first chapter looks primarily at married women, this final chapter examines unmarried and widowed women as they negotiated the early American economy. I have found that these women were often comfortable with various economic instruments, flexible in the types of work they undertook, and open to a plethora of entrepreneurial pursuits. Adequate wealth and freedom from coverture opened many doors to these women that might otherwise have been closed. However, these seemingly independent, wealthy women were often weighed down by the demands of their extended families, whose members expected them to help raise orphaned children, set up profligate nephews in a respectable trade, and forgive debts incurred by insolvent relations.

## Chapter 1:

### **“A MAN MUST ASK HIS WIFE IF HE SHALL BE RICH”: HOME ACCOUNTING AND THE DOMESTIC ECONOMY, 1750-1815**

Following her marriage to Samuel Sansom in 1762, Philadelphian Hannah Callender observed in her diary “thus on this day we began the Important affair of House keeping. In which [it is] the Woman’s care to make the house agreeable to her husband, and to be careful of his Interest. There is an old saying a man must ask his Wife if he shall be rich.”<sup>1</sup> While Callender made it clear that it was her duty to serve her husband’s interest, she also highlighted her own importance and abilities as a wife. She had every reason to be confident in her housekeeping skills. She had assisted her father with various business matters and helped keep the Callender family’s household accounts. The summer before her marriage, Callender furnished her new household, doing everything from directing the production of furniture to packing and inventorying the couple’s china.<sup>2</sup>

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<sup>1</sup> Susan E. Klepp and Karin Wulf, eds., *The Diary of Hannah Callender Sansom: Sense and Sensibility in the Age of the American Revolution* (Ithaca: Cornell Press, 2010), 192. Mary Beth Sievens observes that this adage was popular in the early national period and argues that “advice authors assumed that through their consumer activities, wives greatly influenced their husbands’ economic prosperity.” Mary Beth Sievens, *Stray Wives: Marital Conflict in Early National New England* (New York: New York University Press, 2005), 39.

<sup>2</sup> Klepp and Wulf, eds., *The Diary of Hannah Callender Sansom*, 122, 184-185, 189-191.

However, in the coming months Hannah Callender Sansom was disappointed in her expectations of the marriage. Not only was it a loveless match, but her husband declined her assistance in economic matters, largely separating his business affairs from the household and granting her little control over household finances. As Susan Klepp and Karin Wulf note, Samuel Sansom could accept or ignore his wife's economic advice since "he was, after all, the master."<sup>1</sup> Although she enjoyed many advantages as a free, wealthy, white woman, Hannah Callender Sansom's removal from the control of household finances was an act of disempowerment. Her marriage decreased her ability to manage her household and operate in the larger economic world. Although she did not comment directly on the newly imposed economic limitations, she did acknowledge that the law favored men over women in many respects. After hearing about a female acquaintance's deception by a "man of good family," she sharply observed that "the Laws have been so careful of the rights of men that a woman who is not rob[b]ed of all which should adorn a woman is excluded from any benefit."<sup>2</sup>

Callender Sansom kept her diary intermittently for over three decades, alternating long stretches of daily entries with periods of silence due to family illnesses and the upheaval of the American Revolution. She regularly recorded her work at constructing and mending clothing, maintaining household furnishings, and preparing food and medicines, both alone and with the help of other women. In fact, her diary is full of women—daughters, friends, relatives, and servants. However, her husband is noticeably absent from her descriptions of daily life.<sup>3</sup>

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<sup>1</sup> Klepp and Wulf, eds., *The Diary of Hannah Callender Sansom*, 166.

<sup>2</sup> Klepp and Wulf, eds., *The Diary of Hannah Callender Sansom*, 238.

<sup>3</sup> Following a five-year gap in the diary, Callender Sansom noted in January 1768 that she had three children, William, Sarah, and Joseph, and that Eliza Montgomery, Polly

In the past several decades, scholars have examined women's control over household resources and economic decisions with greater interest. In his work on European household economies, Jan de Vries argues that "the role of the wife as a decision maker in consumption was bound to grow" during the early modern period since she was placed "in a strategic position, located, as it were, at the intersection of the household's three functions: reproduction, production, and consumption."<sup>4</sup> While his study provides a necessary corrective to scholarship that marginalizes women's economic activity within the household, de Vries' assertion confuses women's responsibility for household labor with their authority over this labor. Authority encompasses not only responsibility for such things as feeding and nursing family members, making clothing and food, bearing and raising children, but also the power to make decisions about the acquisition and use of resources that connected households to an array of obligations and opportunities far beyond the family threshold. In her book on the making of the British working class, Anna Clark improves on our understanding of women's household authority when she argues that "plebeian marriage was often a business partnership, for both spouses had to contribute to the family's maintenance. But wives were not supposed to acquire equal authority thereby."<sup>5</sup> Similarly, in her discussion of women's involvement in the underground economy of backcountry North Carolina, Johanna Miller

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Shingleton, and George Shoft resided within the home as servants. She recorded that her mother was now living with her uncle in Burlington, New Jersey. She did not mention her husband. Klepp and Wulf, eds., *The Diary of Hannah Callender Sansom*, 216.

<sup>4</sup> Jan de Vries, "Between Purchasing Power and the World of Goods: Understanding the Household Economy in Early Modern Europe," in *Consumption and the World of Goods*, eds. John Brewer and Roy Porter (London: Routledge, 1993), 119.

<sup>5</sup> Anna Clark, *The Struggle for the Breeches: Gender and the Making of the British Working Class* (Berkeley: University of California Press, 1995), 64.

Lewis asserts that women's participation did not provide them with much economic power, even when it gave them "a small measure of control over how they spent their time."<sup>6</sup> The legal principle of coverture as well as social expectations limited women's household economic authority consistently during the colonial and early republic periods.

As suggested by Callender Sansom's experience, American women in the late colonial and early republic eras often had competence in economic matters, but they were constrained by both law and custom in exercising their authority. And so we might ask: in light of legal and social prescriptions, what were, in practice, the boundaries of women's economic authority and responsibility in Mid-Atlantic households between 1750 and 1815? What types of economic instruments and practices did men and women employ to manage household accounts, and to what extent did women share in determining such instruments and practices? How did women contribute to keeping accounts, maintaining goods, and managing dependents, and to what degree did women make decisions to shape these experiences? How much surveillance did men exercise over women's economic activity, and to what extent did women act independently in making decisions about the acquisition and use of household resources?

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<sup>6</sup> Johanna Miller Lewis, "Women and Economic Freedom in the North Carolina Backcountry," in *Women and Freedom in Early America*, ed. Larry D. Eldridge (New York: New York University Press, 1997), 195. I also do not agree with John Bohstedt's assertion that in the preindustrial period both men and women's work "earned commensurate respect." See John Bohstedt, "The Myth of the Feminine Food Riot: Women as Proto-Citizens in English Community Politics, 1790-1810," in *Women and Politics in the Age of the Democratic Revolution*, eds. Harriet B. Applewhite and Darline G. Levy (Ann Arbor: The University of Michigan Press, 1990), 34.

## Household Authority and Responsibility

It is clear that an increase in women's productive and reproductive work, even as they engaged more fully with the market, did not mean greater decision-making power or control of household resources. Women's economic work within the household was necessary to its survival, but as Jeanne Boydston notes, "housework...was not bought and sold at its full value." Instead, it was traded for subsistence, a practice that was not only customary but enshrined in common law.<sup>7</sup> The practice of devaluing housework was a necessary element in the emergence of the early American economy of the late eighteenth and early nineteenth centuries; after all, what working class and poor families could afford these household services if they were traded at market value? However, devaluing housework also disempowered both the married and unmarried women who performed it, giving them little claim to male wages or the fruits of their own labor. Likewise, running a household meant an increase in responsibility, but no concomitant increase in authority.

Women have historically played a prominent role in household production, but the importance of that productive work did not result in higher status. In their study of gender and economics, Francine D. Blau, Marianne A. Ferber, and Anne E. Winkler claim instead that the ownership of property and the visibility of productive work outside

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<sup>7</sup> Jeanne Boydston, "To Earn Her Daily Bread: Housework and Antebellum Working-Class Subsistence," *Radical History Review* 35 (1986), 10. Seth Rockman notes that "if a laboring man had to cook his own meals, do his own laundry, and mend his own clothing, he could scarcely log enough hours at the city's brickyards or shipyards to earn a wage. Moreover, purchasing those services at market would cost several times his yearly wage." Seth Rockman, "Women's Labor, Gender Ideology, and Working-Class Households in Early Republic Baltimore," *Pennsylvania History*, 66 (1999), 178.

households were the keys to greater authority as the early modern world gave way to emerging capitalism.<sup>8</sup> Coverture, the belief that married women's legal persons were "covered" by their husbands, greatly reduced their ability to own and control property; at the same time, men's work was increasingly separated from the home.<sup>9</sup> Thus, white men

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<sup>8</sup> Francine D. Blau, Marianne A. Ferber, and Anne E. Winkler, *The Economics of Women, Men, and Work* (Upper Saddle River, NJ: Prentice Hall, 1998), 17-18.

<sup>9</sup> The first comprehensive treatise on coverture published in the United States was written by jurist Tapping Reeve in 1816, but the colonies and states of the early republic borrowed heavily from English legal precedent with only minor modifications. Carole Pateman and Deborah Rosen state that while coverture could be mitigated by courts of equity and various pre-nuptial devices, the institution remained strictly enforced throughout the colonial and early republic eras. Karin Wulf describes how coverture in colonial Pennsylvania deprived women of property and access to the legal system, making them more dependent on husbands and other male relatives. Clare Lyons believes that colonial women had more economic authority as their husbands' agents than English women, but she and Carole Shammas assert that the laws of coverture did not relax substantially during the Revolutionary era or in the early decades of the nineteenth century. According to Nancy Robertson and Susan Yohn, most financial and marital laws continued to be established at the state and local level well into the nineteenth century. In terms of consumption, husbands had to abide by the "law of necessities," providing their wives with goods appropriate to their station in life. However, Margot Finn and Viviana Zelizer demonstrate the limitations to this law and the difficulty of determining where necessities ended and luxuries began. Susan Staves further contributes to this conversation by examining the legality of pin money under coverture. Patricia Cleary illustrates how coverture obscured the work of married women, particularly shopkeepers, skewing "the numerical record in favor of widows." See Carole Pateman, *The Sexual Contract* (Stanford: Stanford University Press, 1988), 119-120; Deborah A. Rosen, *Courts and Commerce: Gender, Law, and the Market Economy in Colonial New York* (Columbus: Ohio State University Press, 1997), 115; Karin Wulf, *Not All Wives: Women of Colonial Philadelphia* (Ithaca: Cornell University Press, 2000), 2; Clare A. Lyons, *Sex Among the Rabble: An Intimate History of Gender and Power in the Age of the Revolution, Philadelphia, 1730-1830* (Chapel Hill: University of North Carolina Press, 2006), 29 and 240, footnote 4; Carole Shammas, "Anglo-American Household Government in Comparative Perspective," *The William and Mary Quarterly*, Vol. 52, No. 1 (Jan., 1995), 133; Nancy Marie Robertson and Susan M. Yohn, "Women and Money: The United States," in *Women and Their Money, 1700-1950: Essays on Women and Finance*, eds. Anne Laurence, Josephine Maltby, and Janette Rutterford (London: Routledge, 2009), 218; Margot Finn, "Women, Consumption, and Coverture in England,

accrued a disproportionate amount of authority through their increased visibility in labor markets and extensive control over women's property during the early republic era.

Historians' arguments about the rise of men's economic authority and simultaneous diminishment of women's economic contributions, as the following pages argue, apply to the late colonial era as well. However, it is difficult to unearth just what kinds of economic responsibility women had in the period between 1750 and 1815. Indeed, the significance of women's participation in the early household economy is sometimes obscured by present-day gender biases that assign economic competency only to men. Receipt books in which husbands, wives, and other household members collaborated in recording expenses and payment of debts are remarkably common in historical archives, but they are frequently attributed only to the male head of household in the first layer of information yielded by on-line and card-catalog searches. For instance, the Historical Society of Pennsylvania holds a receipt book attributed to John Lipps, a Philadelphia tailor, which was used by Lipps' wife Mary both before and after his death.<sup>10</sup> In fact, the receipt book was kept not only by Mary Lipps and her first husband, but by all three of her husbands from the late 1780s to the 1820s. But over these years, it was Mary Lipps Keyser Maze who, for more than thirty years, chronicled how she paid bills while married and single, made decisions as executrix of her first two

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c. 1760-1860," *The Historical Journal*, Vol. 39, No. 3 (Sep., 1996), 706-707; Viviana Zelizer, *The Purchase of Intimacy* (Princeton: Princeton University Press, 2005), 67; Susan Staves, *Married Women's Separate Property in England, 1660-1833* (Cambridge, MA: Harvard University Press, 1990), 132-133; Patricia Cleary, "'She Will be in the Shop': Women's Sphere of Trade in Eighteenth-Century Philadelphia and New York," *The Pennsylvania Magazine of History and Biography*, Vol. 119, No. 3 (Jul., 1995), 186.

<sup>10</sup> John Lipps Receipt Book, 1789-1823, Historical Society of Pennsylvania (HSP).



husbands' estates after their deaths, and then surrendered much of her economic power upon each remarriage. The continuance of the account book during each of her marriages also contradicts any notion that women were economic blank slates upon entering marriage, or that husbands alone set the tone for how household finances would be managed and recorded and what kinds of economic connections would be established. Mary Lipps Keyser Maze not only brought old debts into new marriages; she also brought economic connections with certain retailers, landlords, and craftsmen as well as the particular method of recording those connections. Her receipt book was more than a straightforward record of petty sums spent and collected; it also acted as a long-term repository of entangled relationships and negotiated distinctions of economic authority over time, a great deal of that authority being Mary's during certain phases of her life. However, none of this is suggested by the archival description, which lists John Lipps as the sole author of the manuscript.<sup>11</sup>

This case highlights an observation by historian Anna Clark: "there was no clear pattern for which spouse controlled the family budget."<sup>12</sup> Married women were often granted small amounts of money by their husbands for incidental household expenses. Known as "pin-money," these small sums subverted the concept of coverture, which denied married women legal title to personal property brought into the marriage or control over money earned by their labor. Although some jurists condemned the use of

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<sup>11</sup> Mary Lipps Keyser Maze only appears in the fuller description of the manuscript, where it is noted she continued the book from 1790-1821. Historical Society of Pennsylvania On-line Catalog, <http://discover.hsp.org/Record/ead-Amb.5586> (accessed September 27, 2016)

<sup>12</sup> Clark, *The Struggle for the Breeches*, 75.

pin-money, it appears to have been employed in many households.<sup>13</sup> Pin-money, however, may only be the tip of the iceberg. For more substantial purchases, early American household accounts do not reveal who created the family budget, or, indeed, if such a thing as a coherent family budget existed in most households. Husbands had legal control of household resources, but in practice had to rely on their wives, servants, and other household members to make small, daily decisions about how these resources would be used. These decisions added up, showing that patriarchal surveillance and household authority was extensive but finite. Household records show how different members of the household helped to make ends meet and how they mutually participated in keeping records of resources and expenditures.

Understanding how these blended relationships of household budgeting and accounting worked requires viewing the household as a porous gathering of people, rather than a nuclear family headed by a patriarch who exercised complete legal control over all his dependents. Households were collections of family and non-family members, including husbands, wives, minor and adult children, unwed siblings, aged parents, and servants with varying degrees of freedom and obligation. Blau, Ferber, and Winkler define a household as shared space and resource creation, describing it as “one or more persons living in one dwelling unit and sharing living expenses.”<sup>14</sup> Joan Smith, Immanuel Wallerstein, and Hans-Dieter Evers define the household in relation to the rise of

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<sup>13</sup> Jurist Tapping Reeve argued that pin-money tend[ed] to render [the wife] independent of the support and protection of her husband,” thus undermining the institution of coverture and the male authority that went with it. Tapping Reeve, *The Law of Baron and Femme; of Parent and Child; of Guardian and Ward; of Master and Servant; and of the Powers of Courts of Chancery. With an Essay on the Terms, Heir, Heirs, and Heirs of the Body* (New Haven: Printed by Oliver Steele, 1816), 94.

<sup>14</sup> Blau, Ferber, and Winkler, *The Economics of Women, Men, and Work*, 6.

capitalism, arguing that households “are systems that are able to provide labor to capital precisely because they ensure the combination of income from wage labor with that from non-wage labor so as to form an adequate pool of resources guaranteeing the replenishment of labor power.” Boydston agrees with this assessment of the household’s role in the rise of capitalism, but criticizes many Marxist historians for placing unpaid household labor outside the realm of capitalist production.<sup>15</sup> Ellen Hartigan-O’Connor highlights the plasticity of early American urban households and asserts the purpose of the household was “to govern individual behavior, channel productive and reproductive energies, and serve as the foundation of the social and political order.”<sup>16</sup> In a similar manner, Richard Wilk argues that households are not “things” or groups of people at all, but “activities and relationships.”<sup>17</sup> As a result, keeping accounts or assigning economic

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<sup>15</sup> Joan Smith, Immanuel Wallerstein, and Hans-Dieter Evers, “Introduction,” in *Households and the World-Economy*, eds. Joan Smith, Immanuel Wallerstein and Hans-Dieter Evers (Beverly Hills: Sage Publications, 1984), 8. Jeanne Boydston demonstrates that women’s unpaid household labor was essential to the household’s survival, but often invisible. She argues that “so long as the kin group is organized, both literally and symbolically, in a way that acknowledges women’s claims to the products of their labor, women appear to be able to maintain visibility as workers.” However, she asserts that this was increasingly difficult following the American Revolution. Jeanne Boydston, *Home and Work: Housework, Wages, and the Ideology of Labor in the Early Republic* (New York: Oxford University Press, 1990), xviii-xix. Seth Rockman presents uses a similar definition of the household, that in early republic Baltimore a working-class woman’s “best chance for subsistence required forming a household and exchanging her domestic labor for access to a man’s wages. Women’s unremunerated housework transformed the meager wages of other family members into hot dinners and warm clothing.” Rockman, “Women’s Labor, Gender Ideology, and Working-Class Households in Early Republic Baltimore,” *Pennsylvania History*, 66 (1999), 175.

<sup>16</sup> Ellen Hartigan-O’Connor, *The Ties that Buy: Women and Commerce in Revolutionary America* (Philadelphia: University of Pennsylvania Press, 2009), 13.

<sup>17</sup> Richard R. Wilk, “Decision Making and Resource Flows Within the Household: Beyond the Black Box,” *The Household Economy: Reconsidering the Domestic Mode of Production*, ed. Richard R. Wilk (Boulder: Westview Press, 1989), 25.

responsibilities among household members—both of which required flexible negotiations about practical household authority—was a varied and changing enterprise involving formal and informal methods of allocating benefits and responsibilities.

### **Keeping Household Accounts**

Households required collaborative efforts to make ends meet and perhaps to set aside resources for the future, although they were not sites of perfectly shared goods among members. The household was “the smallest knot in a web of economic ties” that reached into local communities and the larger Atlantic World.<sup>18</sup> No household could avoid financial entanglements, whether grounded in close personal ties or stretching far beyond the front door, and this had a direct bearing on women’s authority over household resources. The scope of these financial entanglements made it imperative for thriving households to develop methods for keeping accounts. Without widespread, formalized banking systems in the early modern era, the bulk of financial management fell to the household, or to specific individuals within the household. Record keepers needed to monitor their balance of credit and debt with neighbors, craftsmen, retailers, and merchants; keep track of when interest payments on bonds were due to be paid and received; and budget for the purchase of household goods, the payment of rent, and the collection of taxes.

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<sup>18</sup> On equal sharing and altruism within the household, see Paula England, “The Separative Self: Androcentric Bias in Neoclassical Assumptions,” in *Beyond Economic Man: Feminist Theory and Economics*, eds. Marianne A. Ferber and Julie A. Nelson (Chicago: The University of Chicago Press, 1993), 37. On households as “the smallest knot in a web of economic ties,” see Hartigan-O’Connor, *The Ties that Buy*, 14.

Early modern North Americans employed multiple methods to keep household accounts, and women played an important role in this variety of record-keeping activities. Women and men often transferred evidence of daily transactions into more structured, long-term accounts at regular intervals, much as storekeepers and small independent producers did. But virtually as important as the large volumes of accounts were the small receipt books bound with blank pages that men and women could easily carry to multiple locations.<sup>19</sup> After paying a debt, the keeper of the receipt book gave it to the payee, who recorded the amount of the debt and when it was paid. The payee then affixed his or her signature to the entry. For instance, when Lydia Eyre, the widow of Philadelphia shipbuilder Jehu Eyre, paid for some plank purchased from William McDaniel, McDaniel wrote in her receipt book, “July 9<sup>th</sup> 1784 Received of Lydia Eyre eight pounds in full by me for some plank. [Signed] William McDaniel”<sup>20</sup>

The receipt book offered evidence of the nature of a debt, when it was paid, and by whom. A survey of receipt books from the mid-eighteenth to the early-nineteenth century reveals that women, including wives and daughters, regularly paid debts,

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<sup>19</sup> Diane Wenger describes Pennsylvania storeowner Samuel Rex’s receipt book as “pocket-sized,” but most of the household receipt books I’ve encountered have been slightly larger. Diane E. Wenger, *A Country Storekeeper in Pennsylvania: Creating Economic Networks in Early America, 1790-1807* (University Park, PA: The Pennsylvania State University Press, 2013), 74.

<sup>20</sup> Entry for William McDaniel, July 9, 1784, Jehu and Lydia Eyre Receipt Book, 1776-1795, HSP. Whether the keeper of the receipt book or the payee made the entry depended on multiple factors, but the illiteracy of the payee necessitated that the keeper record the debt. The payee then usually signed with his or her mark. Female payees frequently signed entries in eighteenth- and early-nineteenth-century receipt books, but were more like than men to sign with a mark. While receipt book entries usually maintained rough chronological order, entries occasionally appeared out of sequence, and the owner often made use of the versos of leaves once the rectos were full.

although not in all families. However, married women made new purchases far less frequently than they paid household debts already contracted. Under coverture, married women had limited ability to contract debt, although they were responsible for debts contracted by their husbands even after the termination of coverture. A receipt book kept by Philadelphians Peter and Sarah Gardner between 1761 and 1771 shows both spouses paying wages to laborers, but Sarah paid for few purchases prior to Peter's death. In a receipt book kept between 1801 and 1813, Margaret Burd Coxe regularly paid the servants, but her husband Daniel usually bought consumer goods, including a tea tray purchased in April 1801.<sup>21</sup> Receipt books show that husbands trusted their wives to dispense money to pay for services, but they maintained tighter control over consumer spending for large purchases, indicating that access to money may not always have been a significant freedom for women. The entries in these books also suggest that women more often paid for small, recurring expenses, while men paid for larger, singular purchases. Thus, many women seem to have participated in honoring debts and financial obligations already incurred, but they were less likely to be entrusted with making decisions to place a family into debt.

Many households also employed daybooks (sometimes also called journals), a single-entry bookkeeping system that tracked outgoing expenses and incoming payments as they occurred. These entries could later be transferred to a double-entry ledger with family expenses and payments to creditors on the left-facing page and income or services rendered on the right-facing page. Unlike receipt books, daybooks captured both payments made by the household *and* payments received. Married women rarely made

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<sup>21</sup> Gardner Receipt Book, 1761-1771, HSP ; Richard and Susanna Morris Receipt Books, 1756-1775, HSP; Margaret Burd Coxe Receipt Book, 1801-1813, Volume 2, Margaret Burd Coxe Papers, 1801-1852, HSP.

entries in household daybooks or ledgers, although their activities were sometimes described by male or unmarried female account keepers. In her accounts with her brother-in-law Benjamin Shoemaker, Deborah Morris noted that it was Shoemaker's wife, her sister Elizabeth, who made many of the payments to creditors.<sup>22</sup> Receipt books readily reveal married women's importance in paying and collecting debts, but women's obscurity in the pages of daybooks suggests that they lacked what Amanda Vickery describes as "notional responsibility," mastery over recording finances.<sup>23</sup> This lack of notional responsibility was probably related directly to coverture, which limited married women's access to formal legal practices and placed men in charge of keeping the kinds of accounts that could be subject to inspection during legal disputes. While she was single, Elizabeth Sandwith Drinker regularly recorded in her diary that she went over accounts with her sister Mary. Following her marriage to Henry Drinker in 1761, she never again recorded this activity. When her husband and other prominent Quakers were taken prisoner by Patriot forces in September 1777 and transported to Winchester, Virginia, Drinker had trouble settling household accounts. She noted that when Joseph Ingle called to pay for several tons of hay that autumn, she could not accept payment because she did not have access to her husband's papers. As a married woman, Drinker lacked access to household accounts, even though she retained the ability to keep them.<sup>24</sup>

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<sup>22</sup> Account with Benjamin Shoemaker, Deborah Morris Ledger, 1760-1789, p. 25, Box 63, Folder 10, Coates and Reynell Family Papers, HSP.

<sup>23</sup> Amanda Vickery, "His and Hers: Gender, Consumption and Household Accounting in Eighteenth-Century England," *Past and Present* (2006), 29.

<sup>24</sup> Elaine Forman Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 1 (Boston: Northeastern University Press, 1991). For instances of Elizabeth and Mary Sandwith looking over accounts, see pp. 63, 68, and 70. For Henry Drinker's imprisonment and Elizabeth's inability to accept payment, see pp. 226-227, 236. It is unclear if Henry

While married women rarely made notations in household daybooks, several sets of daybooks survive that show how single or widowed women did. Sarah Pemberton Rhoads, the widow of former Philadelphia mayor Samuel Rhoads, kept daybooks from at least 1796 to 1798 and 1801 to 1803.<sup>25</sup> She kept careful records of market purchases, debts, charitable donations, credit payments received, and dividends paid out from various investments, demonstrating a facility with bookkeeping and multiple forms of capital. Deborah Morris, a Philadelphia Quaker who never married but helped to raise several orphaned nieces and nephews, maintained a number of daybooks and ledgers to keep track of her charges' expenses. Morris created a daybook noting money spent for her great-nephew John Morris Potts and great-niece Mary Powell Potts, periodically transferring the accounts to a larger double-entry ledger.<sup>26</sup> Morris not only had notional control over her own accounts, but also over those of multiple dependents from the 1750s to the 1780s.<sup>27</sup>

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Drinker took his papers with him during his imprisonment or if they were kept somewhere inaccessible to Elizabeth Drinker.

<sup>25</sup> Samuel Rhoads died on December 14, 1784. See Henry D. Biddle, "Extracts from the Letter-Book of Samuel Rhoads, Jr. of Philadelphia," *The Pennsylvania Magazine of History and Biography*, Vol. 14, No. 4 (January 1891), 421, fn 1. Sarah Rhoads Daybooks, 1796-1798 and 1801-1803, in Samuel W. Fisher Papers, 1762-1868, HSP.

<sup>26</sup> Entry for Joseph Potts Nephew, Debtor, April 24, 1783, Deborah Morris Ledger, 1760-1789, p. 42, Box 63, Folder 10, Coates and Reynell Family Papers, HSP. A daybook for Potts's expenses survives in Box 63, Folder 14 of the Coates and Reynell Family Papers. Hundreds of loose receipts regarding Morris's expenses are present in this collection and other collections at HSP.

<sup>27</sup> A more detailed discussion of Deborah Morris's familial and financial entanglements can be found in Chapter 4.



Unlike those belonging to less affluent families, Rhoads' and Morris' daybooks show little evidence of household production or reproduction performed by themselves or family members. Due to their economic standing, Rhoads and Morris relied almost exclusively on live-in servants and casual laborers (largely women) to cook meals, wash clothing, and mend and construct clothing.<sup>28</sup> While their status as single women granted

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<sup>28</sup> While it is difficult to assess what kinds of wages laboring women commanded for this type of work, it appears that the cost of materials (especially textiles) was high and the price of labor low throughout this period. In examining Morris's accounts of her niece Sarah Powell's expenses from the 1760s, the price of textiles ranged from 2 shillings per yard of tammy (a lightweight worsted with a plain weave) to 14 shillings 4 pence per yard of Paduasoy (a heavy silk that was often brocaded). In the same period, Morris's payments for the construction and alteration of garments ranged from 2 shilling 10 pence for the making of a bonnet to 6 shillings 6 pence for the "ripping and making" of a mantua gown, both performed by Mary England. Wages for washing clothes are more difficult to determine, but appear to range from 5 shillings to 10 shillings per month during the 1760s. Sarah Rhoads's accounts from the late 1790s exhibit similar patterns. The price of textiles she purchased between 1796 and 1797 ranged between 3 shillings per yard of linen to 7 shillings six pence per yard of muslin (a fine cotton textile). Alterations and clothing construction commanded similar wages to the 1760s, with Rhoads paying 8 shillings 6 pence for the alteration of caps and 6 shillings 6 pence for the construction of a cloak. However, washing textiles appears to have commanded higher wages, with Rhoads paying "Nancy" 5 shillings per day for washing or ironing. Rhoads' daybook also notes that the cost of laundering a dozen pieces of clothing in 1796 was about 2 shillings 6 pence. For the prices of tammy and Paduasoy in the 1760s, see Sarah Powell's accounts, entries for April 20, 1766 and April 27, 1763, Deborah Morris Account Book, 1759-1786, HSP. For washing wages, see Sarah Powell's accounts, entries for August 6, 1764; March 12, 1766; June 1766, and August 1766 in the same volume. For clothing alteration and construction by Mary England, see receipts from January 14, 1765 and July 1, 1767, Deborah Morris Papers, Box 1 Folder 8, Marjorie P.M. Brown Collection, HSP. For the prices of linen and muslin in the 1790s, see entries for October 5, 1796 and February 18, 1797, Sarah Rhoads Daybook, 1796-1798, Samuel W. Fisher Papers, HSP. For entries on altering caps and constructing a cloak, see May 5 and June 7, 1796 in the same volume. For daily rates for washing, see May 11, June 10, September 11, and September 24, 1796 in the same volume. For piece rates for washing, see October 26, 1796 in the same volume. For descriptions of textiles, see Florence M. Montgomery, *Textiles in America, 1650-1870* (New York: W.W. Norton & Company, 2007), 304-307, 314, and 360-361.

them notional control over their own accounts and those of their dependents, Rhoads' and Morris' wealth also freed them from the types of household labor incumbent upon poorer women in the same time period.

Widowhood also brought many women greater economic mastery. Prior to Jehu Eyre's death, his wife Lydia recorded no entries in the family's receipt book, suggesting that she had little "notional responsibility" over family finances. However, after Jehu's death in 1781, Lydia appeared in the receipt book, not only paying her husband's old business debts and current household expenses, but continuing her husband's work as a shipbuilder. In addition to paying off debts accrued by Jehu's estate, Lydia Eyre purchased plank, logs, and other material until at least the 1790s, often maintaining business relationships forged by her husband. At some point, it appears that she entered into a partnership with William Yard, possibly her son-in-law, who also began recording payments in the receipt book. However, Yard's name does not appear in the receipt book until February 1787, after which Eyre continued to make payments alone and in partnership. Lydia Eyre's absence from the records prior to her husband's death may have been due to the constraints on her economic authority as a wife, but her subsequent presence as the record keeper demonstrates that she had the economic savvy to step into the world of business.<sup>29</sup> While married women had a great deal of responsibility for household finances, they lacked the legal and customary power that constituted

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<sup>29</sup> Jehu Eyre last recorded an entry in the receipt book on June 9, 1781. On August 10, 1781, Lydia made her first payment on behalf of his estate. William Yard's first entry in the book occurred on February 3, 1787. Lydia continued to do business with Isaac Haines, George Fox, and members of the Wilkins, Burr, and Britton families, contacts established by Jehu. Ellen Hartigan-O'Connor notes that the widow's preservation of her late husband's business ties was a common occurrence in late eighteenth-century Newport. Jehu and Lydia Eyre Receipt Book, 1776-1795, HSP. Hartigan-O'Connor, *The Ties that Buy*, 91.

household economic authority. However, widows often stepped into the vacuum of power left by their husbands' deaths, combining the immediacy of their responsibilities over household with well-honed economic skills and new decision-making power.

### **The Role of Household Servants**

One small space where both married and widowed women exercised economic authority within the household was in the management, valuation, and payment for the work of servants. As Ellen Hartigan O'Connor notes, "employers and servants placed a monetary value on work that female relatives living at home performed for free. Thus, while in the pages of ladies magazines, domestic manuals, and perhaps in the minds of some women as well, 'the labor and economic value of housework ceased to exist,'...a substantial group of women, both mistresses and servants, regularly assessed the precise economic value of that work."<sup>30</sup> Indeed, receipt books, diaries, and household memorandum books show that one type of unpaid labor performed by women in the household was the economic evaluation of other women's work, and the subsequent dispensation of appropriate compensation. When Sally Gardner first came to work in the Drinker household in 1766, Elizabeth Drinker recorded in her diary that Gardner would be paid 2 shillings 6 pence per week for unspecified labor. Gardner stayed with the Drinkers for four years before leaving for a week at the end of September 1770. When she returned on October 4, Drinker noted that she would now be paid "£8 per annum," a raise of £1.10.0 per year. Drinker chronicled the annual wages of several female servants

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<sup>30</sup> Ellen Hartigan-O'Connor, "Abigail's Accounts: Economy and Affection in the Early Republic," *Journal of Women's History*, 17 (Fall 2005), 41.

during the early 1770s, including Peggy McClain, Nancy Evans, and “Black Beck,” each earning between £10 and £12 per year.<sup>31</sup> Abigail Hamilton, a Philadelphia widow, paid her servant Kitty \$26 biannually during 1785 to 1786, although it appears that she paid her male servants quarterly. Margaret Burd Coxe regularly paid wages to female servants from 1801 to 1811. She also paid Silvy Jones \$4 per month for washing from 1801 to 1802 before hiring her as both a washerwoman and cook in June 1802.<sup>32</sup>

Servants were an essential part of many early American households, but they were also clearly differentiated from blood relatives. Prescriptive literature from the late eighteenth and early nineteenth centuries frequently observed that the household contained both trusted family members and potentially duplicitous servants, recommending that masters and mistresses invest in locks on furniture and regularly count their silverware. In his book *The Conduct of a Married Life*, English writer John Hill asserted that “nothing is so common as for People to be plunder’d by their Servants.” Such fear underscored the need for constant vigilance over household accounts as the best way to keep underlings in check. Hill warned that “your servants will soon perceive, whether you inspect their Accounts, and whether you do it regularly; they will know all the Profit that may be made of your Forgetfulness, and they will not part with any Portion

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<sup>31</sup> Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 1, 134, 152-153. Drinker did not record the rate of pay for “Black Beck.”

<sup>32</sup> Abigail Franks Hamilton is incorrectly identified as Abigail Francis Hamilton in the HSP on-line catalog. Entries for Kitty Hagan 1785-1786, Abigail Francis Hamilton Domestic Receipts, 1784-1800, HSP; Entries for Silvy Jones 1801-1802, especially June 11, 1802, Margaret Burd Coxe Receipt Book, 1801-1813, Volume 2, Margaret Burd Coxe Papers, 1801-1852, HSP.

of the Advantage.”<sup>33</sup> As a result, trying to hold tight reins on household servants and occasional wage workers may have inadvertently garnered many woman some authority over household accounting, as these women were immediate supervisors of servants’ labor and compensation.

While receipt books, daybooks, and other financial records largely evince this recommended surveillance over servants’ expenditures and wages, they also demonstrate servants’ responsibilities in the domestic economy, including their control over small sums of money with which they were entrusted for household upkeep. Although enslaved African Americans and indentured servants constituted a minority of household residents in Pennsylvania and Delaware throughout this period, they regularly paid small debts for their masters and mistresses when creditors called. They also collected debts outside the home.<sup>34</sup> While these bound laborers usually remained in the household for long stretches of time, free servants, especially young women, often performed short stints of work before moving on to another household in search of new opportunities. Despite the limited freedom of some and the itinerant nature of others, servants facilitated domestic exchanges within and between households.

In spite of the fears outlined by Hill in his advice book, servants frequently had access to cash and credit instruments as they helped settle household accounts. Although

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<sup>33</sup> John Hill, *The Conduct of a Married Life: Laid Down in a Series of Letters, Written by the Honourable Juliana-Susannah Seymour, to a Young Lady, Her Relation, Lately Married* (London: R. Baldwin, 1754), 263-264.

<sup>34</sup> Christopher Tomlins notes that indentured servants made up about 5.9% of the population of Philadelphia in 1750 and 2.4% in 1775. He estimates that slaves constituted 10.6% of the Philadelphia population in 1750 and 7.5% in 1775. Christopher Tomlins, “Reconsidering Indentured Servitude: European Migration and the Early American Labor Force, 1600-1775,” *Labor History*, 42:1 (February 2001), 19, Table 11.

most employers entrusted their servants with only small sums of money to purchase goods or pay creditors, Elizabeth Powel granted considerable financial latitude to her housekeeper, Amy Roberts. Roberts regularly paid bills for Powel between 1800 and 1810, dealing mostly with local craftsmen. Some of these transactions occurred while Powel was in Germantown, leaving Roberts to run her household in Philadelphia for extended periods of time. For instance, Powel regularly sent Roberts money between August and October 1799 while she was in Germantown. Powel requested Roberts lay out as much money as necessary to give her nephew a “handsome Dinner” while she was out of town in September 1808, but included explicit instructions on what foods to purchase, when to prepare individual dishes, what tableware to use, and even when to remove various tablecloths. Roberts had ample access to her employer’s purse, but Powel coupled that access with a style of close management that may have been stifling.<sup>35</sup>

Masters and mistresses also sent their servants and apprentices to collect debts. In 1801, Sarah Rhoads sent twelve-year-old Jane McCloud to collect \$15 from her son Samuel in partial payment of a debt.<sup>36</sup> Philadelphia shopkeepers Mary Coates and Elizabeth Paschall regularly paid the servants and apprentices of merchants, craftsmen, friends, and family members from the 1740s through the 1760s. On the multiple occasions she hired Roger Hafernam to grind chocolate, Coates made payments to his

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<sup>35</sup> For Powel’s accounts with Roberts in Germantown, see Expenses at Germantown, August 30 to October 26, 1799, Elizabeth Willing Powel Financial Correspondence, Box 5, Folder 11, Powel Family Papers, HSP; For Powel’s instructions to Roberts regarding the dinner for her nephew, see Letter to Amy Roberts on September 24, 1808, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 4, Powel Family Papers, HSP.

<sup>36</sup> Entry for November 23, 1801, Sarah Rhoads Daybook, 1801-1803, Samuel W. Fisher Papers, 1762-1868, HSP.

servant, Elizabeth Jones. When Paschall sent her cloaks to Sarah Brown to be scoured, Christian Harding and Mary Barnes came to collect on behalf of their mistress.<sup>37</sup>

While prescriptive writers recommended careful account keeping as a method of surveillance over servants, employers sometimes brought their servants into their account-keeping practices as witnesses in the payment of debts. Hannah Bazelee was a servant in Elizabeth Paschall's household during the late 1740s. In addition to her other duties, Bazelee frequently witnessed economic exchanges between Paschall and other Philadelphians, especially when her mistress transacted with an illiterate party. From November 1759 to May 1761, Paschall's servant Ann Donaldson consistently witnessed her mistress's transactions with illiterate neighbors.<sup>38</sup>

Likewise, Deborah Morris, an unmarried Philadelphia Quaker running her household in the mid-to-late eighteenth century, frequently asked her housekeeper Rachel Bearmore to witness transactions when she believed the other party was likely to default on payment. Bearmore affixed her signature to James Porter's promise that he would pay Morris the full balance of his rent and make her a side saddle as security. Bearmore also witnessed John Leach's promise to pay Morris half a year's rent, at which time he

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<sup>37</sup> For Coates' entries with Elizabeth Jones, see entries for August 23, 1753, October 8, 1753, December 31, 1753, and January 29, 1754, Mary Coates Receipt Book, 1748-1759, Volume 119, Coates and Reynell Family Papers, HSP. For Paschall's entries with Sarah Brown, see entries for January 16, 1754 and April 16, 1760, Elizabeth Paschall Receipt Book, 1750-1762, Volume 27, William Henry Russell Collection of Morris Family Papers, Hagley Library Manuscript Collection (HLMC). Paschall describes Christian Harding as leaving "her" mark.

<sup>38</sup> See entries witnessed by Hannah Bazelee on Oct. 9, 1747 and Aug. 25, 1748, Elizabeth Paschall Receipt Book 1742-1750, Volume 26, William Henry Russell Collection of Morris Family Papers, HLMC. Donaldson witnessed at least six transactions between Nov. 10, 1759 and May 14, 1761. See Elizabeth Paschall Book, 1750-1762, Volume 27, William Henry Russell Collection of Morris Family Papers, HLMC.

assigned most of his belongings to Morris as security.<sup>39</sup> Following his bankruptcy in the mid-1780s, Deborah Morris took her nephew Anthony C. Morris's bond in exchange for £231.10.5, which he could use to pay for the bankruptcy proceedings. In March 1787, Morris assigned the bond to William Eckhart, and her nephew promised her "all the charges, attending the said commission [of bankruptcy] shall be paid, & ye said William Eckhart fully satisfied & if a Remainder, if any there should be shall be accounted for to her [Deborah Morris]." Rachel Bearmore witnessed his statement, suggesting that Morris suspected her nephew's ability to make good on the debt.<sup>40</sup> While not a significant source of authority, witnessing economic transactions drew female servants into the larger world of credit and debt and suggest some level of trust between servants and mistresses.

Economic documents indicate that, regardless of marital status, female heads of household were usually responsible for paying both male and female servants' wages.<sup>41</sup> While it is possible that her husband Henry set the pay rate for servants' wages, Elizabeth Drinker dispensed payment, a fact she recorded in her diary along with descriptions of her servants' movements and temperaments. Elizabeth Powel, whose husband was mayor of Philadelphia before and after the Revolutionary War, was responsible for vetting

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<sup>39</sup> Receipt from James Porter dated May 13, 1786 and receipt from John Leach dated Mar. 28, 1787, Deborah Morris Receipts, 1762-1793, Box 63, Folder 11, Coates and Reynell Family Papers, HSP.

<sup>40</sup> Receipt from Anthony C. Morris dated Mar. 2, 1787, Estate of Deborah Morris Accounts, 1763-1793, Box 64, Folder 2, Coates and Reynell Family Papers, HSP. A Certificate of Conformity related to Anthony C. Morris's bankruptcy can be found in Box 16, Folder 13, Chew Family Papers, HSP.

<sup>41</sup> A receipt book belonging to Peter and Sarah Gardner kept during the 1760s shows that both spouses paid various male and female wage workers. However, this practice seems to have been less common than entrusting wives to pay servants. Gardner Receipt Book, 1761-1771, HSP.



potential household servants. In 1782, she wrote to a Mrs. Shewell to ascertain the character of Sally Brown “with Respect to Sobriety, Honesty, Cleanliness, & Diligence,” and to determine if she had the “Abilities and good Temper to qualify her for a House Maid & Laundress.” Following her husband’s death in 1793, Powel took full charge of the coterie of household servants.<sup>42</sup> Margaret Burd Coxe had almost exclusive responsibility for the payment of household servants between 1801 and 1811; only one notation in the Coxe family receipt book shows her husband Daniel settling with a servant. Notations from 1802 stating “I paid Polly April 6<sup>th</sup> 3 dollars on account” and “I gave Jenny April 7<sup>th</sup> one dollar on account” were likely made by Margaret.<sup>43</sup>

Widowed female heads of households also managed the contracts for servants. Women who purchased bound labor contracts did so typically when they were single. Sarah Rhoads, widowed in 1784, noted that Jane McCloud was bound to her for nine years on March 27, 1798, but that she had already been with her about 3 years.<sup>44</sup> Susannah Rush advertised a “white lad” with experience working in a tavern and a “negroe woman” in the *Pennsylvania Gazette* in 1755 following the death of her first husband. Rush noted that the white man had “three years to serve,” but described the black woman as “an excellent cook, [who] understands dairy very well, and is fit for a

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<sup>42</sup> Crane, *The Diary of Elizabeth Drinker*, especially Volume 1; Letter to Mrs. Shewell, August 27, 1782, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 3, Folder 8, Powel Family Papers, HSP.

<sup>43</sup> Entry for Daniel settling with Isaac Miller September 8, 1801, Margaret Burd Coxe Receipt Book, 1801-1813, Volume 2, Margaret Burd Coxe Papers, 1801-1852, HSP. First-person notations are dated April 6 and 7, 1802 in the same volume.

<sup>44</sup> Entry for March 27, 1798, Sarah Rhoads Daybook, 1796-1798, Samuel W. Fisher Papers, 1762-1868, HSP. The earliest entry in this daybook pertaining to Jane McCloud was on February 6, 1796, when Rhoads purchased a pair of leather shoes for her charge. She also paid for McCloud’s schooling on August 27, 1796.

gentleman's country house: She has a Male-child, between 3 and 4 months of age, strong and hearty."<sup>45</sup> The advertisement's language indicates that the man was an indentured servant or apprentice while the woman was enslaved. Following her marriage to Richard Morris, Rush appears to have no longer bought or sold slaves or labor contracts, although her husband paid for a "negro woman" in December 1760 with cash and a "bill for sundries."<sup>46</sup> Only extremely rarely did married women participate in the purchase of a slave or bound servant while her husband was alive. Sarah Gardner, who paid a total of £80 for a "Negroe woman called Rose" between April and July 1764, is the only clear example found thus far.<sup>47</sup> Nevertheless, while white married women faced almost complete legal constraints in buying and selling labor contracts or persons, within their household they might claim authority over the labor of those who had even fewer legal rights.

Mid-eighteenth to early nineteenth-century diaries, receipt books, and other household accounts show that female servants rarely stayed in one household for long, especially when they had reached adulthood and were less likely to be bound by contract.

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<sup>45</sup> "To be Sold for No Fault," *The Pennsylvania Gazette* (Philadelphia, PA), September 4, 1755.

<sup>46</sup> Entry for December 6, 1760, Richard and Susanna Morris Receipt Book, 1756-1775, HSP.

<sup>47</sup> Entries for April 6 and July 28, 1764, Gardner Receipt Book, 1761-1771, HSP. The date of Peter Gardner's death is unknown. Although Peter Gardner rarely appeared in the receipt book after 1763, he was first noted as being deceased in an entry from November 8, 1766. On April 13, 1763 Peter Gardner paid Christopher Marshall & Sons £9.1.4. On April 26 of the same year, Sarah Gardner paid Hester Harrison "seventeen pounds as pr note of hand dated 2d December 1762 in full for a negro Boy named Jack." These transactions indicate that Sarah Gardner was involved in the purchase of bound labor during her husband's lifetime and, therefore, while under coverture.

While Elizabeth Drinker noted that she continuously employed Sally Gardner between 1766 and 1770, most of Drinkers' servants did not stay as long. 1771 witnessed considerable turnover in the Drinker household. Peggy McClain worked for just over a month between January and February of that year. "Black Beck" remained for eight months, leaving in October. And while Patty Clark's wages were set "per annum," she remained in the Drinker household for only two weeks, from mid-April to early May.<sup>48</sup>

Although she less frequently noted in her receipt book when servants left, Margaret Burd Coxe's records forty years later suggest a similar pattern of itinerant female servants and wage workers. Coxe wrote that she hired Rachel Wolfe to work for her on April 14, 1812 at \$13 per quarter, and she noted on November 16, 1812 that she hired her again. A relative, Polly Wolfe, collected Rachel's wages on February 16, 1813, indicating that Rachel had moved on.<sup>49</sup> Another young woman, Jane Jacobs, worked for the Coxe family from 1801 until May 1806, and then returned to work awhile before leaving again in June 1809. Coxe noted in an entry labeled "Jane Jacob's account" that "Jenny returned to us on Monday the 30<sup>th</sup> January 1812." In all three cases, the female servants came and went from the Coxe household's employ, a pattern that was common during the era.<sup>50</sup>

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<sup>48</sup> Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 1, 152-153.

<sup>49</sup> Entries for April 14, 1812, November 16, 1812, and February 16, 1813, Margaret Burd Coxe Receipt Book, 1801-1813, Volume 2, Margaret Burd Coxe Papers, 1801-1852, HSP.

<sup>50</sup> The earliest entry mentioning Jane Jacobs was from September 19, 1801. Other entries were from May 27, 1806, June 27, 1809, November 9, 1809, and January 30, 1812. See entries in Margaret Burd Coxe Receipt Book, 1801-1813, Volume 2, Margaret Burd Coxe Papers, 1801-1852, HSP.

Yet despite their itineracy, many white female servants and wage workers maintained long-term relationships with their female employers that blurred the line between business and friendship. By the turn of the nineteenth century, some female servants had adopted strategies to keep their earnings in safe locations while they traveled from household to household in search of opportunity. As they moved about, servants sometimes asked a former mistress to be an informal banker, holding the servant's savings safely. When Jane Jacobs, mentioned above, left the Coxe household in May 1806, she took \$25.16, but left the remainder of her wages with her mistress, Margaret Burd Coxe. She employed the same strategy in 1809, taking her full wages in June "except for 100 dollars which I have left in her [Coxe's] hands." Coxe paid \$30 of this amount to Jacobs in November 1809.<sup>51</sup> Although Coxe's husband Daniel was alive at the time, Jacobs chose to entrust her mistress with her earnings.

Sarah Rhoads also held money for servants, although they entrusted smaller sums than Jacobs. In December 1798, Rhoads noted in her daybook that she "Received of Betty Randel to keep for her which I promise to pay her on demand \$6 (£2.50)." Rhoads recorded that her servant Betsy Frankford "put into my hand \$10 [£3.5.0]" in November 1802. On December 23, 1802, Rhoads recorded the following entry: "When I left the City on account of the fever Betsy Frankford requested me to take for her a small parcel, containing 10 Dollars and as I have this day returned it to her—this memorandum is only as a remembrance 12 mo. 23 1802 as I never made account of it." It is unclear why Frankford entrusted Rhoads with this money, although it is possible she wanted it in safe

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<sup>51</sup> Entries for May 27, 1806, June 27, 1809, November 9, 1809, Margaret Burd Coxe Receipt Book, 1801-1813, Volume 2, Margaret Burd Coxe Papers, 1801-1852, HSP.

hands in case she succumbed to yellow fever.<sup>52</sup> At this time, Rhoads and other single women with significant wealth were investing in new financial institutions, including the Bank of the United States and newly-created insurance companies, but it does not appear that poorer single women could take advantage of these methods of safeguarding wealth, at least not many of them. In place of bank depositing, poor single women placed their meager assets in the hands of their mistresses.

Elizabeth Drinker devoted a significant portion of her diary to discussing the movements, temperaments, and misadventures of her household servants, especially as she grew older and was increasingly confined to her home.<sup>53</sup> She noted when servants were difficult to acquire or keep, an issue that was especially pronounced following the British evacuation of Philadelphia in 1778. She described when “little Sam Lewis” entrusted another servant with a collection of “Handkerchiefs, Ribbons, Buckles, Pad-Locks &c” which he claimed he acquired with his own money but later confessed were purchased with nine pieces of silver stolen from Henry Drinker’s desk drawer. When Alice, “a yallow woman, who has taking our cloaths in to wash for some time past” was arrested for keeping a “disorderly or riotous house,” Drinker was most concerned that the family would lose the linens in Alice’s custody.<sup>54</sup>

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<sup>52</sup> Entry for Betty Randel in December 1798, Sarah Rhoads Daybook, 1796-1798, Samuel W. Fisher Papers, 1762-1868, HSP. Randel worked for Rhoads since at least 1796. Entries for Betsy Frankford in November 1802 and December 23 1802, Sarah Rhoads Daybook, 1801-1803, Samuel Fisher Papers, 1762-1868, HSP.

<sup>53</sup> Crane notes that Drinker was often ill when she got older, and relied on her unmarried sister, Mary Sandwith, to perform domestic duties that would take her outside the household. Crane, *The Diary of Elizabeth Drinker*, Volume 1, xix.

<sup>54</sup> Drinker noted on September 10, 1778 that “good servants are hard to be held, such a time never known here I believe in that respect.” Drinker was pleased when Alice “soon after brought our linen home, nothing missing.” See Crane, ed., *The Diary of Elizabeth Drinker*, Volume 1, 326, 394, and 651-652.

Drinker showed the most concern about Sally Dawson a (presumably) white female servant that was bound to the family when she was “not quite ten years old.” Since Dawson’s father would not bind her for more than eight years, she received her freedom at age seventeen. Drinker was anxious about Dawson’s prospects, describing her as “very fond of dress and fashions.”<sup>55</sup> The day after she gained her freedom, Dawson and her sisters Nancy and Betsy went to claim their share in “2 framed buildings” belonging to their late father. Drinker noted that their step-mother also made claims on the property, leading to “threatings to set the houses on fire if they cant have their share.”<sup>56</sup> Sally Dawson stayed in the Drinker household for another year after the end of her contract, but remained restless. In March 1803, Drinker learned that Dawson had been “offering her services to Phebe Waln,” and concluded that “she thinks she will not be free till she leaves us, poor girl she don’t know what she is about, she says she shall get 1 ½ dollars a week-I don’t intend to say against it, but expect she will be sorry for her conduct.” Drinker settled with Dawson on May 13, 1803, observing that she seemed “to have a great call for money” having spent £27.6.0 “to purchase finery” since she achieved her freedom. Drinker clearly kept a close eye on Dawson’s spending habits even after she had received her freedom.<sup>57</sup>

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<sup>55</sup> Crane, ed., *The Diary of Elizabeth Drinker*, Volume 2, 1473, December 20, 1801. Holly Brewer notes that changes in common law gave more power to parents to decide when and how to bind out their children towards the end of the eighteenth century. Holly Brewer, “The Transformation of Domestic Law,” in *The Cambridge History of Law in America*, Vol. 1, eds. Michael Grossberg and Christopher Tomlins (Cambridge, UK: Cambridge University Press, 2008), 291.

<sup>56</sup> Crane, ed., *The Diary of Elizabeth Drinker*, Volume 2, 1473, December 21, 1801.

<sup>57</sup> Crane, ed., *The Diary of Elizabeth Drinker*, Volume 3, 1631, 1650.

Dawson had little opportunity to “be sorry for her conduct.” She died that summer, probably from one of the yellow fever epidemics that swept Philadelphia. The Drinker family cared for her in the house before transporting her to the hospital with a bed and linens. Following Dawson’s death, the Drinker family kept her trunk for her sisters Nancy and Betsy, holding it until Nancy was freed from service. When Betsy Dawson came to take her share of her sister’s belongings in February 1804, the Drinkers took her receipt for the exchange, perhaps recalling the dispute over her father’s estate and the threats of arson. The Drinkers kept Sally Dawson’s trunk until at least March 1805, when they gave Nancy Dawson “1 pair white silk gloves, 1 large green fan, and a pair of gold ear rings—that Sally got made for her.”<sup>58</sup> The Drinkers exercised control over Sally Dawson’s behavior, monitored her spending, and even acted as the gatekeepers to her small estate. However, they also cared for Dawson in her final sickness and safeguarded her belongings so they could be distributed to the correct recipients.

The Dawson example demonstrates how some mistresses practiced close—but sometimes strained—surveillance over their servants. For their part, servants tended to chafe under strict oversight. The exercised their own authority within the employment arrangement by absconding or politely leaving to find a more agreeable situation. However, mistresses also relied on their servants’ help in negotiating economic transactions, and servants turned to their female employers for financial services and material aid. Despite differing degrees of authority and freedom, female servants and employers often had to cooperate to make economic exchange proceed smoothly; indeed,

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<sup>58</sup> Crane, ed., *The Diary of Elizabeth Drinker*, Volume 3, 1700, 1710, 1728, 1819-1820.

some collaboration was premised on the collapse of different economic roles into the mutual benefits of friendship.

### **Making Meaning with Money**

In her description of “tin-can accounting,” in which early twentieth-century working-class housewives separated monies for different expenses into tin cans or labeled envelopes, Viviana Zelizer argues that “money is not really *fungible*, that despite the anonymity of dollar bills, not all dollars are equal or interchangeable.”<sup>59</sup> Likewise, evidence from household accounts suggests that early Americans did not view their income as an undifferentiated pool of shared funds; instead, they earmarked money for specific purposes. Authors of prescriptive literature recommended dividing funds into different categories and then renouncing a certain degree of control over those funds. In her 1773 book “addressed to a young lady,” Hester Chapone advised readers that “expences of clothes and pocket-money should be settled and circumscribed” and that money set aside for charity should “be sacredly kept for that purpose” and no longer considered one’s own.<sup>60</sup> Writing several decades later, Maria Rundell noted that some

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<sup>59</sup> Viviana Zelizer, *The Social Meaning of Money* (New York: Basic Books, 1994), 5.

<sup>60</sup> Hester Chapone, *Letters on the Improvement of the Mind, Addressed to a Young Lady* (London: H. Hughs, 1773), 57-58. William Kenrick asserted that “what thou bestowest on the deserving, is not the voluntary gift of thine hands, but a debt thou owest, and art bound to pay.” William Kenrick [Listed as “A Lady”], *The Whole Duty of Woman, Comprised in the Following Sections; Viz. Introduction, Curiosity, Reflection, Vanity, Knowledge, Reputation, Applause, Censure, Insinuation, Affectation, Modesty, Chastity, Complacence, Acquaintance, Friendship, Elegance, Frugality, Employment, Virginity, Marriage, Education, Authority, Widowhood, Religion; by a Lady, Written at the Desire*



people separated expenses for such “domestic articles, clothes, pocket, education of children, &c.”<sup>61</sup> Chapone and Rundell’s advice encouraged readers not to view money as totally fungible, instead assigning portions of household income to its different uses, whether this meant setting it aside for necessities or imbuing it with moral purpose. This act of earmarking—one kind of household budget-making—was an assertion of control over finances, control exercised by both men and women in varied contexts. But earmarking household funds also raises questions about how the source of income or its assigned properties could be used to monitor and limit women’s access to money.

While most American women did not read Chapone and Rundell or practice all of their advice about household accounting, many did carefully describe and categorize their household expenses like men and women in commerce and enterprise had been doing for generations. Following the death of her sister Mary in 1759, Deborah Morris became responsible for the upbringing of her niece, Sarah Powell. In keeping Powell’s accounts, Morris divided her niece’s expenses into three categories: cash advanced for clothing,

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*of a Noble Lord* (Philadelphia: Printed and Sold by Joseph Crukshank, in Market-Street, 1788), 40.

<sup>61</sup> Mrs. [Maria] Rundell, *A New System of Domestic Cookery, Formed upon the Principles of Economy and Adapted to the Use of Private Families* (Philadelphia: Published by Benjamin C. Buzby, No. 2, North Third Street, 1807), iii. Ellen Hartigan-O’Connor and Jan de Vries observe that the source of income can influence how it was spent. Hartigan-O’Connor notes that “a broad range of women [in the early Atlantic service economy] had specific individual plans for their earnings.” De Vries argues that, at least in situations where women in the household had some bargaining power, consumption patterns could “be influenced by the individual *source* of income.” See Ellen Hartigan-O’Connor, *The Ties That Buy*, 64; Jan de Vries, *The Industrious Revolution: Consumer Behavior and the Household Economy, 1650 to the Present* (Cambridge, UK: Cambridge University Press, 2008), 216.

education, and “sundry other necessary expenses.”<sup>62</sup> Through these accounts, one gets a sense of Powell’s status and educational achievements, but also of her relationship with Morris, her sister, and various nieces and nephews. While her clothing and educational expenses were largely personal, her “necessaries” also included use of money to purchase “presents for her sister’s children,” charitable donations, and a petticoat for her niece Hetty Griffiths.<sup>63</sup> Many items, such as thread, needles, and silk, appeared in all three expense categories, suggesting that these items were being put to different uses and had separate, contextual meanings.

Morris’s account for Powell’s “necessaries” constituted the widest range of purchases and expenses. Many of these involved work done by other women, especially the washing, construction, and alteration of clothing. At least eleven different women appear in the accounts for necessities between November 1760 and September 1765, taking care of gowns, linens, and shoes that needed to be turned, altered, dyed, washed, or mended as Powell used them.<sup>64</sup> While most of Powell’s clothes tailoring seems to have been accomplished by female wage workers, her educational expenses indicate that she could do finer needlework if needed. Necessary expenses also included doctors’ visits, care for Powell’s horse, and tools for Powell’s own work, including scissors, thimbles,

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<sup>62</sup> Entries for Sarah Powell, Deborah Morris Account Book, 1759-1786, Am. 10636, HSP.

<sup>63</sup> These expenses can be found in entries from February 1762, November 1764, and March 22, 1765, Deborah Morris Account Book, 1759-1786, HSP.

<sup>64</sup> These women are Molly Nelson, Sally Yarnell, Sally Evins, Lydia Morris, Jean Brintnall, Abby Biddle, Polly Biddle, Alice Caremore, Meriam Odling, Mary England, and Mary Hill. Molly Nelson’s yearly rate for washing was £1.13.10 (April 1762). These expenses can be found in entries from February 1762, November 1764, and March 22, 1765. Deborah Morris Account Book, 1759-1786, HSP.

and thread. All of these expenses were acknowledged by her aunt Deborah Morris as necessary to the operations of daily life.

But if Morris exercised a great deal of oversight in her niece's life, she kept meticulous records for particular reasons. It is likely that Morris took such care in recording her niece's purchases because her brother Samuel Morris was reimbursing her for some of Powell's expenses. Perhaps Morris knew that she would have to explain any unusual expenses, or perhaps she wanted to receive reimbursement for every last penny spent. While the unmarried Morris was trusted to oversee her niece's education and nurture her throughout her adolescence, she did not hold the ultimate purse strings. As Amanda Vickery notes, household account books "could be read as a map of [a woman's] jurisdiction," but could also "document a patriarch's surveillance of her time and spending."<sup>65</sup> Powell's expenses reflect this duality. Morris was entrusted with the quotidian management of her niece's expenses, an act Vickery identifies as a "significant freedom," and an example of the "daily *management* of consumption that fell to women and with it control of routine decision-making." Samuel Morris had to trust to his sister's knowledge, "and knowledge, it scarcely needs repeating, is power."<sup>66</sup> Morris had notional responsibility over her niece's accounts and exercised her practical power over consumption daily. However, Morris also had to yield up her accounts to various male relations.

The gendered and familial entanglements of Morris' responsibilities easily come to light through her accounting practices. Sarah Powell accrued £1532.8.0 ½ in debt for

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<sup>65</sup> Vickery, "His and Hers," 20.

<sup>66</sup> Vickery, "His and Hers," 20; Amanda Vickery, *The Gentleman's Daughter: Women's Lives in Georgian England* (New Haven: Yale University Press, 1998), 166.

various expenses over approximately eight years, from November 1759 until January 1768. Of this, Samuel Morris reimbursed Deborah Morris for £639.16.1, mostly paid in increments of £50 or less. Subtracting several ground rents and £60.10.0 paid by another of Powell's male relatives, Morris was still owed £773.12.0 for her niece's maintenance in January 1768, just over half of the total debt. This debt was finally paid in 1769 by Joseph Potts, who married Sarah Powell that year. Potts likely took on the debt as part of the marriage settlement.<sup>67</sup> Unlike Deborah Morris, who maintained notional responsibility and daily management of her niece's consumption, Sarah Powell probably never escaped comprehensive surveillance of her expenditures. Her accounts were monitored by the watchful eyes of her parents, her aunt, and finally her husband, before she died in the early 1770s.

### **Legal and Customary Limitations**

Two generations after Hannah Callender Sansom's marriage, married women still had few legal rights to control household finances or their own economic labor. The decades following the Revolution witnessed an explosion of literature on domestic economy and household management, primarily aimed at young, married, middling, white women. In her 1816 book, *Practical Hints to Young Females*, Ann Taylor warned against the behavior of men like Samuel Sansom, chiding husbands who kept financial information from wives and highlighting the need for husbands' cooperation in the

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<sup>67</sup> See accounts in January 1768 and an unknown month in 1769, Deborah Morris Account Book, 1759-1786, HSP.

domestic economy.<sup>68</sup> But in practice, more than fifty years after the Sansoms' marriage, little had changed regarding married women's ability to manage household money and labor. Despite an abundance of treatises advising middling women about how to practice domestic economy—indeed, *expanding* and detailing their responsibilities for the procurement and maintenance of household goods—married women were still bound by legal coverture, as well as long-held customs. Unless a couple created a marriage settlement granting the wife a separate estate or trust, which was unusual in the Mid-Atlantic region, any personal property a woman brought into the marriage belonged to her husband, who also enjoyed the fruits of his wife's labor.<sup>69</sup>

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<sup>68</sup> Mrs. Ann Taylor, *Practical Hints to Young Females, on the Duties of A Wife, A Mother, and A Mistress of a Family* (Boston: Wells and Lilly, 1816), 150, 153.

<sup>69</sup> It is unclear how many North American women during this time period possessed separate estates, but the number was probably quite small since they had little access to equity courts, which could grant wives separate estates and diminish "some of the disabilities married women faced under the common law." Carole Shammas agrees with this assessment, asserting that "in the colonies the slow implementation of equity jurisprudence meant that propertied married women had little legal recourse if they or their male relatives wished to shelter their wealth from a predatory husband." Patricia Cleary argues that the government of colonial Massachusetts discouraged separate estates and "had no legal tradition regarding married women's trusts." Marylynn Salmon states that "Connecticut, Massachusetts, and Pennsylvania refused to establish separate courts of equity." She notes that Pennsylvania jurists' suspicion of separate estates and marriage settlements "developed partly in response to creditors. The usual goals in settling property on a woman were to prevent it from being taken to pay the debts of her husband and to provide her with support. For understandable reasons, creditors disliked trust estates, particularly those made after marriage." As Merrill Smith demonstrates, in Pennsylvania the rights of creditors superseded those of wives, "at least until the passage of the 1848 act to secure the rights of married women." See Sievens, *Stray Wives*, 9; Carole Shammas, "Anglo-American Household Government in a Comparative Perspective," *The William and Mary Quarterly*, Third Series, 52:1 (Jan., 1995), 127; Patricia Cleary, *Elizabeth Murray: A Woman's Pursuit of Independence in Eighteenth-Century America* (Amherst, University of Massachusetts Press, 2000), 85; Marylynn Salmon, *Women and the Law of Property in Early America* (Chapel Hill: The University of North Carolina Press, 1986), 11, 93; Merrill D. Smith, *Breaking the Bonds: Marital*

While the concept of coverture had existed in English common law for centuries, Holly Brewer shows that English jurist William Blackstone's 1765 synthesis of common law gave husbands and fathers greater authority, especially regarding the ability to enter contracts, but "ended up excluding workers and women (whom he also categorized as dependent) from obtaining many of the rights—and the ability to fully consent—that he elsewhere privileged."<sup>70</sup> Although later jurists described Blackstone's synthesis as merely a consolidation of unchanging legal principles, it actually set new boundaries on household governance and concentrated greater authority in the male head of household. Brewer notes that "despite the revolutionary challenge to hierarchies in the broader political order, standard invocation and interpretations of the common law tended to substantiate and increase many aspects of domestic hierarchy." The seventeenth and early eighteenth centuries were no golden age for women's economic empowerment, but they may have been a period of more diffuse household authority compared to the later eighteenth and early nineteenth centuries.<sup>71</sup>

Rather than rejecting English common law, American legal thinkers of the early national period largely accepted Blackstone's interpretations. In 1816, Connecticut jurist Tapping Reeve published his treatise, *The Law of Baron and Femme*, which provided an in-depth discussion of coverture. Reeve noted that a husband was "entitled to all the property which the wife acquire[d] by her labour, service, or act, during coverture."<sup>72</sup> In return, a wife could only expect an amorphous set of "necessaries" based upon custom

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*Discord in Pennsylvania, 1730-1830* (New York: New York University Press, 1991), 168.

<sup>70</sup> Brewer, "The Transformation of Domestic Law," 290.

<sup>71</sup> Brewer, "The Transformation of Domestic Law," 290-291.

<sup>72</sup> Reeve, *The Law of Baron and Femme*, 63.

and the husband's socioeconomic status rather than legal guarantee. Hannah Callender Sansom may have believed that "a man must ask his wife if he is to be rich," but a wife had no control over how her husband expanded or squandered those riches. If there was an economic bargain at the heart of early American marriage, it was not much of a bargain for wives.<sup>73</sup>

In his treatise, Tapping Reeve corroborated prescriptive literature about women's household duties. He argued that the law discountenanced economic arrangements that encouraged the separation of husbands and wives, who were considered a single legal person. He criticized a case where a husband allowed his wife "to take the benefit of the sale of certain articles" and then borrowed the proceeds of her sales, making the wife a creditor to the husband's estate following his death. Reeve argued that such contracts that facilitated "a separation betwixt husband and wife" were considered vicious, but since both parties had made repeated decisions to establish separate property for the wife, the court was forced to uphold her claim.<sup>74</sup> In his discussion of the case, Reeve asserted that even "the provision of pin-money [for incidental household expenses] tend[ed] to render her independent of the support and protection of her husband," thus undermining the institution of coverture and the male authority that went with it.<sup>75</sup> Rather than expanding the economic rights of women to ensure their financial stability, jurists in this period

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<sup>73</sup> Mary Beth Sievens discusses this "economic bargain at the heart of marriage" in her article on female consumerism and household authority. Nancy Cott also describes the economic bargain within marriages. Mary Beth Sievens, "Female Consumerism and Household Authority in Early National New England." *Early American Studies* (Fall 2006), 358; Nancy Cott, "Eighteenth-Century Family Life Revealed in Massachusetts Divorce Records," *Journal of Social History* Vol. 10, No. 1 (Autumn, 1976), 30.

<sup>74</sup> Reeve, *The Law of Baron and Feme*, 94.

<sup>75</sup> Reeve, *The Law of Baron and Feme*, 94.

reaffirmed the belief that remaining under the complete economic control of her husband was a wife's greatest safeguard against financial ruin.

The precarious economic position of married women in the early republic is evident throughout Reeve's treatise on coverture. Reeve explained that husbands must be joined in legal suits against their wives because "the wife, by marriage, is entirely deprived of the use and disposal of her property, and can acquire none by her industry." If a wife was sued without her husband, she could be imprisoned and have no means by which to extricate herself if her husband did not aid in her release. Reeve argued that "the law would not trust to the caprices of husbands" to free their wives from imprisonment, so they must be joined in legal suits.<sup>76</sup> However, the law *was* willing to "trust the caprices of husbands" when it came to economic support of wives. It is evident from Reeve's discussion that while legal scholars attempted to set concrete boundaries on husbandly authority, they were thwarted by customary ideas of women's proper economic sphere, particularly in the realm of consumption. For instance, husbands were legally bound to provide necessities to their wives according to their position. When Reeve tried to define these "necessaries," he looked to custom, defining them as "such articles as wives in her rank in life usually purchase at a merchant's store." He did not explain what these "usual purchases" might be, and his only examples of goods women were unlikely to have their husbands' authorization to purchase were a ship and a yoke of oxen.<sup>77</sup> While Mary Beth Sievens argues that early nineteenth-century courts accepted a broad definition of what purchases constituted necessities,<sup>78</sup> such a conditional definition

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<sup>76</sup> Reeve, *The Law of Baron and Feme*, 3.

<sup>77</sup> Reeve, *The Law of Baron and Feme*, 79-80.

<sup>78</sup> Mary Beth Sievens, *Stray Wives*, 42-43.



of support failed to recognize fluctuations in family fortunes or how an expanding market might quickly translate luxuries into decencies and decencies into necessities.

Reeve's conception of wives' personal property was similarly ambiguous. He conceded that a wife's "paraphernalia"—her bedding and clothes suitable to her condition in life as well as her "ornaments"—could not be taken by creditors upon the death of her husband as part of the estate, unless there were no other sufficient funds in the estate to pay debts. Although the definition of paraphernalia was vague, it appears that the closer an item was held to the woman's body itself, the less likely it could be seized by her husband's creditors as part of his estate.<sup>79</sup> Reeve's inability to define personal property explicitly may have allowed some wives to contest claims made by their deceased husbands' creditors, but it certainly did not grant them a baseline of economic support they could expect from their husbands.

Prescriptive literature from the period tended to reinforce rather than challenge Reeve's arguments about women's control over finances, property, and their own labor. Despite advice such as Taylor's, which included both men and women in the management of household finances, few authors in the early national period advocated strategies that would grant wives independent control of economic resources. In her 1796 work *Letters Addressed to Young Married Women*, Elizabeth Griffith discouraged any arrangement that allowed for wives' independent control over household resources. While she noted that many wives approved of a separate income for their private use, she argued that "surely all separate purses are *unnecessary*, for if a woman can give her person to a man and depend on him for the happiness of her whole life, she may well rely

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<sup>79</sup> In describing paraphernalia, Reeve mentions beds, clothing, "bracelets, jewels, her watch, rich laces, and the like." This definition also favored wealthy women, who were more likely to possess these items. Reeve, 37-38.

on his honor for whatever her expenses may be: there seems less of *generosity* than *prudence* in this measure.”<sup>80</sup> In a genre of literature where women were encouraged to be prudent and economical above all else, where wasteful women were described as plucking down their houses with their own hands, it is telling that Griffith argued that prudence must be subordinated to faith in a husband’s generosity.<sup>81</sup> She discouraged a wife’s economic independence while at the same time emphasizing her responsibility to maintain the household economy. She went on to say that “there should be no *reserve* of expences on either side, and where there is but *one heart*, one would imagine there should be but *one purse*.”<sup>82</sup> Griffith noted that a woman who loved her husband would not withhold any amount of money from him, conveniently forgetting that a wife had no legal right under coverture to withhold and that a husband was under no sentimental or legal obligation to share freely with his wife.

Like so many sources from this period, Griffith alternately praised and denigrated women’s sentimental attachments. She argued for ways that women could participate in rational consumption and account keeping except when such practices conflicted with deference to husbands, who always knew best. In response to women who objected to sharing their common expenses with their husbands, Griffith argued that if “he is reasonable, he will see the expence is necessary; and if it be not so, the wife is better

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<sup>80</sup> Mrs. Elizabeth Griffith, *Letters Addressed to Young Married Women* (Philadelphia: From the Press of John Turner, 1796), 57.

<sup>81</sup> For this description of profligate women plucking down their own house, see Taylor, *Practical Hints*, title page.

<sup>82</sup> Griffith, *Letters*, 57.

without it. In short, it seems an absolute contradiction to have separate interests, where we are to imagine the friendship is so tender and sacred.”<sup>83</sup>

Ideas about middle-class white women’s essentialized femininity also influenced contemporary discussions of female financial management and labor. Many advice writers described women’s work in the household primarily in terms of how it edified men. Griffith urged young wives to revel in “managing the fortune of a man you love.”<sup>84</sup> Not only did Griffith fail to acknowledge wives’ contribution to that fortune—either through dowry, remunerative labor, or household economizing—she also encouraged women to think of their economic labor as a labor of love. All household work became a lover’s game: “to furnish a room is no longer furnishing a room, it is ornamenting the place where you expect your lover: to order dinner is no longer simply giving orders to a cook, it is amusing yourself with regaling him you love.”<sup>85</sup> It is no accident that Griffith translated household work into an “amusing” pursuit. As Jeanne Boydston writes, women’s work in late colonial and early republic America was increasingly described not as work at all, but as a type of leisure, a “way of being rather than a form of conscious labor.”<sup>86</sup> Marie-Claire Rouyer-Daney also dates this absorption of women’s economic work into the category of recreation to the late eighteenth century, when prescriptive literature “erased the distinction between labour and leisure” and “defined all female

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<sup>83</sup> Griffith, *Letters*, 58.

<sup>84</sup> Griffith, *Letters*, 40-41.

<sup>85</sup> Griffith, *Letters*, 41.

<sup>86</sup> Boydston, *Home and Work*, 145.

activities as duties.” Rouyer-Daney notes that all women’s occupations in the home were categorized as “employment,” which simply meant to “employ one’s time.”<sup>87</sup>

Other advice writers depicted women’s household economizing, especially the transformation and maintenance of household goods, as a key element in young men’s moral improvement. In a passage written in 1813 that was sure to excite any proponent of republican motherhood, Anne MacVicar Grant described domestic economy in terms of its influence on male members of the household, noting how boys were “happily influenced by daily witnessing the industry, regularity, and attention of their mothers and sisters,” and would translate this influence into moral and economic rectitude. Young men would “perceive the danger of indolence, of inadvertence, if we show them how a few stitches of a needle, a nail, a pin, a little glue, or solder, too long delayed, may occasion the total decay of very costly articles.”<sup>88</sup> While Grant acknowledged women’s household work, she did so to emphasize its importance in shaping young men’s character, not to describe its economic value or utility.

Advice writers also insisted that women’s surveillance and maintenance of household goods was more necessary than ever. Maria Rundell argued that “nothing was too trifling” for the mistress’s notice—servants must be monitored diligently, household

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<sup>87</sup> Marie-Claire Rouyer-Daney, “The Representation of Housework in the Eighteenth-Century Women’s Press,” in *The Invisible Woman: Aspects of Women’s Work in Eighteenth-Century Britain*, eds. Isabelle Baudino, Jacques Carre, and Cecile Revauger (Hampshire, UK: Ashgate Publishing Limited, 2005), 28.

<sup>88</sup> Anne MacVicar Grant, *Sketches of Intellectual Education, and Hints on Domestic Economy, Addressed to Mothers: With an Appendix Containing an Essay on the Instruction of the Poor* (Baltimore: Published by Edward J. Coale, 1813), 179-180. Rouyer-Daney also describes how many believed that moral qualities would ensure sound financial management. Rouyer-Daney, “The Representation of Housework in the Eighteenth-Century Women’s Press,” 30-31 and 35-36.

goods regularly inventoried, and accounts carefully kept so that “not the smallest articles [were] omitted to be entered” in order for income and outgoing expenses “to be ascertained with facility.”<sup>89</sup> Wives and daughters were expected to monitor consumption so that stocks of goods would never be fully depleted without replacement, but not so frequently purchased as to be wasteful. Women were urged to exercise economic wisdom—keep strict accounts, balance budgets, and stretch resources further—without letting on that they were doing economic work at all. The most successful women invested enough extra energy to erase the signs of their own labor, toiling away at a presentation of effortlessness.

Rundell, like Grant, asserted that the proper care of household goods was a moral obligation: “the waste of many of the good things that God has given for our use, not abuse, the mistress and servants of great houses will hereafter be called to a strict account.”<sup>90</sup> Rundell’s admonition indicated that women would not only have to answer for their housekeeping in this life, but in the next life as well. Rundell’s suggestion of spiritual consequences for poor housekeeping indicates the persistence of “spiritual accounting,” a practice that was prominent in the sixteenth and seventeenth centuries. Amanda Vickery also describes an otherworldly dimension to keeping accounts, arguing that “the promise of bookkeeping was...a method of predicting and hence controlling the future, a mysterious art on par with divination and magic.”<sup>91</sup> Like all religious practices,

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<sup>89</sup> Rundell, *A New System of Domestic Cookery*, i-iii.

<sup>90</sup> Rundell, *A New System of Domestic Cookery*, iv.

<sup>91</sup> Anne Laurence, Josephine Maltby, and Janette Rutterford, “Introduction,” in *Women and their Money: 1700-1950: Essays on Women and Finance*, eds. Anne Laurence, Josephine Maltby, and Janette Rutterford (London: Routledge, 2009), 12; Vickery, “His and Hers,” 19-20. Laurence, Maltby, and Rutterford also note that women had been keeping household accounts since the Middle Ages (11).

the spiritual aspects of account-keeping could bring practitioners great comfort and great doubt.

### **Capturing Women's Work and Its Meaning**

But in distinction to these prescriptive and moral understandings of women in households, extensive evidence reveals how women participated centrally in the practical work of running households and keeping accounts in the post-Revolutionary years. Moreover, women found meaning in that work beyond what was suggested by prescriptive literature. But uncovering the extent of that work, and how it was valued, has never been an easy task for historians. First, many “goods” that women produced were actually nontangibles, including services such as health care, education, and training others in vital skills. These acts of social reproduction created value, but did not result in tangible, material goods that could be tallied; nor could they be translated consistently into their value as time expended or future results. This may, in part, explain the tendency to describe these actions in terms of amusement and moral edification. In her work on intimate forms of labor, Viviana Zelizer notes that many people still have a truncated view of what constitutes work, categorizing service that does not garner wages as outside the realm of economics. To expand our current definitions of work, Zelizer suggests that we define labor as “any effort that creates transferable use value”—activities that produce a good or service that satisfies a want or need—including housework, childcare, education, and the dispensation of advice.<sup>92</sup> Zelizer’s definition is especially helpful

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<sup>92</sup> Viviana Zelizer, “Caring Everywhere,” in *Intimate Labors: Cultures, Technologies and the Politics of Care*, eds. Eileen Boris and Rachel Salazar Parreña (Stanford, CA: Stanford University Press, 2010), 269.

because it applies to non-waged labor and other types of work that do not garner economic compensation, but which are nonetheless essential to the functioning of families and communities.

Social reproduction also involved the tangible goods that women produced at home but were nondurable: meals that were gobbled up or clothing and other textiles that were worn out. These were goods that were unlikely to endure long enough to be captured in a probate inventory, or they were activities valued by household members but unlikely to be valuable to others and thus could not have a price. The Smithian materialist definition of productive labor that rooted itself in North American life during this era is often a hindrance to studying women's economic behavior. Adam Smith defined productive labor as that which fixes itself in durable forms, "in some particular subject or vendible commodity, which lasts for some time at least after the labor is past."<sup>93</sup> Such a definition makes it difficult to capture women's (or men's) work that yielded a more ephemeral product, whether it was a service or a good that was immediately consumed in the home.

Finally, a large portion of women's labor was directed towards maintenance, especially the preservation of household goods, which was often categorized as "unproductive." Again, this was due in part to Smithian thought valorizing initial production while ignoring the labor necessary for the maintenance and preservation of objects, a task that increasingly fell to women with the proliferation of consumer goods. As John Styles' work on eighteenth-century plebeian English dress shows, the explosion

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<sup>93</sup> Adam Smith as quoted in Neil di Marchi, "Adam Smith's Accommodation of 'Altogether Endless' Desire," in *Consumers and Luxury: Consumer Culture in Europe, 1650-1850*, eds. Maxine Berg and Helen Clifford (Manchester, UK: Manchester University Press, 1999), 19.

of new commodities necessitated a new knowledge of maintenance, including washing, mending, patching, and altering objects so that they could remain in use without frequent replacement. He describes clothing as semi-durable, with different rates of wear, requiring cleaning that involved the costly heating of water or purchase of soaps, and needing constant repair—and which still often failed to last long enough to be recorded in probate inventories.<sup>94</sup> Prescriptive literature itself recommended methods on how to keep floorcloths clean, how to remove stains from silk, and how to adequately polish furniture. While most consumers did not heed these specific instructions, the management of new consumer goods necessitated new skills and more time.<sup>95</sup> Several scholars have identified the value of this type of labor, recognizing that the infusion of time and labor into raw

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<sup>94</sup> John Styles, *The Dress of the People: Everyday Fashion in Eighteenth-Century England* (New Haven: Yale University Press, 2007), Chapter 4, especially 71-81.

<sup>95</sup> For examples of prescriptive literature describing the maintenance of new consumer goods, see H.I. Harwell, *The Domestic Manual: or Family Directory: Containing Receipts in Arts, Trades, and Domestic Oeconomy; Selected from the Best Authors, and Practical Artists; and Containing Many Processes, Never Before Published* (New-London: Printed by Samuel Green, 1816); Maria Rundell, *A New System of Domestic Cookery, Formed upon Principles of Economy and Adapted to the Use of Private Families* (Philadelphia: Published by Benjamin C. Buzby, 1807); [Anon.], *The New Family Receipt Book, Containing Eight Hundred Truly Valuable Receipts in Various Branches of Domestic Economy, Selected from the Works of British and Foreign Writers of Unquestionable Authority and Experience, and from The Attested Communications of Scientific Friends* (Philadelphia: Collins & Croft, 1818); By a Society of Gentlemen in New-York, *The Universal Receipt Book, or, Complete Family Directory; Being a Repository of Useful Knowledge in the Several Branches of Domestic Economy; Containing Scarce, Curious, and Valuable Receipts, and Choice Secrets* (New York: Published by I. Riley, 1814). Ruth Schwartz Cowan explores how changes to household technology and the introduction of new consumer goods have transformed household work, from organizing how we do work to setting new standards for cleanliness and decency; she argues that women's work within the home has been incompletely industrialized, or at least industrialized differently than men's work. Ruth Cowan Schwartz, *More Work for Mother: The Ironies of Household Technology from the Open Hearth to the Microwave* (New York: Basic Books, 1983), 8.



materials was what created commodities that a family could consume, and then needed to preserve or repair.<sup>96</sup>

Rising levels of consumption of new goods and the increased time and skill women poured into their unending daily labors during the early republic are reflected in the detailed records women kept of their work and services. Some women began to keep a more meticulous account of its variety, tedium, and necessity to others. The best examples come from diaries, such as those kept by Hannah Callender Sansom and Elizabeth Drinker. Callender Sansom regularly recorded making, mending, and altering articles of clothing both before and after her marriage. However, the nature of her work with textiles changed. Prior to her marriage, she seems to have engaged in more fancy needlework, embroidering pocket-books, Queen-stitching needle cases, and cross-stitching cushions that were presented to friends and relatives.<sup>97</sup> Following her marriage to Samuel Sansom and the birth of her children, Callender Sansom spent more time describing the “ripping up” and remaking clothing for herself and her family. She also noted other chores she performed, including a morning spent polishing the iron and copper within the family home before whitewashing the house, which she described as

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<sup>96</sup> See Jeanne Boydston, “To Earn Her Daily Bread: Housework and Antebellum Working-Class Subsistence,” *Radical History Review* 35 (1986), 15; Blau, Ferber, and Winkler, *The Economics of Women, Men, and Work*, 34. Julie A. Nelson criticizes the material definitions of labor promoted by both Adam Smith and Karl Marx for pushing the majority of women’s labor “outside the scope of economics.” Maxine Berg and Helen Clifford also point to Smith’s preference for objects in which labor endured, rather than things such as “‘horses, dogs, and keeping a fine table . . .’ in which labour disappears in the act of being performed.” See Julie A. Nelson, “The Study of Choice or the Study of Provisioning? Gender and the Definition of Economics,” in *Beyond Economic Man*, 32; Berg and Clifford, *Consumers and Luxury*, 10.

<sup>97</sup> Klepp and Wulf, *The Diary of Hannah Callender Sansom*, see examples on 71, 77, and 78.

“one of the women’s tedious jobs” that had to be done periodically.<sup>98</sup> In this way, Callender Sansom was doing a type of accounting, making meaning out of her daily work, acknowledging both its tedium and importance if only to herself.

Elizabeth Drinker’s diary reflects a similar pattern. She made frequent shopping outings with other young women to purchase materials for plain and fancy needlework prior to her marriage, but worked mostly on mending, alterations, and clothing construction while married, particularly when she could rely on her daughters for help and company. As adults, her daughters frequently visited their mother’s house to cut up fabric for shirts, exchange textiles, and construct clothing for younger siblings.<sup>99</sup> Drinker most conspicuously discussed the construction of clothing for her “dear Henry” while her husband was imprisoned by Continental forces in Winchester, Virginia for refusing to take up arms, emphasizing the types of care she could provide him under distressing circumstances.<sup>100</sup>

Daybooks also offer important indirect evidence of women’s work in eighteenth and early nineteenth century households, including the exchange of goods between neighbors, cash payments to servants, and women’s productive and reproductive labor. Philip Lewis, the patriarch of a farming family from Newark, Delaware, kept a daybook of familial accounts from 1791 until 1804. Lewis married Dorcas Armitage in 1791, and

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<sup>98</sup> Klepp and Wulf, *The Diary of Hannah Callender Sansom*, whitewashing example on p. 59. Examples of work on clothing can be found on 63-65, 71-72, 75-76, 81, 221, and 241.

<sup>99</sup> See examples with Sally Drinker Downing and Nancy Drinker Skyrin in Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 1, 677, and Vol. 2, 1024, 1030-1031, 1033, 1299.

<sup>100</sup> The Drinkers were Quakers and adherents of pacifism. Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 1, 263 and 290.

she first appears in the daybook in May of that year. Lewis continued to pay debts Dorcas Armitage had incurred before their marriage for the next several years. He also continued to pay outstanding debts of his own that were incurred as a single man. Prior to the marriage, Lewis had paid a number of women outside his family to make shirts for household members and spin large quantities of thread. These transactions dropped off precipitously following his marriage to Dorcas Armitage, suggesting that she took over at least some of this production.<sup>101</sup>

The Lewis daybook also indicates that Dorcas and Philip had several children, but at least three died in infancy or childhood. Lewis noted that he paid £1.2.6 for a coffin “for child” on July 8, 1793. The purchase of nipple glasses on January 26, 1796 suggests that another baby was on the way. However, Lewis’s payment for another coffin, headstone, and grave-digging “for Robert” the following July reflects the death of the couple’s second son, Robert Montgomery. Over the next few years, Lewis paid several women to stay with Dorcas, probably due to illness or another pregnancy. In January 1800, Lewis paid James McDowell for another coffin “for child.” That April, he paid McDowell to make Dorcas’s coffin. By the end of 1800, Lewis had married Dorcas Armitage’s step-sister, Frances Lowen Simonton. In early 1801, Lewis made purchases of calico and shoes for his new wife. In April of that year, he paid Morgan Jones £14 in full “for Rent of house Fanny lived in 1797 in Newark.” Lewis adopted the same pattern

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<sup>101</sup> Lewis Family Papers, 1696-1915, Special Collections, University of Delaware Library (SCUDL). Some examples of everyday transactions can be found on May 14, 1790 (potatoes bought from Mrs. Carty), March 8, 1791 (cash paid to Old Gin for butter), July 1791 (cash paid to Pink for cradling), and October 27, 1791 (cash paid to Mrs. Battle for hay for horses). Lewis paid women to make shirts on February 7, February 18, and August 31, 1790. He paid women to spin thread on March 22, June 3, and September 22, 1790. Dorcas Armitage was first mentioned on May 27, 1791. Lewis paid her debt for board prior to the marriage on June 16, 1792.

he had followed during his first marriage, taking responsibility for Frances Simonton's premarital debts. Under coverture, Lewis was responsible for his wives' debts as well their necessities, including shoes, medical care, and, in Dorcas's case, a coffin and burial. However, both biology and custom mandated that Dorcas and Fanny would do the bulk of household production and reproduction.<sup>102</sup>

Although women's household work was only indirectly captured in daybooks and receipt books, some American women did record evidence of their daily labor in household memorandum books. This practice is exemplified by a household memorandum book kept by Hannah Thomson from 1792 to 1793. In December 1792, Thomson outlined the articles of bedding in her family's possession, including what items were in the care of individual servants. She then detailed the articles added by her own industry during the following year, including homespun blankets and new pillows.<sup>103</sup> Thomson recorded when bacon was pickled, tow linen sent out to be spun or dyed, bottles of porter brought up from the cellar, and the last barrel of the previous year's apples opened. Thomson recorded when her cows calved, when she planted the first seeds of the spring, when she put up her family's new curtains, and when her children entered a new quarter of schooling. Her records not only captured the rhythms of

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<sup>102</sup> Lewis Family Papers, 1696-1915, SCUDL. The evidence from the this paragraph was gleaned from entries from July 8, 1793; January 26, 1796; June 5, 1798; December 2, 1799; January 28, 1800; April 29, 1800; and April 18, 1801. The collection's finding aid provides information on Dorcas Armitage's relationship to Frances Lowen Simonton. The finding aid also notes that Dorcas Armitage and Philip Lewis had two sons that died, Philip Mirabeau in 1793 and Robert Montgomery in 1796, and the entry from January 28, 1800 suggests that another child did not survive infancy. See finding aid at <http://www.lib.udel.edu/ud/spec/findaids/lewisfam.htm> (accessed June 14, 2016)

<sup>103</sup> Entries from front cover and first page, Hannah Thomson Household Memorandum Book, 1792-1793, HSP.

farm life, but also the work performed by women both inside and outside the home. While Thomson's memorandum book could be interpreted as a type of self-surveillance, a record of her labor that could have been used for budgeting or correcting expenditures of time and money, it could also have been a vehicle for ordering her daily life and perhaps obtaining a degree of emotional satisfaction.<sup>104</sup> Despite prescriptive literature and economic ideology that discouraged women from acknowledging the value of their work, some women continued to derive meaning from their various household labors in the form of keeping records of their daily achievements.

### **Entangled Lives**

Although the market economy undoubtedly expanded during the early post-Revolutionary years, personal networks of credit and debt persisted and early North Americans continued to find their social and financial lives bound up together. This entanglement is apparent not only in the extant records of household activities, but also in the very language these early modern families used. Financial terminology that for centuries had been used among men in public business dealings crept into the letters they wrote, as when in 1758, Hannah Callender Sansom's father cautioned her "not to spend [her] sentiments too freely, either on men or things."<sup>105</sup> The language of spending, credit, and debt appeared regularly in correspondence and prescriptive literature. Some of the latter evinced hostility towards women, whom male authors asserted could not be trusted

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<sup>104</sup> Ellen Hartigan-O'Connor asserts that a woman's accounts were "a way of bringing order and mastery to her life," in "Abigail's Accounts," 40.

<sup>105</sup> Klepp and Wulf, *The Diary of Hannah Callender Sansom*, 44.

to keep proper financial or moral accounts. In his 1790 treatise, *Female Policy Detected*, Edward Ward relied heavily on economic metaphor to express his distrust of women. He warned that the “amorous glance of a woman” did not give a suitor “a title to her affections,” invoking the language of economic and legal ownership in the context of romantic conquest. Ward repeatedly advised his readers to “credit nothing a woman says,” particularly statements regarding her virtue or constancy. He weighed the value of women’s potential virtues against one another, declaring that “women are sensible that constancy is more prized than beauty; but it is a maxim among the sex, to deceive us most in what we most value.” Despite his warnings about female licentiousness, Ward ultimately advised readers to “be sure of her portion” while taking “her virtue upon credit,” implying that a woman’s wealth was more important than her chastity, or at least easier to confirm.<sup>106</sup>

Ward’s language and descriptions of the female character were extreme, even for the era, but they do elucidate a common belief about the connection between a woman’s moral character and her economic worth. This connection was in turn linked to women’s

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<sup>106</sup> Edward Ward, *Female Policy Detected: Or the Arts of a Designing Woman Laid Open* (Baltimore: Printed for the Publishers, 1790), 5, 7-10. Elizabeth Kowaleski-Wallace makes an incisive argument regarding women’s relationship to commodities, arguing that “women have been historically situated in relation to changing definitions of what is convenient, suitable, useful, or commodious, and woman’s value as commodity has evolved in response to these changing definitions, as well as upon her social and racial position.” Kowaleski-Wallace notes an increased tendency to describe women as “commodious” or as commodities themselves in eighteenth-century England. She asserts that “as consumers, women were subjected to a cultural construction that deemed them commodious not because of what they could produce or do, not because of what they might contribute by means of their labor, but because of their ready availability, their apparent receptivity to the imprint of consumer culture.” Elizabeth Kowaleski-Wallace, *Consuming Subjects: Women, Shopping, and Business in the Eighteenth Century* (New York: Columbia University Press, 1996), 74, 100.

persistent difficulties in securing household economic authority. Ward resorted to outright commodification, comparing women of bad character to damaged consumer goods. In his chapter “Of the Pride of Women,” Ward described a proud woman as a cracked looking glass and a flawed diamond. In both cases, Ward argued, a single defect rendered the object “of small value by reason it can never be mended.”<sup>107</sup> Tapping Reeve would have agreed. In his description of a man seeking reparations for a verbal or sexual assault on his wife, he noted that “if the character of the wife were debased before the criminal conversation, the damages would be much less than if she had, before the seduction, maintained a reputation for chastity.”<sup>108</sup> Again, ideas of moral rectitude and unvarnished reputation related closely to systems of economic value, often in ways that disadvantaged women. Ward and Reeve attributed a passive kind of economic value to women, one that was primarily derived from their relationship to men and degraded by their moral failings. This model of economic value left no place for women’s economic competency or their active role in managing their households.

In her work on the social meanings of money, Zelizer argues that “money is the medium by which the economic system ‘colonizes’ the world of routine social life,” bending personal relations “in the direction of instrumental rationality.”<sup>109</sup> However, this colonization was by no means complete. Early American women also frequently bent the uses of money and credit to meet the needs of their personal lives. Indeed, social and

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<sup>107</sup> Ward, *Female Policy Detected*, 20-21.

<sup>108</sup> Reeve, *The Law of Baron*, 64.

<sup>109</sup> Zelizer, *The Social Meaning of Money*, 11; Zelizer, “Official Standardization vs. Social Differentiation in Americans’ Use of Money,” in *Nation-States and Money: The Past, Present, and Future of National Currencies*, eds. Emily Gilbert and Eric Helleiner (London: Routledge, 1999), 82.

familial relationships frequently structured women's economic accounts, and women often imbued acts of exchange with personal meaning. These women did not neatly segregate their social and financial lives; their receipt books, daybooks, and memoranda books recorded news about family members and friends as part of their economic transactions. Major life events, including births, marriages, and deaths often bled into financial records for purchases of goods and services. Account keepers used these events as a way to mark time and change, measuring economic relationships in terms of social and familial events. When Mary Coates paid Sarah Baker for nursing her son Thomas in 1753, she noted in her receipt book that Baker earned £28.17.9 from the "time of his father's death [in 1748] until he came home to live." Thomas, who was one or two years old at the time of Samuel Coates's death, was sent by his family to live with close business associates of the family, where he would be educated and eventually find a position that his mother alone could not provide.<sup>110</sup> Coates' notations not only suggest the impact of her husband's death on the family, but also highlight the intimate services provided by local men and women, for which an accounting was essential.

By the mid eighteenth century, publishers had started printing memorandum books specifically for "ladies," not only providing regularly-spaced lines for keeping accounts, but also giving advice on how to best manage one's money. *The British Ladies' Complete Pocket Memorandum for the Year 1770* provided its owners with a list of days and hours for buying and selling stock, a table for wages, and a marketing table, all

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<sup>110</sup> Entry for April 9, 1753, Mary Coates Receipt Book, 1748-1759, Volume 119, Coates and Reynell Family Papers, HSP. An entry from April 14, 1749 in the same volume suggests that Coates employed a wet nurse for her younger son Samuel, who was only a few months old when his father died. Thomas Coates was sent to the Reynell household, along with two of his brothers.



within “A Methodical Memorandum Book, on fine Writing Paper, ruled on a new and much improved Plan for keeping an Account of Monies received, paid, lent, or expended.” A poem at the start of the book set the tone:

Ladies though Daphne flew the God of wit,  
Yet with the God of wisdom learn to sit;  
Since time revolving speeds away so fast,  
Keep clear accounts—to settle right at last.<sup>111</sup>

This poem underscored responsibilities for not only spending wisely, but also setting down in a ruled special book a woman’s obligations to others and debts outstanding to the household on whose behalf she acted. The author also provided an explanation of how the book worked, allowing women to keep their memoranda alongside their accounts “of Monies received, paid, lent or expended.” A slightly patronizing demonstration followed, in which the author recorded credits and debts with Mr. Friendly, Miss Muffin, Mr. Instep, and Mrs. Fashion. The author then recommended the careful preservation of this memorandum book, arguing that it would be useful for years to come when a lady needed to find “what monies she has Received and Paid; what Appointments, or visits, she has made and returned, during any Period of her life.” The book encouraged readers to imagine not only their financial transactions in terms of credit and debt, but their social engagements as well.<sup>112</sup>

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<sup>111</sup> *The British Ladies Complete Pocket Memorandum Book, for the Year 1770* (London: Printed for W. Harris, 1770), title page. The copy I studied is held by the Library Company of Philadelphia (LCP) and includes an inscription on the first page stating that “The keeper of this Diary was Mrs. Robert Montgomery, nee Dorcas Armitage, who died in 1806.” The keeper was almost certainly a relation of the Dorcas Armitage described in the Lewis daybook, who named a son “Robert Montgomery.”

<sup>112</sup> *The British Ladies Complete Pocket Memorandum for 1770*, LCP, unnumbered pages at start of book.

Dorcas Armitage Montgomery of New Castle, Delaware owned a copy of *The British Ladies Complete Pocket Memorandum*, which she used regularly in 1770. However, Montgomery rarely used the book to record financial transactions, instead utilizing “memoranda” and “accounts” sections interchangeably to record social engagements, letters received and sent, work done in preparation for the birth of her child, and even the occasional unpleasant dream. Montgomery noted that while she was awaiting her husband’s arrival in Lisbon on March 25, 1770, she was “taken into labour at 4 o’clock & delivered at 10 by Mr. Travers of a Boy who I call Robert as his father is absent.” On May 9, Montgomery received news of her husband’s death, which she recorded in her memorandum book, and then turned back to April 28 to write that “on this day my dear husband departed about 12 o’clock on board the Harmony.” Montgomery’s decision to not only note the date on which she heard of her husband’s death but to retroactively record the date of his passing underscores that this book was not only an instrument of economic obligations and achievements, but also a tool of personal remembrance. On December 17, 1770, Montgomery noted that “this day last year my Husband left me in Lisbon & he saild up the Straits & I never seen him after—melancholly circumstances & truly distressing to me.”<sup>113</sup> Although Montgomery rarely used the book to keep financial accounts, the authors were correct that she would want to preserve it as a token of remembrance for an especially difficult year, writing her personal thoughts as if in a diary.

Like Montgomery, the nineteenth-century owner of a copy of the *New Ladies Memorandum Book* adapted the volume to her own uses. While the book was published

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<sup>113</sup> Entries for March 25, 1770, April 28, 1770, May 9, 1770, and December 17, 1770, *The British Ladies Complete Pocket Memorandum for 1770*, LCP.

in the 1790s and included the lyrics to popular Vauxhall songs and the birthdates of members of the Royal Family, the volume was kept by an unknown American woman, probably from Massachusetts, between 1814 and 1815.<sup>114</sup> She used the book's "memorandums and remarks" calendar to record a mixture of social and financial transactions during 1814 and the "accounts of cash" calendar for the same purpose in 1815, shrewdly economizing to get two years' use out of the same book. The author occasionally used the book to record the purchase of a muslin handkerchief or a pair of leather shoes, but she more often recorded her work washing, ironing, mending, and tailoring. She sometimes acknowledged social visits and often recorded the theme of church sermons on Sundays, but the book was primarily a testament to her industry. On July 4, 1814, she noted that "Independence [was] celebrated at Lexington," but she herself spent the day washing.<sup>115</sup>

In addition to establishing her expenses and financial investments in daybooks, Sarah Rhoads also provided glimpses into her family life on their pages. In her daybook for 1796 to 1798, Rhoads frequently alluded to the activities of various family members. Following her daughter's death in February 1796, Rhoads noted that she presented Kitty Perkins with £1.2.6 "for her attention to my beloved daughter Elizabeth Fisher in her illness." Rhoads continued to pay debts for her daughter's expenses over the next several

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<sup>114</sup> *The New ladies memorandum-book, for the year MDCCXCIV*. (London: Printed for James Evans, 1794); repr. Boston: Messrs. Thomas and Andrews, Ebenezer Larkin, Jun. and David West; in Worcester, by Mr. Isaiah Thomas; and in Providence, Rhode Island, by Messrs. Carter and Wilkinson, [1794?]. The copy held by LCP contains an inscription noting that it was the diary of [illegible name], 1814-1815.

<sup>115</sup> Entry for July 4, 1814, *The New ladies memorandum-book, for the year MDCCXCIV*, LCP.

months, often emphasizing that they were for “my dear Eliza.”<sup>116</sup> After her son Samuel’s elopement with Mary Drinker in the summer of 1796, Rhoads noted that they had come to stay at her house until their own was furnished. Mary Drinker remained estranged from her parents for several months following the unexpected marriage and she and Samuel were temporarily excommunicated from their Quaker meeting. Sarah Rhoads took care of the young couple, however, not only purchasing their household furnishings, but also paying for their washing, mending, and board, noting which expenses were for “S&MR.” Rhoads’ careful delineation of expenses paid off when Mary’s father, Henry Drinker, paid her £520.6.4, “being the amount of an accompt which I at his request rendered for cash expended in furniture linen &c for Samuel & Mary Rhoads.”<sup>117</sup> While it appears that Sarah Rhoads retained responsibility for some of her son and daughter-in-law’s expenses, her careful rendering of accounts allowed her to press the Drinkers into paying their fair share.

Following her daughter’s death, Sarah Rhoads maintained a financial relationship with her son-in-law, Samuel W. Fisher. Upon borrowing £112.0.0 from him in January 1797, Rhoads transferred two of her shares in the Insurance Company of Pennsylvania to Fisher, which more than covered the debt.<sup>118</sup> Rhoads also purchased combs, powder, and

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<sup>116</sup> Entries for February 17, 1796 and May 5, 1796, Sarah Rhoads Daybook, 1796-1798, Samuel W. Fisher Papers, 1762-1868, HSP.

<sup>117</sup> Entries from August 18, 1796 to May 20, 1797, Sarah Rhoads Daybook, 1796-1798, Samuel W. Fisher Papers, 1762-1868, HSP. In a diary entry for April 6, 1797, Elizabeth Drinker referenced Sarah Rhoads sending the accounts, noting that she and her husband had “suffer’d her therefore to have the trouble of buying and collecting.” She then stated that she approved of Rhoads’ taste and judgment. Crane, ed., *The Diary of Elizabeth Drinker*, 2:905.

<sup>118</sup> Entries from January 29, 1797 and February 11, 1797, Sarah Rhoads Daybook, 1796-1798, Samuel W. Fisher Papers, 1762-1868, HSP.

shoes for her granddaughter, Eliza Fisher. Rhoads took her “dear little Eliza” with her to Germantown in the summer of 1797, hoping to escape Philadelphia’s yellow fever epidemic. There, Rhoads not only recorded her rent, board, and other expenses in her daybook, but also included news about family members. On October 17, she observed sadly that her granddaughter “departed life like a blossom suddenly blasted with an east wind—so all my joys are transitory & fleeting.” A few days later, Rhoads recorded the purchase of “muslin for my darling,” presumably for her granddaughter’s shroud. As was the case with her mother, Sarah Rhoads continued to make payments for little Eliza Fisher’s expenses for months after her death.<sup>119</sup> Rhoads’ daybook became a remembrance of “dear baby” Eliza Fisher’s short life, as well as a record of the economic care her grandmother bestowed on her.

Hartigan-O’Connor asserts that “purchases could be emotionally meaningful and still represent a real economic transaction.”<sup>120</sup> This is an important observation, especially when studying a society where emotional and financial relationships were inextricably tangled. However, the converse is equally true. Early Americans could attach tremendous personal meaning to their everyday economic transactions and accounting practices. The resulting records transcend easy classification, reflecting their origin in untidy human relationships of obligation and care, assets and affections.

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<sup>119</sup> Entries from April and October 1797, Sarah Rhoads Daybook, 1796-1798, Samuel W. Fisher Papers, 1762-1868, HSP.

<sup>120</sup> Hartigan-O’Connor, “Abigail’s Accounts,” 46.

## **Conclusion**

As shown by evidence from accounts, diaries, advice manuals, and correspondence, early American women of Mid-Atlantic households performed an enormous amount of labor within the household, whether their tasks and items of production and exchange were given explicit values or not. In addition to the production of food, clothing, and other essentials, these women managed servants and other dependents, maintained household goods, paid family creditors, and stretched resources to get their full value. Women's participation in accounting for household goods and services also required a depth of knowledge about money, valuing goods, and entering entangled financial arrangements that are masked by the conventions of coverture and prescriptions. Yet their numerous skills and responsibilities did not translate easily into women's greater household authority. Married women and women living under their fathers' roofs were stymied by laws and customary perspectives that invested men with substantial control over their property, labor, and bodies, as well as widespread notions of femininity that obscured and devalued their labor. Despite these obstacles, some women managed to use their competency in keeping accounts and managing economic resources very effectively, and many women were able to carve out small spaces of authority in their households and record a measure of personal satisfaction from their work.

## **Chapter 2:**

### **POINT OF PURCHASE: WOMEN'S CONSUMPTION, PRODUCTION, AND COMMUNITY EXCHANGE AT THE LOCAL STORE**

In the autumn of 1704, Sarah Kemble Knight traveled from Boston to New York, during which time she wrote a now iconic account of life in early New England. She found much to criticize on her journey; her route abounded with bad food, squalid lodgings, and rough roads. However, the urbane Knight singled out rural store customers for particular derision. She noted the awkward habits of a customer she identified as “Bumpkin Simpers,” who spit tobacco on the floor and stared wide-eyed at the storekeeper before summoning the courage to ask for some hat ribbon. Only after the storekeeper brought out his wares did Simpers beckon his wife, “Jone Tawdry,” to come in from the doorway, where she “dropp[ed] about 500 curtsees” in a display of servility. Knight mocked the woman’s pretensions to taste, including her appraisal of the ribbon as “dreadfull pretty.” She concluded that the store customers were nothing more than country boors, standing in speechless terror of the more cosmopolitan storekeeper.<sup>1</sup>

Knight correctly observed that rural storekeepers held some sway over their customers, controlling access to credit and a range of new goods. However, she probably exaggerated the power imbalance between the two parties. Some customers may have

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<sup>1</sup> Sargent Bush, Jr., ed., “The Journal of Madam Knight,” in *Journeys in New Worlds: Early American Women’s Narratives*, ed. William L. Andrews (Madison: The University of Wisconsin Press, 1990), 106.

needed to bow and scrape for service, but storekeepers also had to accommodate the desires of their patrons if they wished to stay in business. By the mid-to-late-eighteenth century, rural customers were often savvy, using stores to buy goods, get cash, settle debts with neighbors, and trade surplus produce. Furthermore, “Jone Tawdry” no longer had to stand in the doorway and await an invitation from her husband or the storekeeper. Women traveled to the store as servants, familial dependents, and heads of household. Once there, they purchased goods, paid debts, borrowed money, and even sold their goods and labor. Coverture and customary ideas about gender certainly limited women’s consumption choices, but these constraints were only one layer in the interdependent web of social, familial, and economic ties in which both sexes were enmeshed. Women were intermediaries, collaborators, and, occasionally, leaders and decision makers in the process of rural consumption.

### **Visible and Invisible Shoppers**

Scholarship on female shopping patterns in the late eighteenth and early nineteenth centuries has been stymied by the apparent invisibility of women in retail spaces, especially in rural areas. Since coverture stipulated that a married woman’s legal identity be subsumed under her husband’s legal persona, she supposedly could not incur her own debts or buy and sell on her own authority.<sup>1</sup> This legal impediment prescribed that married women could not hold individual store accounts, a condition that is confirmed by the small number of store accounts held by women in their own names. In

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<sup>1</sup> For an explanation of coverture, please see Chapter 1, footnote 11.



most Delaware and Pennsylvania store records from this period, only about ten percent of accounts were held by women, and these accountholders were disproportionately young women who had recently emerged from the household authority of their fathers or widows whose husbands' deaths had released them from the strictures of coverture.<sup>2</sup> However, even unmarried and widowed women usually did not attain the same visibility and access to credit as men of similar status. Their identities were often partially obscured by honorifics like "Miss" and "Widow," guaranteeing they would also be "tucked behind recorded male names."<sup>3</sup> And although they were not subject to the constraints of coverture, many still resided in male-headed households and experienced mediated access to credit. Despite these limitations, these women were far from absent or invisible in store records. Married and unmarried women regularly made purchases, negotiated the payment of goods and services through the store, and accrued credit

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<sup>2</sup> For example, in John Serrill's account book (1782-1792) for a Wilmington, Delaware store, 45 out of the approximately 480 entries are women making purchases on their own accounts. In looking at the records of a Bedford County, Virginia, store from a similar time period, Ann Smart Martin, estimated that only about one in twenty accountholders was female. Elizabeth A. Perkins notes that "independent women" held five of the eighty accounts she sampled from early Kentucky ledgers. Perkins believes that "although a recent study has suggested that women in the Chesapeake in the 1760s seldom entered their neighborhood store, it appears that their counterparts in Kentucky seized the opportunity to shop slightly more often. In those accounts listing a purchaser, one of every seven customers was a woman; one of every eleven was a wife charging goods to her husband's account." John Serrill Ledger, Delaware Historical Society (DHS); Martin cited in Barbara J. Heath, "Engendering Choice: Slavery and Consumerism in Central Virginia," in *Engendering African American Archaeology: A Southern Perspective*, eds. Jillian A. Galle and Amy L. Young (Knoxville: The University of Tennessee Press, 2004), 307; Elizabeth A. Perkins, "The Consumer Frontier: Household Consumption in Early Kentucky," *The Journal of American History*, Vol. 78, No. 2 (Sep., 1991), 495.

<sup>3</sup> Ann Smart Martin, *Buying into the World of Goods: Early Consumers in Backcountry Virginia* (Baltimore: The Johns Hopkins University Press, 2008), 9.

through the products of their own labor. Women's labor, recognized by contemporaries or not, made consumption and community exchange possible.

The visibility of women's consumption activity depends on the types of primary sources historians consult. Storeowners usually kept several types of books to record financial transactions, although few complete sets survive. Bookkeeping systems varied, but most storekeepers kept a daybook and a ledger. The daybook was a single-entry bookkeeping system not unlike the daybooks families kept at home for purchases, improvements, hiring servants, and more. Storeowners recorded transactions as they occurred or shortly after they took place. Ledgers, however, employed a more formal double-entry bookkeeping system, and provide more information on how customers settled their accounts, especially since the final payment to close the account was only noted in the ledger. While store ledgers are helpful in establishing the shopping patterns of a particular customer over time, they lose much of the detail and routineness that are present in daybooks. Daybooks not only illustrate the number of customers purchasing at the store on any given day, but are far more likely than ledgers to capture the context of a purchase, including who was with the accountholder or acting on his behalf.<sup>4</sup> Daybook entries demonstrate that many purchases and payments—sometimes the majority of them—were not made by the accountholder himself, but by family members, servants, slaves, and neighbors.

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<sup>4</sup> Diane E. Wenger, *A Country Storekeeper in Pennsylvania: Creating Economic Networks in Early America, 1790-1807* (University Park, PA: The Pennsylvania State University Press, 2013), 104-105. In my experience, many late eighteenth- and early nineteenth-century storeowners did not adhere to a strict double-entry system, and often mixed daily transactions in with long-term accounts.

Even when the accountholder came to the store to make a selection, storekeepers often felt it necessary to record who accompanied him. These notations may have been used to remind the accountholder of the context of the purchase, or provide the storekeeper with a witness to the transaction in the event of a dispute. Robert Wallace, a storeowner in Lancaster County, Pennsylvania, frequently made notations in his daybooks and ledgers regarding who accompanied accountholders at the time of purchase. In a ledger entry for Rudy Chock on February 18, 1762, for example, Wallace reminded Chock that he had purchased £1.12.11 worth of sundries “that day your wife was with you.”<sup>5</sup> James Gibson, a storekeeper in Cantwell’s Bridge, Delaware, noted that David Seboe made several purchases in 1804 while accompanied by his wife.<sup>6</sup> Certain notations indicate that the accountholder was rarely in the store himself, relying mostly on neighbors and dependents to purchase goods. For instance, the storekeeper for the Nivin shop at Christiana Bridge, Delaware, noted that on July 25, 1799, Edward Bourk purchased cotton stripe, muslin, thread, and snuff “per self,” although his wife was also in the shop at the time. All other transactions on Bourk’s account involved only his wife or son, indicating that his presence at the store was unusual.<sup>7</sup> Bourk probably paid all the bills, but did not have the time or inclination to do the shopping.

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<sup>5</sup> Entry for Rudy Chock, February 18, 1762, Wallace Family Account Books, 1761-1766, Volume 69x104, p. 40, Winterthur Library Manuscript Collection (WLMC).

<sup>6</sup> Entry for David Seboe, April 14, 1804, Outten Davis Records, Volume 2, WLMC.

<sup>7</sup> Entry for Edward Bourk, July 25, 1799, David and Samuel Nivin Daybook, Volume 2, David Nivin Account Books, DHS. Purchases by Bourk’s wife or son occurred on March 25, May 9, and June 25, 1800. Many transactions involving women in the Nivin daybooks also used the word “self,” as in “Eliza Todd pr. Self,” although they did not often use proxies, perhaps indicating that they often acted as proxies, but were now purchasing on their own accounts. Entry for Eliza Todd, June 26, 1800, David and Samuel Nivin Daybook, Volume 2, David Nivin Account Books, DHS.

Storekeepers most often identified female customers in terms of their relationships to men, describing them as servants, daughters, sisters, wives, and widows. Single women who held accounts in their own names also were frequently identified by their relationships to their fathers or deceased spouses. As a result, married and single women are notoriously hard to track through store account books, not because they rarely made purchases, but because they were so often identified as “Miss,” “Mrs.,” and “Widow” rather than consistently by their first and last names, or they performed shopping that was recorded as a man’s debt. In this way, gendered language obscured women’s economic activity.<sup>8</sup> For example, Margaret McKee made purchases on an account in her name at the Brown store in November 1795, but she was still identified as being the daughter of David McKee, who would have been responsible for Margaret’s indebtedness.<sup>9</sup> In another case, Ann Jacobs purchased £1.7.2 worth of goods at the Wallace Store in 1801, where she was described as “Ann Jacobs, living with Cyrus Jacobs, Charles’ Daughter.”<sup>10</sup> Perhaps the bookkeeper himself wasn’t sure who would be responsible for her debts, or perhaps he would hold Cyrus responsible, but the three familial identities were noted as a precautionary measure. Even when single women were not prohibited by coverture or other legal mechanisms from forming economic

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<sup>8</sup> The use “Miss,” “Mrs.,” and “Widow” by federal census-takers in the early nineteenth century compounds this problem, making it difficult to identify many women with any degree of certainty.

<sup>9</sup> Entry for Margaret McKee, November 16, 1795, William Brown Store Ledger, Volume 1, William Brown Store Records, WLMC. Margaret, or “Peggy,” continued to make purchases on her own and her father’s account into 1796.

<sup>10</sup> Entry for Ann Jacobs, October 23, 1801, Wallace Daybook August 1801-January 1802, Volume 69x013, Wallace Family Account Books, WLMC. Punctuation added to the quotation for the sake of clarity.

relationships, storekeepers often mediated their access to credit through their relationships to men. Margaret and Mary Henry opened accounts at the Wallace Store in 1775. However, the daybooks describe the women in terms of their relationship to Alexander Martin, who had married their sister. The Henry sisters were free to contract on their own behalf, but it seems that their access to credit at the store still hinged on their brother-in-law's standing in the community, and probably his agreement to be responsible for the women's debts if necessary.<sup>11</sup>

Women who held their own accounts also did not always do their own shopping, but sometimes sent servants, daughters, or other family members under the same roof as proxies to make necessary purchases. Ellen Hartigan-O'Connor identifies proxies as "kin, friends, or servants—anyone with the time and access to goods...who selected goods at the request of someone else."<sup>12</sup> However, Hartigan-O'Connor notes that "since acquisition, selection, and payment were separate processes in eighteenth-century shopping, the economic power that proxies wielded within the shop did not translate

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<sup>11</sup> Entries for Margaret and Mary Henry, July 3, 1775 and December 16, 1775, Wallace Daybook and Ledger, 1775-1785, Volume 2, Wallace Family Account Books, Hagley Library Manuscript Collection (HLMC).

<sup>12</sup> Ellen Hartigan-O'Connor, "Collaborative Consumption and the Politics of Choice in Early American Port Cities," in *Gender, Taste, and Material Culture in Britain and North America, 1700-1830*, eds. John Styles and Amanda Vickery (New Haven: Yale University Press, 2006), 125, 128; Clare Walsh, "Shops, Shopping, and the Art of Decision Making in Eighteenth-Century England," *Gender, Taste, and Material Culture in Britain and North America*, 170. Elizabeth Drinker increasingly utilized proxy shoppers as she grew older, perhaps due to chronic illness, relying primarily on her children to acquire goods. For examples of friends and relatives making purchases for Drinker, see Elaine Forman Crane, ed., *The Diary of Elizabeth Drinker*, 3 vols. (Boston: Northeastern University Press, 1991), 290, 1010, 1585, 1732, and 1895. While adult white women frequently acted as proxies for adult white men, the converse was rarely true.

directly to other kinds of social power.” Proxies did the legwork of shopping, but their access to credit was mediated by coverture, servitude, and established household roles of dependence.<sup>13</sup> However, proxy shopping was also a form of social care, a way for men and women to sustain their social relationships and perform favors for others. Diane Wenger shows that when Peggy McGinley had the opportunity to go to Schaefferstown, Pennsylvania, she “brought a list of things to pick up for friends and coworkers and instructed [the storeowner] to whom each should be charged.”<sup>14</sup> Although McGinley did not control the purse strings for this group of friends and coworkers, she was trusted enough to make decisions on their behalf.

Entries from early nineteenth-century store account books show that women frequently acted as proxies for family members and neighbors, often when they were already at the store making purchases for themselves. For example, the Davis store daybook from Cantwell Bridge, Delaware shows Charlotte Van Dyke purchasing textiles, shoes, and candles on her own account on November 17, 1806. The following entry on that date notes that Van Dyke was also making textile purchases for her brother John on his account.<sup>15</sup>

Hartigan-O’Connor argues that, in addition to the proxy shopper, there was another type of shopper with “mediated access to credit”: a woman “choosing for herself but drawing on someone else’s credit to pay for her purchases.”<sup>16</sup> Store account books

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<sup>13</sup> Hartigan-O’Connor, “Collaborative Consumption,” 130.

<sup>14</sup> Wenger, *A Country Storekeeper in Pennsylvania*, 93.

<sup>15</sup> Entries for Charlotte Van Dyke and John Van Dyke, November 17, 1806, James Gibson and Outten Davis Daybook, Volume 1, Outten Davis Records, WLMC.

<sup>16</sup> Hartigan-O’Connor, “Collaborative Consumption,” 128.

are one of the few contemporary sources that demonstrate mediated access to credit. Shoppers with dependence on others for their credit made numerous appearances in early Pennsylvania and Delaware store accounts. On February 23, 1810, Alexander Moody's stepdaughter purchased several yards of calico and a ball of cotton on his account. The following entry in the daybook noted that Catherine Schee also drew upon Moody's account, buying a shawl. Finally, a third entry showed Moody's wife drawing upon the account to purchase indigo and starch. These sequential entries not only show that multiple people often depended on a single individual's store account for credit, but also give insight into the social patterns of shopping in this period. Furthermore, this exchange suggests a type of surveillance over women's purchasing habits. Moody was responsible for all of these debts, but the storeowner still noted who was doing the purchasing. The women's purchases were subject to Moody's authorization; if he disapproved of the size or content of their purchases, he had the legal authority to confiscate the goods and return them. Moreover, while these women may have contributed to Moody's bank of credit at the store when goods were properly paid for, they had no legal right to draw upon the account without his approval.<sup>17</sup>

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<sup>17</sup> Entries for Alexander Moody, February 23, 1810, Outten Davis Daybook, Volume. 4, Outten Davis Records, WLMC. See also Amanda Vickery, who argues that "a woman's account book, for example, could be read as a map of her jurisdiction, but it might also document a patriarch's surveillance of her time and spending;" "His and Hers: Gender, Consumption and Household Accounting in Eighteenth-Century England," *Past and Present* (2006), 20.

## Windows of Economic Opportunity

The majority of women's accounts in store records during the late eighteenth and early nineteenth centuries belonged to widows, women who had once been under coverture but emerged as *femes soles* following their husbands' deaths. However, never-married women frequently appear in the store records as well.<sup>18</sup> While most of these women made purchases and paid debts through someone else's account, a number of young, unmarried women held their own accounts, suggesting that there was a window of economic independence between reaching maturity and entering into marriage, or under conditions of reaching maturity and never marrying. For example, Gincey Reailey was an accountholder at the Wallace store in the mid-1770s, where she was described as "Gincey Reailey Daughter to John Reailey." Although she was identified in terms of her relationship to her father, it does not appear that he was financially or legally responsible for her purchases, and the notation of her father might have been a positive association that permitted her to draw credit at the store. Some unmarried female servants drew credit from their male employers, but many others maintained their own accounts and spent their wages or earnings from independent production however they pleased.<sup>19</sup>

Most single women in these account books surfaced only for a short period of time, either after leaving their father's households or between marriages. However, some

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<sup>18</sup> Ann Smart Martin notes that "many younger women—identified by the appellation 'Miss' or 'per daughter' traveled to stores" in late eighteenth-century Virginia; "Ribbons of Desire: Gendered Stories in the World of Goods," in *Gender, Taste, and Material Culture in Britain and North America, 1700-1830*, John Styles and Amanda Vickery, eds. (New Haven: Yale University Press, 2006), 196.

<sup>19</sup> Entry for Gincey Reailey, Wallace Daybook 1774-1784, Volume 69x98, p. 110, Wallace Family Account Books, WLMC.



account books offer a glimpse of what happened as a woman transitioned from a *feme sole* to a *feme covert*. In some cases, her store debt as a single woman was immediately assumed by her new husband. After Margaret Mertin ran up a debt of £3.2.7 over several months in 1775 and 1776, storeowner Robert Wallace noted that the amount was “payd by John Kelfton for his wife by his note” and closed the account.<sup>20</sup> Some single women left store debts unpaid for long stretches of time until they married and the remaining balance could be transferred to their husbands’ account or paid outright. Jane Evans, a widow, carried a debt of £0.12.6 for nearly fourteen years until she remarried and her new husband, David Montgomery, settled the account.<sup>21</sup>

In other instances, women continued transacting on their own accounts for a few months after marriage, perhaps to close out old debts or wrap up other economic entanglements. After marrying Aquilla Thomas in April 1805, Rachel Redgraves became Rachel Thomas, but storeowner James Gibson continued to describe her as transacting on her own account for a month after her marriage.<sup>22</sup> Storeowner John Wallace seemed unsure of what to do with Hannah Gamble’s account after she became

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<sup>20</sup> Entries for Margaret Mertin, June 30, 1775 to February 11, 1776, Wallace Daybook and Ledger 1775-1785, Volume 2, Wallace Family Account Books, HLMC.

<sup>21</sup> Entry for Jane Evans, Little Britain General Store Ledger B, Volume 3, p. 86, Little Britain General Store Account Books, HLMC.

<sup>22</sup> Rachel Redgrave was last referred to by her maiden name on April 4, 1805. She was first listed as Rachel Thomas on April 17, 1805, but she still appears to be operating on her own account as of May 9, 1805. Entries for Rachel Redgrave, April 4, 1805 to May 9, 1805, James Gibson Daybook, Volume 2, Outten Davis Records, WLMC. William Cutter identifies Aquilla Thomas as a school teacher who married Rachel Redgraves (1780-1816). Their children were born in Wilmington, Delaware. William Richard Cutter, *New England Families, Genealogical and Memorial: A Record of Her People and in the Making of the Commonwealth and the Founding of a Nation*, Vol. 4 (New York: Lewis Historical Publishing Company, 1914), 1917.

Hannah Bonsall between 1796 and 1797. Consistently listed as Hannah Gamble throughout 1796, she was alternately listed as Hannah Gamble and Hannah Bonsall during the first three months of 1797. Finally in May 1797, Wallace seems to have given up, listing her as “Hannah Bonsall or Gamble.” Despite her new marital status, Hannah continued to trade on her own account at least until the end of 1797; we may assume, however, that her husband was now responsible for her outstanding debts, regardless of how the storekeeper listed her.<sup>23</sup>

Robert Wallace employed a similar tactic in describing Sarah Bill, who kept her own account for a short time following her marriage to John Duke in 1775. In May 1775, Wallace described her as “Sarah Bill Duke,” while in July 1775 the couple was identified as “Sarah Bill and John Duke her husband.” After her husband purchased five pewter plates on her account on June 29, 1775, Sarah Bill Duke paid the debt herself in twenty pounds of feathers.<sup>24</sup> Legally, coverture stipulated the immediate incorporation of a wife into her husband’s legal persona. However, store accounts show that this process could take some time.

Occasionally, husbands and wives kept their purchases separate even under coverture. Husbands were legally responsible for their wives’ debts, but some men and women still specified with storekeepers which spouse would be bringing payments for

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<sup>23</sup> Entries for Hannah Gamble or Bonsall in Wallace Daybook March-December 1796, Volume 3, Wallace Family Account Books, HLMC; Entry for Hannah Gamble or Bonsall, Wallace Store Ledger for the Year 1796, p. 74, Wallace Family Account Books, HLMC; Entry for Hannah Gamble or Bonsall, Wallace Daybook January to April 1797, Volume 69x99, Wallace Family Account Books, WLMC.

<sup>24</sup> Entries for Sarah Bill Duke, Wallace Daybook 1774-1784, Volume 69x98, pp. 90 and 92, Wallace Family Account Books, WLMC; Entry for Sarah Bill Duke, May 24, 1775, Wallace Daybook and Ledger 1775-1785, Volume 2, Wallace Family Account Books, HLMC.

certain goods. Although her husband John had a line of credit at John Wallace's store, Hannah Bay was listed in the daybook as purchasing a tea canister on her own account in August 1796. On September 30, she purchased two yards of Durant and one plate, next to which Wallace noted "Hanah Bay to pay it herself." The return of the tea canister on the same visit was used as a partial payment.<sup>25</sup> Although they did not hold separate accounts, John Evans and his wife appear to have purchased separately using the same account in the husband's name. The storekeeper recorded in his daybook that in November 1774 Mrs. Evans bought 12 yards of calamanco and trimmings totaling £1.3.5. She made only two cash payments in the daybook on her husband's account in Fall 1775 totaling exactly the amount of her purchase.<sup>26</sup> To some extent, then, Mrs. Evans was responsible for her own bill. And as Jan de Vries asserts, with the "expanded range of goods, and more numerous venues for purchase and consumption" becoming available, women more frequently exercised "individuated choice."<sup>27</sup> Although married women had no legal right to independent income or individual ownership of goods, customary ideas about pin money and gendered taste may have granted them a limited ability to choose and pay for goods on their own behalf.

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<sup>25</sup> Entries for Hannah Bay, August 12, 1796 and September 30, 1796, Wallace Daybook March-December 1796, Volume 3, Wallace Family Account Books, HLMC. It is unclear if these purchases were hidden from Bay's husband. John Styles notes that an eighteenth-century shop ledger from Wales includes "repeated entries for purchases of clothes on men's credit by wives or maidservants, which use phrases like 'handkerchief...wife, not to tell.'" I have not come across similar language. John Styles, *The Dress of the People: Everyday Fashion in Eighteenth-Century England* (New Haven: Yale University Press, 2007), 244.

<sup>26</sup> Entry for John Evans, Wallace Daybook 1774-1784, Volume 69x98, p. 90, Wallace Family Account Books, WLMC.

<sup>27</sup> Jan de Vries, *The Industrious Revolution: Consumer Behavior and the Household Economy, 1650 to the Present* (Cambridge, UK: Cambridge University Press, 2008), 123.

## **The Family Account**

Despite evidence that men and women occasionally paid their bills independently, dependent ties in purchasing and consumption remained crucial, as did the work of the “intermediaries and collaborators” that made the choosing, purchase, and distribution of goods possible.<sup>28</sup> Although a single individual, typically the household head, was legally responsible for all debts incurred in his or her name at the local store, storeowners took care to record the wide variety of dependents making purchases and payments on behalf of the accountholder, including children, siblings, servants, and even elderly parents. In many cases, these records could more accurately be described as family accounts.

In these family accounts, notations by store owners suggest that many communities adhered to customary ideas about whose labor created banks of credit and who was responsible for debts incurred at the store. As with wives and dependent daughters of a male householder, dependents might be permitted to make their own discrete purchases at a local store even though the male head of household was ultimately legally responsible for their debts. Payments made by dependent individuals on family accounts suggest that they were aware of this customary privilege being circumscribed by legal responsibility. David Morgan held an account at the Wallace store in Lancaster County, Pennsylvania, during the late 1760s and early 1770s. In addition to the numerous purchases he made himself, Morgan also gave his mother and sister, Betsy, access to his

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<sup>28</sup> Hartigan-O'Connor, “Collaborative Consumption,” 127.

account to make individual purchases. When Morgan settled his account in December 1771, Wallace noted that Morgan paid £3.16.9 due for his own purchases, as well as £0.6.2 due for his sister Betsy's purchases; but Wallace later noted that this payment was adjusted for the £1.0.0 Morgan's mother earned by selling a hat at the store. Morgan had legal responsibility for the family's account, but other family members paid down the family debt with the fruits of their labor or personal goods. Such subtle entanglements of family economies were extensive, but they are often obscured by accounting and credit practices that revealed mainly men's legal authority.<sup>29</sup>

But if men like Morgan had ultimate legal authority over and responsibility for the debts of a store account, his account was a vehicle for other family members to gain access to store credit who might not have been able to shop there independently otherwise. Although she may have lacked the credit—and storekeeper's permission—necessary to open her own account at the Wallace store, Margaret Steefer had the financial resources necessary to pay for discrete purchases, and regularly used her brother Daniel's account. The Wallace store ledger for 1774 and 1775 shows that Margaret made numerous purchases on Daniel's account, but she paid off all of her debts so quickly, possibly at the point of purchase, that they did not warrant formal double-entry notations. Rather, each ledger entry involving Margaret Steefer suggests that no debt was carried forward, as noted on November 25, 1774: "3 quarters yard sattin Ribbon to your Sister Margret the nine pence payd by Margret £0.0.0."<sup>30</sup> Margaret Steefer relied on her

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<sup>29</sup> Entry for David Morgan, Wallace Store Ledger 1768-1772 and 1774-1780, Volume 69x97, p. 18, Wallace Family Account Books, WLMC. It appears that Morgan took the remaining £0.13.10 from the hat sale, but there is no way of determining if this money went to his mother.

<sup>30</sup> Entry for Daniel Steefer, Wallace Store Ledger 1768-1772 and 1774-1780, Volume 69x97, p. 108, Wallace Family Account Books, WLMC. Since storekeepers recorded

brother's creditworthiness, not his payments, to shop for store goods. These kinds of relationships have also been underrepresented in historians' interpretations.

This practice of allowing family members and other dependents access to one's line of credit but expecting individual repayment was surprisingly common at the Wallace store. The daughters of John McElerey and George Steley made multiple purchases on their fathers' accounts but paid off their debts before they could be transferred to the store ledger.<sup>31</sup> Michael Pence's maid Ginet Bural gained access to her employer's account so she could purchase a yard and a half of linen.<sup>32</sup> Although it was less common, dependent men also drew upon the credit of female householders. Kasper Shirke, the son of Widow Shirke, used his mother's account to make multiple purchases, but paid most of them off before they could be recorded as debts in the store ledger.<sup>33</sup>

Occasionally family members with individual accounts found it beneficial to consolidate their debts at the Wallace store under one person. In June 1770, Priscilla Philips assumed the debts of her sisters Nancy, Molly, and Betty. It is unclear if Priscilla

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entries in the ongoing store wastebook or daybook hours or even days before they transferred these exchanges to the ledger, it is possible that these purchases were not paid off immediately, but were still paid off quickly.

<sup>31</sup> Entry for John McElerey, Wallace Store Ledger 1768-1772 and 1774-1780, Volume 69x97, p. 86, Wallace Family Account Books, WLMC; Entry for George Steley, Wallace Daybook 1774-1784, Volume 69x98, p. 31, Wallace Family Account Books, WLMC.

<sup>32</sup> Entry for Michael Pence, Wallace Store Ledger 1768-1772 and 1774-1780, Volume 69x97, p. 60, Wallace Family Account Books, WLMC. This entry notes that the cash price per yard of linen was 3 shillings while the credit price was 3 shillings and two pence, but due to Bural's quick repayment, neither debit nor credit payment was recorded.

<sup>33</sup> Entry for Widow Shirke, Wallace Store Ledger 1767-1772, Volume 1, p. 67, Wallace Family Account Books, HLMC.

was the most financially stable of the four Philips sisters or if this consolidation represented a new household arrangement with Priscilla at the head and her sisters as dependents. Nevertheless, Nancy, Molly, and Betty continued to make their own purchases. Subsumed under Priscilla's creditworthiness, the Philips sisters' accounts still remained partitioned off from one another, suggesting continued customary responsibility for individual debts.<sup>34</sup>

Storeowners may have paid close attention to the actions of an accountholder's dependents if there was the likelihood of household dissolution or outmigration of some household members. Following the death or disappearance of the household head, dependents usually bore responsibility for his or her debts. To prevent infighting among dependents and to insure their own repayment for debts incurred, storeowners carefully noted who was purchasing and paying for what.<sup>35</sup> Robert Wallace was diligent in recording who made purchases on Old Joseph Cunningham's accounts, perhaps because of the accountholder's advanced age. His children Hugh, George, and Jane all used the account extensively during their father's lifetime. Following Joseph Cunningham's death in 1769, the Cunningham children made a large payment on their father's account.<sup>36</sup> It is possible that Wallace's careful account keeping helped them divide the debt equitably, and it almost certainly permitted Wallace to pursue the children after the father's death if they did not offer timely payments.

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<sup>34</sup> Entry for Priscilla Philips and her sisters, Wallace Store Ledger 1768-1772 and 1774-1780, Volume 69x97, p. 85, Wallace Family Account Books, WLMC.

<sup>35</sup> This could also be described as a type of surveillance. See Vickery, "His and Hers," 20.

<sup>36</sup> Entry for Old Joseph Cunningham, Wallace Store Ledger 1768-1772 and 1774-1780, Volume 69x97, p. 47, Wallace Family Account Books, WLMC.

Although the majority of accounts in the Wallace ledgers and daybooks belonged to individuals, joint accounts are surprisingly common. In many cases, it appears that parents and guardians established an account with their children, pledging their own reputations to help dependents secure a new line of credit. These joint accounts usually only operated for a short period of time before the dependent party assumed full responsibility. Sometimes a dependent's activity on a parent or guardian's account was enough to establish his or her creditworthiness without a transitional joint account. Young women were more likely than young men to enter a transitional phase between financial dependence and independence.<sup>37</sup> Single women could legally establish accounts on their own behalf, but they more often established a temporary joint account with a male relative or employer. In the Wallace Ledger during 1796, sisters Susanna and Elizabeth Ream are described as being "posted with father John Ream." Both sisters made purchases at the store in the summer of 1796, making payments in cash and butter. However, Elizabeth Ream made no further purchases or payments on this account after August 13, 1796, when she established a new account entitled "Elizabeth Ream at Jacob Roots," presumably identifying the new household she had joined and her relationship to a male householder, but also recognizing her independent purchases at the store.<sup>38</sup> Or consider the index at the front of an earlier Wallace store ledger, where Sara Albert was listed in conjunction with her father, Joseph Murdock Albert, although each shopper was

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<sup>37</sup> For instance, William McIlvane, who had been living with his grandmother, Nancy McIlvane, simply transferred a debt incurred on her account to a new line of credit to establish his own account. Entry for William McIlvane, Wallace Daybook 1774-1784, Volume 69x98, p. 5, Wallace Family Account Books, WLMC.

<sup>38</sup> Entries for Elizabeth Ream, Wallace Store Ledger for the Year 1796, pp. 23 and 143, Wallace Family Account Books, HLMC.



given separate pages within the ledger. Yet even here, Sara Albert was identified by her relationship to another male household head, her brother-in-law Conrad Wise.<sup>39</sup> In short, Albert and many others like her appeared to be shopping as *femes soles*, but their creditworthiness was determined by their relationship to male relatives.<sup>40</sup> Even beyond legal constraints, women were limited by gendered ideas concerning credit.

### **Women's Labor as Purchasing Power**

While early American women ultimately remained dependent on men's credit, we have seen how there were many spaces for a modicum of female authority over what was purchased and how. It is equally true that men's legal and customary power within households and families was mitigated by their dependence on the products of women's labor, a point that is illustrated in store account books from the late eighteenth and early

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<sup>39</sup> Entry for Sara Albert, Wallace Store Ledger 1768-1772 and 1774-1780, Volume 69x97, p. 94, Wallace Family Account Books, WLMC.

<sup>40</sup> Isabella Chlow and Mark Kerr appear to have held a joint account at the Nivin Store in Christiana Bridge, buying large quantities of foodstuffs, alcohol, tableware, and textiles between July 4 and September 11, 1799. However, Chlow disappears from the record after September 11, 1799. Kerr made a purchase on his own account on January 23, 1800. Several accounts were shared by mothers and sons. An entry in the Gibson daybook labeled "Paul Alfree & Mother" suggests that he was the primary accountholder. However, an account labeled "Elizabeth Roberts & son Samuel" indicates that Elizabeth was the primary accountholder. Entries for Isabella Chlow and Mark Kerr, July 4, 1799 to January 23, 1800, David and Samuel Nivin Daybook, Volume 2, David Nivin Account Books, DHS; Entry for Paul Alfree & Mother, June 3, 1803, James Gibson and Outten Davis Daybook, Volume 1, Outten Davis Records, WLMC; Entries for Elizabeth Roberts & son Samuel, December 5, 1805 and December 31, 1806, James Gibson and Outten Davis Daybook, Volume 1, Outten Davis Records, WLMC.

nineteenth centuries.<sup>41</sup> The majority of store accounts were in men's names but the products of women's labor, especially butter and eggs, were frequently used by women and men to pay off store debts. Although this does not prove that women gained greater economic authority within the household in this period, it demonstrates that women's labor at producing commodities for extra-household exchange was essential for household economic stability and access to consumer goods.<sup>42</sup> Joan Jensen explains how, through butter production, women engaged directly in economic development and that "the churn came to symbolize not the domestic arts of housewifery but the commercial arts of women alert to the demands of the market."<sup>43</sup> The importance of women's dairy

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<sup>41</sup> Diane Wenger and Amy Stanley highlight women's role as both economic producers and consumers. Stanley identifies the home as "a place of dependent commodity production." Wenger, *A Country Storekeeper in Pennsylvania*, 9; Amy Dru Stanley, "Home Life and the Morality of the Market," in *The Market Revolution in America: Social, Political, and Religious Expressions, 1800-1880*, eds. Melvyn Stokes and Stephen Conway (Charlottesville: University of Virginia Press, 1996), 79.

<sup>42</sup> De Vries argues that wives' decision-making in consumption was bound to grow because of their position "at the intersection of the household's three functions: reproduction, production, and consumption." However, Ulrich astutely observes that "the key to economic power within the family lies not in work as such, but in management, the control of the products of that work." Jan de Vries, "Between Purchasing Power and the World of Goods: Understanding the Household Economy in Early Modern Europe," in *Consumption and the World of Goods*, John Brewer and Roy Porter, eds. (London: Routledge, 1993), 119; Laurel Thatcher Ulrich, "'A Friendly Neighbor': Social Dimensions of Daily Work in Northern Colonial New England," *Feminist Studies*, Vol. 6, (Summer 1980), 394.

<sup>43</sup> Joan Jensen, *Loosening the Bonds: Mid-Atlantic Farm Women, 1750-1850* (New Haven: Yale University Press, 1986), xiv. Joanna Miller Lewis also emphasizes that women's household production was often commercial, that there existed "a series of vital yet anonymous trade networks between the women of a community that kept their families clothed and fed;" "Women and Economic Freedom in the North Carolina Backcountry," in *Women and Freedom in Early America*, Larry D. Eldridge, ed. (New York: New York University Press, 1997), 194-195.

production in Delaware and Pennsylvania is illustrated by the prevalence of butter payments at local stores. Women were primarily responsible for butter production, and were often the ones bringing it to the store. However, butter mainly paid off male-headed accounts. In June 1797, Christian Alsdorf, Martin Martin, and John Guyre all made large payments in butter—churned by women in their households—at the Wallace store to settle their debts.<sup>44</sup> In rural areas, there was a seasonal pattern to the ways that customers built up their credit at stores. Most butter was delivered to a store in the summer when there was a surplus; however, women occasionally saved quantities of butter at home until winter prices rose, thereby yielding access to greater amounts of cash or credit.<sup>45</sup>

Although most rural storeowners transported butter brought in by customers to urban areas for sale, the same storeowners sold significant amounts of butter, tallow, and other rural products of women's labor back into the local community.<sup>46</sup> The difference

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<sup>44</sup> Entries for Nancy Gamble, June 23, 1797 and June 24, 1797, Wallace Daybook June to August 1797, Volume 69x101, Wallace Family Account Books, WLMC.

<sup>45</sup> In 1806, Sarah Hyatt waited until November 28 to bring 64  $\frac{3}{4}$  pounds of butter to Outten Davis's store in Cantwell's Bridge, Delaware, a strategy which yielded her the inflated price of 18 pence per pound rather than the standard shilling received in summer months. Entry for Sarah Hyatt, November 28, 1806, Outten Davis Records, James Gibson and Outten Davis Daybook, vol. 1, WLMC. Women were also more likely to bring mittens to the store to gain credit in the winter months when these items were in greater demand and could command higher prices. Nancy Gamble gained credit at the Wallace store by bringing in three pairs of mittens on Jan. 12, 1797. The Widow Pitser employed the same strategy on December 11, 1801, and January 11, 1802. Entry for Nancy Gamble, January 12, 1797, Wallace Daybook January to April 1797, Volume 69x99, Wallace Family Account Books, WLMC; Entries for Widow Pitser, December 11, 1801 and January 11, 1802, Wallace Daybook August 1801-January 1802, Volume 69x013, Wallace Family Account Books, WLMC.

<sup>46</sup> Wenger describes how the owner of the Rex store in rural Pennsylvania scraped all of the butter brought in by customers into a firkin which he brought to Philadelphia for sale. Diane E. Wenger, *A Country Storekeeper in Pennsylvania*, 77.

was, urban sales yielded a profit while rural sales often represented a simple transfer of equal values. For example, when James Gibson sold products of women's labor at his store in Cantwell's Bridge, Delaware, he generally sold them for the same price he paid for them. Moreover, home-produced goods were a convenient currency, as when Alexander McFarland brought 24 ½ pounds of tallow to pay down his debt at the Gibson store on August 9, 1804 and he was credited one shilling per pound. When Peter Burgiss purchased tallow at the store four days later, he paid Gibson one shilling per pound as well. Similarly, when William Fields brought in butter on October 20, 1804, Gibson credited him £0.1.4 ½ per pound, and then sold Penel Corbit butter for the same price later that day.<sup>47</sup> Goods like tallow and butter functioned as commodity money, facilitating transfers of other goods and services in the absence of coin or paper currency; commodity money usually had well-understood community prices and it could be spent like cash.<sup>48</sup> Due to the prevalence of butter, tallow, eggs, and other farm products in the local community, storekeepers could not sell them at a higher price and hope to profit—customers would simply buy them elsewhere. However, the cycling of these goods through the store brought in customers who were likely to purchase other goods while they were there, giving storeowners an incentive to accept them as payment.

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<sup>47</sup> Entries for tallow, August 8, 1804 and August 14, 1804, James Gibson Daybook, Volume 2, Outten Davis Records, WLMC.

<sup>48</sup> Wenger, *A Country Storekeeper in Pennsylvania*, 101. Wenger distinguishes the use of commodity money from barter since commodities were “negotiated at clearly understood prices. Even when Rex and a customer traded commodity for commodity, the goods carried a specific value...More important, seeing commodity payments as remnants of a local economy, or barter, underestimates the market and sophistication of rural people and the role of the shopkeeper who coordinated quite complicated exchanges for them.” Wenger, 66.

Apart from butter and other goods that functioned as commodity money, women consigned the products of their labor to the store for sale at a profit. The Wallace store of Lancaster County sold various textiles and articles of clothing produced by its female customers. Robert Wallace credited Elsie (or Alice) Megrew with the sale of a pair of trousers and some stockings that she made in 1761.<sup>49</sup> In 1774, several local women sold linsey at the Wallace store, setting the price at which it would be sold.<sup>50</sup> A woman identified as “Mrs. Davis at the Big Spring” brought two table cloths to the Wallace store in June 1775, which she specified were to sell at six shillings each. When the tablecloths sold on September 28, 1775 and July 13, 1776, the full twelve shillings was credited to Mrs. Davis’s account. However, when Mrs. Davis sold fine shirting and several pieces of tow linen in June 1776, Wallace noted that he took a commission on the sale.<sup>51</sup>

While some women sold goods at the store specifically to pay down debts or build credit, many others did so to gain access to cash. Betty Condle produced bonnets for Outten Davis to sell at his store in Cantwell Bridge, Delaware, between 1807 and 1809. While she purchased materials related to bonnet-making as well as goods for her own consumption, the bonnets became both a means to pay her store debts and earn £3.8.3 in cash. Like the bonnets, Condle brought in 7 ½ bushels of corn that the store owner paid

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<sup>49</sup> Entry for Elce Megrew, Wallace Daybook, 1761-1766, Volume 69x104, p. 33, Wallace Family Account Books, WLMC.

<sup>50</sup> Entry for Mrs. Davis, November 20, 1774, Wallace Daybook 1774-1784, Volume 69x98, p. 82, Wallace Family Account Books, WMLC; Entry for Hugh Hervison’s sister, June 3, 1774, Wallace Daybook 1774-1784, Volume 69x98, back page, Wallace Family Account Books, WLMC.

<sup>51</sup> Entry for Mrs. Davis, Wallace Daybook 1774-1784, Volume 69x98, p. 82, Wallace Family Account Books, WLMC. It is unclear how much of a cut Wallace took for the sale. Wenger notes that storeowner Samuel Rex often took a commission on goods sold by customers at his store. Wenger, *A Country Storekeeper in Pennsylvania*, 68.

for in cash.<sup>52</sup> The tactic of receiving cash for large deliveries of wheat, rye, and corn seems to have been a common practice at Outten Davis's store, and probably elsewhere. Davis paid both Sarah Hyatt and Hester Vandegrift more than \$120 each in cash for their deliveries of corn and wheat, a much greater sum than they ever incurred as a debt at the store. Davis most likely had these grains gristed at the local mill; perhaps he sold the resulting flour at his store, thus adding another layer of economic exchanges. Rebecca Peterson delivered thirty-eight cords of wood to her local store over a period of two years, primarily taking payments in cash amounting to over £42.<sup>53</sup>

Store records further show that women's labor could be traded at local stores, especially sewing and clothing alteration. Many women sewed and tailored as a form of payment for store debts. To settle her debt for mitts, half a cord of wood, and a partial set of Queensware plates at the Coombe store of Frederica, Delaware, Hester Summers constructed five bags, mended several others, and made a shirt for a man named Isaac, likely a member of the storekeeper's household.<sup>54</sup> Some women did tailoring work for other customers, who in turn paid the tailoress in cash or transferred credit at the store. On September 13, 1797, Mrs. Crawford purchased two yards of muslin on Mary Porter's account for the funeral of Porter's son. In addition to paying directly for the materials, Porter paid Crawford a week later in cash through her account for the construction of her

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<sup>52</sup> Entries for Betty Condle, May to June 1807, James Gibson and Outten Davis Daybook, Volume 1, Outten Davis Records, WLMC; Entries for Betsy Condle, June 1807 to August 1809, Outten Davis Daybook, Volume 4, Outten Davis Records, WLMC.

<sup>53</sup> Entries for Hester Vandegrift on August 21, 1808, Sarah Hyatt on October 11, 1808, and Rebecca Peterson between January 27, 1807 and March 2, 1809, Outten Davis Daybook, Volume 4, Outten Davis Records, WLMC.

<sup>54</sup> Entry for Hester Summers, Benjamin Coombe Daybook, 1796-1804, p. 15, DHS.

son's shroud and wrapping sheet.<sup>55</sup> The work of seamstresses was often recorded in store account books, usually in instances where women drew on the accounts of others to purchase unfinished cloth, thread, buttons, and edging tape. A "Mrs. Robinson" appeared frequently in the Nivin store account books, drawing on several customers to purchase unfinished textiles. Her profession as a seamstress becomes apparent in an entry from December 24, 1799, when she not only purchased cloth, linen, thread, and buttons on Hugh Matthews's account, but received cash from Matthews "to pay for cutting out clothes."<sup>56</sup>

Women also engaged in casual work for storeowners to pay off debts for goods or to earn small sums of money. When Mary Price purchased tobacco, a pipe, and a thimble at the Little Britain store, her only credit entry was a notation that by April 28, 1805 she had done enough work for the storeowner to pay her debt of £0.2.2. Edith Maule worked regularly for the same storeowner between April 29 and September 9, 1803, earning five shillings per week. During this time, Maule accumulated a debt of £3.8.9, primarily through the purchase of store goods. After the storekeeper reckoned her debts in September 1803, Maule had only £0.14.7 in wages remaining, which she also accepted in sundries from the store. It appears that Catharine Quintain worked for the storeowner

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<sup>55</sup> Entries for Mary Porter, September 13, 1797 and September 20, 1797, David and Samuel Nivin Daybook, Volume 1, David Nivin Account Books, DHS.

<sup>56</sup> Mrs. Robinson was probably Sarah Robinson, a widow with her own account at the Nivin store. Robinson also purchased unfinished textiles on Matthews's account on July 25, 1799 and then purchased tea, soap, and pins on her own account on the same date. Entry for Hugh Matthews pr. Mrs. Robinson, December 24, 1799, David and Samuel Nivin Daybook, Volume 2, David Nivin Account Books, DHS. Accounts involving Sally Ann Townsend in the Gibson store daybooks evince a similar pattern, with Townsend purchasing textiles on several men's accounts. Entries for Sally Ann Townsend, June 20, 1803 to August 3, 1803, James Gibson and Outten Davis Daybook, Volume 1, Outten Davis Records, WLMC.

primarily as a means of accessing goods. After paying all of her store debts for 1796 with 21 pounds of butter, Quintain switched tactics. She worked for the storeowner from April 3 to July 18, 1797, earning £3.8.6. Like Maule, most of these wages went to the payment of her store debt, while the remaining thirteen or fourteen shillings were paid out in store goods. These examples show that the necessity or desire for greater access to consumer goods sometimes drew women into the world of waged work.<sup>57</sup>

While women like Maule and Quintain worked for local storeowners primarily to gain continued access to store credit and pay their bills, others took a larger part of their wages in cash at the end of their employment. An African-American woman, identified only as “Black Hannah,” worked for the Little Britain storeowner between April and May 1804. Although she took part of her wages in rum, muslin, linen, and a pair of shoes, she received four shillings in cash at the end of her service. Polly Smith completed two stints of employment with the Little Britain storeowner in late 1797 and during the winter of 1801-1802. During her first term of employment, Smith took home only £0.13.6 in cash out of the £2.14.0 she earned for twelve weeks of work—about 24% of her wages—while the rest went to store goods purchased by herself and her mother. During her second stint of employment over the winter of 1801-1802, Smith took a slightly larger percentage of her pay in cash, receiving £0.15.7 of the £2.1.4 at the end of her service, or about 38% of her wages. Mary Jester seems to have been one of the few women working for a storeowner who managed to take home more than half of her wages in cash at the end of

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<sup>57</sup> Entry for Catharine Quintain, Little Britain General Store Ledger A, Volume 2, p. 14, Little Britain General Store Account Books, HLMC; Entry for Mary Price, Little Britain General Store Ledger B, Volume 3, p. 7, Little Britain General Store Account Books, HLMC; Entry for Edith Maule, Little Britain General Store Ledger B, Volume 3, p. 105, Little Britain General Store Account Books, HLMC.



her service. While Jester purchased various items of apparel and textiles during her 13 ½ month employment with Benjamin Coombe, she managed to keep £7.9.6 in cash wages out of the £13.0.0 she earned, not including the £1.2.6 in cash she sent to her mother. The activities of these women suggest that they worked for local storeowners not only to purchase consumer goods, but also to receive cash to use elsewhere.<sup>58</sup>

### **Purchasing Necessities and Essential Consumption**

Most scholarship on consumption in the eighteenth and nineteenth centuries focuses on the acquisition of luxuries and fashionable goods, and on what these consumables said about the purchaser's taste, refinement, and respectability.<sup>59</sup> However,

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<sup>58</sup> Entry for Polly Smith, Little Britain General Store Ledger A, Volume 2, p. 101, Little Britain General Store Account Books, HLMC; Entry for Polly Smith, Little Britain General Store Ledger B, Volume 3, p. 102, Little Britain General Store Account Books, HLMC; Entry for Black Hannah, Little Britain General Store Ledger B, Volume 3, Little Britain General Store Account Books, HLMC; Entries for Mary Jester, April 1801 to May 1802, Benjamin Coombe Daybook, 1796-1804, DHS.

<sup>59</sup>Scholars such as Neil McKendrick and Richard Bushman, looked primarily at how the consumption of luxury goods contributed to practices of emulation and refinement, largely ignoring the importance of more common and ephemeral goods. Joan Thirsk asked that historians reconsider the criteria by which some goods are judged more important than others, asserting that these criteria "have been laid down by our menfolk. Starch, needles, pins, cooking pots, kettles, frying pans, lace, soap, vinegar, stockings do not appear on their shopping lists, but they regularly appear on mine. They may ignore them, but could they and their families manage without them?" See Neil McKendrick, "Introduction," in *The Birth of a Consumer Society: The Commercialization of Eighteenth-Century England*, eds. Neil McKendrick, John Brewer, and J.H. Plumb (Bloomington: Indiana University Press, 1982), 1-15; Richard L. Bushman, *The Refinement of America: Persons, Houses, Cities* (New York: Vintage Books, 1992); Joan Thirsk, *Economic Policy and Projects: The Development of a Consumer Society in Early Modern England* (Oxford: Clarendon Press, 1978), 22-23.

while finished luxury goods were available at local stores in this period, they comprised only a small fraction of customers' purchases. Most store commodities would be translated into hot meals, clothing, and nondurable household goods, or provide a small bit of pleasure and personal grooming.<sup>60</sup> Many purchased store items were work tools, especially those that women needed, although they were seldom recognized as such in contemporary discussions, or in more recent scholarship. The tools of women's skilled labor that might be purchased at the local store, such as pins, thread, scissors, dyestuffs, textiles, medicinal ingredients, and various raw foodstuffs have been characterized, often wrongly, as objects of leisure or ornamentation, items that frittered away valuable household resources rather than as items contributing to the construction and maintenance of essential household goods, or as labor-saving devices.<sup>61</sup> An entry from

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<sup>60</sup> Cleary argues that "through consumption, women fulfilled their feminine responsibilities for providing food and clothing for their families in a way that enlarged their sphere of activity. Patricia A. Cleary, "'She Merchants' of Colonial America: Women and Commerce on the Eve of the Revolution," (PhD diss., Northwestern University, 1989), 6. Ann Smart Martin explores how even inexpensive pieces of ribbon and small looking glasses "succeeded as metonymic displacements" of desire and provided pleasure to consumers in backcountry Virginia. Martin also notes that the dozen most frequently purchased goods from a backcountry Virginia store in 1771 were inexpensive items like rum, buttons, coarse textiles, handkerchiefs, thread, and sugar. Martin, *Buying Into the World of Goods*, 171, 186.

<sup>61</sup> According to Hartigan-O'Connor, "account books and letters document that women spent the most money on raw materials (fabric and buttons) that needed to be processed into clothing and groceries that needed the [sic] be processed into edible meals. The added work they provided was ascribed both emotional and economic meanings." Ellen Hartigan-O'Connor, "The Measure of the Market: Women's Economic Lives in Charleston, SC and Newport, RI," (PhD diss., University of Michigan, 2003), 17. For information on women's changing skills in the construction and ornamentation of clothing, see Marla R. Miller, "The Last Mantuamaker: Craft Tradition and Commercial Change in Boston, 1760-1840," *Early American Studies*, Vol. 4, No. 2 (Fall 2006), 372-424.

the Nivin daybook demonstrates the array of raw materials and work tools that women purchased at local stores. On October 30, 1799, William Weir's wife bought unfinished cotton cloth, edging tape, needles, cuts of thread, starch, and indigo, suggesting she wanted to make clothing and other finished textiles.<sup>62</sup> Dyestuffs were a staple at town stores. Customers purchased alum (a mordant used on cotton cloth to produce fast colors), and dyes such as madder, copperas, and indigo.<sup>63</sup> Between May and October 1764, Amos Evans' wife purchased wool cards, alum, indigo, madder, pins, soap, and shirting, suggesting that she was involved in textile production and refurbishing.<sup>64</sup> Families may have used these finished goods within the household or sold them to gain access to money or other commodities.

Ann Smart Martin argues that "production designed to earn petty cash in the neighborhood economy had a purpose beyond the everyday expenses of the farm. For many women, it was producing as a means of consuming."<sup>65</sup> However, as many female customers demonstrated, consuming was also a means of producing. Rachel Redgrave shopped at the general store at Cantwell's Bridge, Delaware for materials for home production, but she also brought in finished products for cash sales. Redgrave made frequent purchases at the store and seems to have kept house for the Gibson family that owned the store. During the first year that she appears in the daybook, part of her wages

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<sup>62</sup> Entry for William Weir's wife, October 30, 1799, David and Samuel Nivin Daybook, Volume 2, David Nivin Account Books, DHS.

<sup>63</sup> Florence M. Montgomery, *Textiles in America, 1650-1870* (New York: W.W. Norton & Company, 2007), 286; Wenger, *A Country Storekeeper in Pennsylvania*, 57.

<sup>64</sup> Entry for Amos Evans, Wallace Daybook, 1761-1766, Volume 69x104, p. 39, Wallace Family Account Books, WLMC.

<sup>65</sup> Martin, "Ribbons of Desire," 196.

(which were 15 shillings per month) were paid in the form of store credit, where she mainly purchased gloves, shoes, and cotton hose. By the summer of 1803 she began purchasing what appear to be luxury goods, including satin and other expensive fabrics and ribbons. However, it quickly becomes apparent that these were the raw materials from which she made a commodity to sell back to the store. She purchased satin, buckram (which was a fabric used to stiffen garments), wire, pasteboard, and ribbon, and was soon being credited at the store for her sale of bonnets. Over time, the majority of her purchases became geared towards bonnet making, and she began selling more and more bonnets at the Gibson store.

The height of Redgrave's bonnet production seems to have occurred in late 1804, when she earned £6 in credit selling bonnets during November and December. Sometime in April 1805, she married Acquilla Thomas, who on April 4, 1805 paid cash on her account, and soon thereafter, Redgrave charged a customer for a bonnet under the name Rachel Thomas. The storekeeper continued to list her under her own account until the end of May, when she was subsumed under her husband's account, where her purchases were indicated with the entry "Acquilla Thomas per wife." Soon, the couple shifted toward quite different purchases, such as coffee, tea, sugar, spirits, and tobacco. The Thomases disappeared from the record entirely after April 1806.<sup>66</sup> This example illustrates not only how women consumed goods for the sake of home production, but also how consumer goods moved back into the market with value added by women's

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<sup>66</sup> Entries for Rachel Redgrave, December 1, 1802 to August 15, 1803, James Gibson and Outten Davis Daybook, Volume 1, Outten Davis Records, WLMC; Entries for Rachel Redgrave and Acquilla Thomas, December 13, 1803 to September 2, 1805, James Gibson Daybook, Volume 2, Outten Davis Records, WLMC; Entries for Rachel Redgrave and Acquilla Thomas, October 7, 1805 to April 6, 1806, James Gibson Daybook, Volume 3, Outten Davis Records, WLMC.

time and labor, especially during years before or between marriages. It also shows how easily these consuming and producing women disappeared from the public record, subsumed under the identity of a male head of household when they married.

### **Race and Consumption**

Some store owners identified the race of their customers, revealing that a small number of African Americans shopped at Delaware and Pennsylvania stores.<sup>67</sup> In addition to customers identified as white or black, a storekeeper in Christiana, Delaware, noted that one of his customers was Isaac Porter, “a yallo man.”<sup>68</sup> In his store accounts for the 1760s, Robert Wallace observed that Isabelle Rode, “the malatta,” was making purchases on several people’s accounts.<sup>69</sup> Customers of color were also less likely to be identified by their last names, as was the case for “Mulatto Mike,” a patron of the Brown family store in East Nantmeal, Pennsylvania.<sup>70</sup> It does not appear that customers of color were consistently granted shorter periods of credit or less extensive credit, but they

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<sup>67</sup> It appears a proxy shopper’s race was assumed to be white as well unless she or he was shopping on behalf of an accountholder who also used black proxy shoppers. For example, the Ogle family storekeeper noted that a white man made a purchase on John McElver’s account on August 26, 1816. Previously, all of McElver’s proxies had been black men. Entry for “John McElver by W Man,” August 26, 1816, Ogle Account Book, DHS.

<sup>68</sup> Entry for Isaac Porter, January 16, 1817, Ogle Account Book, DHS.

<sup>69</sup> Entry for Isabelle Rode, Wallace Daybook, 1761-1766, Volume 69x104, pp. 43 and 54, Wallace Family Account Books, WLMC.

<sup>70</sup> Entry for “Mulatto Mike,” February 4, 1796, William Brown Store Ledger, Volume 1, William Brown Store Records, WLMC.

frequently made smaller purchases than their white counterparts, suggesting financial limitations or social constraints. Furthermore, customers of color held fewer store accounts than their prevalence in local populations would suggest. While free people of color constituted 14.5 percent of the population of St. George's Hundred, Delaware in 1800, and 25.9 percent of the population in 1810, black customers held only a handful of accounts at Outten Davis's store in nearby Cantwell's Bridge.<sup>71</sup> Black women also held a smaller percentage of accounts than white women; while white women constituted approximately 66.5 to 92.1 percent of the female population in these areas, they held between 94 and 100 percent of female store accounts.<sup>72</sup> Although a small number of black female customers may have been enslaved, most appeared to be making purchases for themselves or their own households, not acting as proxies for white masters and mistresses.<sup>73</sup>

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<sup>71</sup> Free people of color constituted 15% of the population of Cantwell's Bridge, Delaware in 1800; census information for Cantwell's Bridge in 1810 is not available. Likewise, people of color constituted 15.2% of the population of Wilmington, Delaware in 1810, but only three black customers (2 men and 1 women) held accounts at the Franks and Lewden store ten miles away in Christiana. The percentage of free people of color in towns near the Pennsylvania stores under study was even lower, with free blacks constituting 6.3% of the population of Little Britain Township and 1.3% of the population of Earl Township in 1800. However, the number of accounts held by black men and women was not appreciably lower than in the Delaware stores. See Federal Census information for 1800 and 1810 (accessed via. Ancestry.com on March 14, 2017).

<sup>72</sup> See Federal Census information for 1800 and 1810 (accessed via. Ancestry.com on March 14, 2017), and data derived from Little Britain General Store Account Books, HLMC; Outten Davis Records, WLMC; Ogle Account Book, DHS; Franks and Lewden Store Ledger, DHS; Wallace Family Account Books, Ledger for the Year 1796, HLMC.

<sup>73</sup> Most of the black women appearing in James Gibson and Outten Davis's accounts were listed by their first and last names and denoted by the letter "N" for "Negro." These women are difficult to track in census records, especially since enslaved people and free people of color were not disaggregated by age and gender in the same way white people were. Accountholder Phoeby Booth may have lived in Margaret Booth's household in St.

We can make general observations about the purchasing habits and payment options available to black women in rural Delaware and Pennsylvania.<sup>74</sup> While they appeared less frequently in the store records, black women purchased the same types of goods as white women, ranging from sugar to shoes to silk shawls. For example, Sarah Miers, a black customer at Outten Davis's store in Cantwell's Bridge, Delaware, purchased muslin, tea, calico, linen, sugar, and silk gloves in 1809.<sup>75</sup> However, it is possible that storekeepers had less tolerance for black women carrying a debt very long and that black women were expected to pay quickly, and typically in cash. A larger number of their daybook entries were marked "paid," suggesting that they offered payment at the time of their purchases or shortly thereafter. It is not clear if this preference for quick payment was a choice made by the women themselves, or the result of storeowners' unwillingness to offer them longer credit terms.

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George's Hundred in 1810, but it is not clear if she is one of the free or enslaved residents. Nancy Keath lived in the household of Joseph Ireland, a white man, around the time of the 1810 census, which identified free people of color but not slaves in the household. Some black women appear to have had male relatives who were also accountholders. For instance, in addition to Rebecca Reading, Absolom Reading, Alexander Reading, and Jeremiah Reading also appear in Outten Davis's account books. Outten Davis Records, WLMC; Federal Census information for St. George's Hundred, 1800 and 1810 (accessed via Ancestry.com on March 14, 2017).

<sup>74</sup> Of the account books I examined, only William Brown, owner of a store in Chester County, Pennsylvania in the 1790s, did not record the race of any customers. It is unclear if he simply did not include this information or did not have any non-white customers during this period. Diane Wenger notes that Schaefferstown, Pennsylvania storeowner Samuel Rex noted the race of his black customers, usually including it as "part of their names or as a notation in his daybook." This practice reflects what I have seen from other storeowners of this region and period. William Brown Store Ledgers, Volumes 1 and 2, William Brown Store Records, WLMC; Wenger, *A Country Storekeeper in Pennsylvania*, 90.

<sup>75</sup> Entries for Sarah Miers, July to December 1809, Outten Davis Daybook, Volume 4, Outten Davis Records, WLMC. Davis also lent cash to Miers.

Free black women made payments in cash and kind, but were more likely than white women to gain credit directly from their labor performed in free households and to carry that credit for shorter periods of time than white women did.<sup>76</sup> While the types of items purchased by black women did not differ substantially from those purchased by white women, black women tended to purchase smaller amounts of goods and were much more likely to pay off debts in labor rather than cash *or* the products of their labor. Black women were less likely to pay off debts at the store in butter, apples, lard, corn, dried meat, and other types of produce frequently used by white women, perhaps because they did not have a ready surplus of these goods. Furthermore, lack of credit not only meant limited purchasing potential, but also less access to raw materials that could be translated into finished goods used for payment or access to more store credit in the future.

Free black women also did not perform the sustained wage work offered by storeowners to white women. While some white women made long-term agreements to keep house or do other work for storeowners, black women engaged in more casual forms of labor, working a day or two to pay off a debt.<sup>77</sup> After a day's reaping in July 1800 for storeowner John Wallace, Phillis Atlee (described in her account as "Phillis Atlee Black Girl") paid off £0.3.9 of the £0.4.1 she owed for a handkerchief and pins. After several more purchases in 1801, Atlee paid part of her debt by weaving linen for

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<sup>76</sup> For example, Pheby Peters of Cantwell's Bridge, Delaware gained credit by one day's worth of washing. Entry for Pheby Peters, March 11, 1806, James Gibson Daybook, Volume 3, Outten Davis Records, WLMC.

<sup>77</sup> Cantwell's Bridge store owner Outten Davis gave African-American customer Phoeby Booth 3 shillings and six pence in credit for one day's work. Wenger notes that this is the rate Schaefferstown, Pennsylvania store owner Samuel Rex offered customers working to pay off their store debts. Entry for Phoeby Booth, May 21, 1807, James Gibson and Outten Davis Daybook, Volume 1, Outten Davis Records, WLMC; Wenger, *A Country Storekeeper in Pennsylvania*, 89.



Black Venus, a slave in the Wallace household.<sup>78</sup> Atlee made no further purchases but carried the remainder of her debt to October 1806, when she engaged in additional weaving for Venus and made a small cash payment to settle her account.<sup>79</sup> Black women also worked to pay down family debts. Pheby Peters, identified as the wife of Robert Peters, gained credit for one day's washing, which she used in partial payment of a half-gallon of molasses.<sup>80</sup>

### **Reckoning and Settling Accounts**

How and when customers paid for goods is difficult to assess because the storekeeper often kept multiple ledgers and carried credit and debt balances to new account books at irregular intervals. Moreover, while it may appear that a debt was left unpaid for some time, the customer's account may simply have been transferred to a new ledger where she was making regular payments; it is rare that a full set of storekeeper's account books has been preserved intact for historians. But even more importantly, incurring debt and making payments was not a linear process, nor was it a simple cycle where customers incurred debts, paid them off, and then incurred new debts. Customers

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<sup>78</sup> In his will, Robert Wallace left his wife Martha "the negro woman Venus and her daughter Abby." Robert Wallace Will, probate ca. 1793 in Lancaster, Pennsylvania. In Pennsylvania Wills and Probate Records, 1693-1993, accessed on Ancestry.com on February 11, 2016.

<sup>79</sup> Entry for Phillis Atlee, Wallace Store Ledger for the Year 1796, p. 106, Wallace Family Account Books, HLMC.

<sup>80</sup> Entry for Pheby Peters, March 11, 1806, James Gibson Daybook, Volume. 3, Outten Davis Records, WLMC.

occasionally made payments on their accounts while they carried no debts, reserving the credit for future use.<sup>81</sup> Much more often, customers incurred debts for store goods, made partial payments to keep their line of credit open and show their trustworthiness, and incurred new debts before the old ones were paid in full. Reckoning and settling accounts were rare occurrences, triggered by the death, relocation, or defaulting of an accountholder or the business needs of the storekeeper.<sup>82</sup>

In most cases, white women's patterns of purchase and payment did not differ substantially from those of white men; these women did not take longer to pay debts and storeowners did not generally pressure white women to pay more quickly than their white male customers. Most accountholders, male and female, alternated instances of quick repayment with long stretches of carrying a balance. Elizabeth McIlvain's account for 1796 to 1798 at the Wallace Store demonstrates this pattern. McIlvain paid off her purchases of cotton, linen, and other sundries made during October 1796 within a matter

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<sup>81</sup> For example, Margaret Dunbar made a payment in peaches at the general store in Little Britain Township, Pennsylvania in November 1802 when she had not outstanding debts, gaining £2.0.0 in credit. She purchased £2.0.0 worth of sundries two months later. Entry for Margaret Dunbar, Little Britain General Store Ledger B, Volume 3, p. 42, Little Britain General Store Account Books, HLMC.

<sup>82</sup> Wenger argues that although Schaefferstown, Pennsylvania storekeeper Samuel Rex "never struck a year-end balance or tallied the value of his inventory, he attended closely his books" and handled each case of late payment on an individual basis, sometimes charging interest or requesting a customer sign the daybook for greater assurance. He also kept notes or bonds on hand that customers could sign. Wenger notes that Rex "was inclined to be lenient for longer periods if a customer was making partial payment, but he sometimes demanded payment in less than a year." In her description of a storekeeper in backcountry Virginia, Ann Smart Martin states that John Hook "conscientiously reviewed every open debt account and after about six months' time charged interest." However, his customers were used to greater leniency in payment. Wenger, *A Country Storekeeper in Pennsylvania*, 107-108; Martin, *Buying Into the World of Goods*, 70. Many urban merchants followed the same practices.

of weeks. She waited almost a full year to make another purchase at the store, when she bought a pair of shoes on October 7, 1797 and paid them off in full on October 25. However, after McIlvain purchased muslin and other items on May 5, 1798, she did not return to the store to repay the debt until the following October.<sup>83</sup> It is unclear if this pattern of purchase and repayment reflected McIlvain's fluctuating financial resources or her household needs; possibly she divided her purchases among many local stores and prioritized which storekeepers would be paid first. Women also often made payments in part or in full on the day they made another purchase at the store, possibly reflecting individuals' distance from the points of purchase and busy lives at home, although such payments may have reflected particular storekeepers' insistence that old debts be paid before new ones were incurred. Throughout 1796 and 1797, Jane Wrayeth consistently paid off all or part of her debt at the Little Britain store on the same visit that she made another purchase.<sup>84</sup> It is likely that this tactic was not only more convenient than making separate trips to the store for purchase and payment, and more likely because of the seasonal availability of rural goods to take to the store for exchange, but it also kept Wrayeth in the storeowner's good graces, increasing the likelihood that he would extend sufficient credit for new purchases.

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<sup>83</sup> Entry for Elizabeth McIlvain, Wallace Store Ledger for the Year 1796, Wallace Family Account Books, p. 132, HLMC. See also Mary Cloy, p. 195, and Mary Harsh, p.89, in this volume.

<sup>84</sup> Entry for Jane Wrayeth, Little Britain General Store Ledger A, Volume 2, Little Britain General Store Account Books p. 41, Little Britain General Store Account Books, HLMC. See also entry for Elizabeth Miles, Little Britain General Store Ledger B, Volume 3, p. 100, HLMC; and entries for Barbara Greeger and Mary Harsh, Wallace Family Account Books, Ledger for the Year 1796, pp. 80 and 39, HLMC.

While most female accountholders were buying numerous items at the local store and making payments a few shillings at a time, some made a single purchase and allowed the debt to remain unpaid for months or even years. Mary Light made a single purchase at John Serrill's store in August 1786 and did not pay her debt of £0.7.6 for nearly two years.<sup>85</sup> Margaret Watts, a patron of the Lewden store in Christiana, Delaware, bought \$0.35 worth of goods in January 1811, but did not pay her debt until December 1817.<sup>86</sup> Women who let debts sit without repayment were typically widows, suggesting that they were more financially unstable than other customers—less likely to visit area stores and less likely to have the resources to pay their obligations regularly. The relatively small amounts being carried on these accounts may have saved these women from local opprobrium. Thomas Sculley, a storeowner in New Castle County, Delaware, spent £0.5.9 to collect outstanding debts from his customers at the end of 1773.<sup>87</sup> When customers owed only a few shillings, storekeepers often decided to let the debt stand, since the cost of collection outweighed the debt itself and risked disrupting the good will of the community.<sup>88</sup>

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<sup>85</sup> Entry for Mary Light, John Serrill Ledger, p. 4, DHS.

<sup>86</sup> Entry for Margaret Watts, Franks and Lewden Account Book, p. 1, Lewden Family Papers, DHS.

<sup>87</sup> Sculley does not note the value of debts collected, nor does he specify whom he paid to collect debts. Entry for debt collection, December 31, 1777, Thomas Sculley Daybook, Historical Society of Pennsylvania (HSP).

<sup>88</sup> Ann Smart Martin and Diane Wenger discuss how storeowners balanced the creation of good will amongst their customers with building a profitable business. Martin notes that Virginia storeowner John Hook was advised to live on good terms with his customers but avoid too great an intimacy with them. Wenger challenges Christopher Clark's assertion that the relationship between customers and storeowners was antagonistic, that to survive and thrive a storeowner needed to build up good will amongst steady customers. However, the storeowner also recognized that loans and long-term credit

Although most people paid off small amounts of their general debt balances at a time without reference to specific items purchased, store records suggest that some customers paid off particular goods before paying off others. When Mary Hickman purchased black velvet, muslin, and silk thread at the Gibson store in January 1805, the bookkeeper noted that her partial payment of £0.3.3 was to go towards payment for the velvet. Later that fall, Gibson sold Mary Sutton numerous goods totaling £3.0.6, but noted that her partial payment of £0.15.11 was specifically for two pairs of leather slippers.<sup>89</sup> Perhaps these items had been ordered from abroad and the foreign merchant required the storekeeper to forward payment quickly; perhaps Hickman and Sutton had purchased these small items for neighbors or relatives and came to the store with cash that was not their own. In either case, these notations suggest that customers sometimes prioritized the repayment of certain debts over others. Then, too, some small debts were paid at the shopkeeper's request, especially when he believed the particular customer—male or female—was a credit risk, worthy of access to store goods but undeserving of a long-term arrangement based on trust. Although account books for the Nivin, Wallace, and Lewisburg stores contain more entries offering short credit to women than to men, Thomas Sculley's daybook only demands short credit terms from men and he permitted women to carry small accounts longer.<sup>90</sup> Given this evidence, it is likely that one's

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could not “go on indefinitely, if one was to run a profitable business.” Martin, *Buying Into the World of Goods*, 23; Wenger, *A Country Storekeeper in Pennsylvania*, 5, 59.

<sup>89</sup> Entry for Mary Hickman, January 14, 1805, James Gibson Daybook, Volume. 2, Outten Davis Records, WLMC; Entry for Mary Sutton, September 17, 1805, James Gibson Daybook, Volume 2, Outten Davis Records, WLMC.

<sup>90</sup> Entry for Frances McAnella, October 26, 1798, David and Samuel Nivin Daybook, Volume 1, David Nivin Account Books, DHS; Entry for Elizabeth Luff, Wallace Store Ledger, 1768-1772 and 1774-1780, Volume 69x97, p. 124, Wallace Family Account Books, WLMC; Entries for Nancy Obrine on December 8, 1817, Jane Martin on March

financial stability, not gender, was the prime factor in determining credit risk and terms of debt payment.

Storeowners were more likely to extend large amounts of credit and cash loans to women with whom they had long-term relationships of trust and friendship than newcomers in the community. Mary Evins, a resident of Christiana, Delaware, rented property to the Lewden family that owned a local store. Rather than taking her rent payments for the year 1811 in cash or store goods, Evins had the store pay for the construction of her fence and ordered the remaining money to be paid out to her creditors.<sup>91</sup> Ann Harden maintained an account at the Lewden store from at least 1811 to 1815, funneling nearly \$1300 worth of goods, credit, and services through the storekeeper's accounting. Harden not only purchased textiles from the store, but also used her strong reputation to ask for cash to pay taxes and settle schooling bills. Rather than paying back these debts herself, Harden had multiple tenants pay their rent directly to the store, providing her with a steady stream of credit every three months.<sup>92</sup> Although it is difficult to draw out larger trends from such limited data, it appears that women increasingly paid their store debts in services like boarding, renting, sewing, and performing manual labor as well as homemade goods and farm products following the American Revolution.

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28, 1818, and Catherine McLaughlin on June 15, 1818, Account Book for a Lewisburg, Pennsylvania General Store, Special Collections, University of Delaware Library (SCUDL); Entries for Samuel Thompson on July 20, 1773, William Henry on October 4, 1773, and John Boyce on August 5, 1773, Thomas Sculley Daybook, HSP.

<sup>91</sup> Entry for Mary Evins, Franks and Lewden Account Book, p. 19, Lewden Family Papers, DHS.

<sup>92</sup> Entries for Ann Harden, Franks and Lewden Account Book, pp. 11 and 175, Lewden Family Papers, DHS. The Virtue, Grubb, and Bavis families paid Harden rent quarterly.

## **Building Credit, Keeping Trust**

Although storeowners usually were willing to extend credit to local customers for several months or even a year, they sometimes offered their customers an incentive to pay off their purchases more quickly. Quick repayment made it easier for storeowners to order new goods and pay back the merchants who extended them credit for wholesale purchases. As with international traders, local storeowners offered a lower price for paying up front in cash—a discount. When Robert Wallace sold Ginnet Bural linen and Debra Brittan calico in 1770, the cash price was three shillings per yard. An extra two pence per yard was added if shoppers asked “for trust.”<sup>93</sup> Moreover, storeowners emphasized timeliness of payments, whether made in cash or goods. For example, when John McCom purchased two yards of silk taffeta in March 1776, Wallace specified that it would cost eleven shillings per yard if McCom paid the debt within three months; thereafter, the price would increase to twelve shillings per yard.<sup>94</sup> Other storeowners offered cheaper prices in exchange for short credit, typically three months or less. On July 16, 1774, Thomas Sculley, a storeowner in New Castle County, Delaware, offered customer Cornelius Lyeson rum at four shillings and two pence per gallon if Lyeson paid his debt by August. Apparently Lyeson failed to meet this deadline, as shown by

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<sup>93</sup> Entries for Ginnet Bural and Deborah Brittan, Wallace Store Ledger, 1768-1772 and 1774-1780, Volume 69x97, pp. 60 and 121, Wallace Family Account Books, WLMC.

<sup>94</sup> Entry for John McCom, Wallace Daybook, 1774-1784, Volume 69x98, p. 61, Wallace Family Account Books, WLMC.

Sculley's notation "default" and the addition of two pence to the price of each gallon Lyeson purchased.<sup>95</sup>

Storeowners and customers could also negotiate the payment of debts with commodity money, as we have already seen. When Marten Marten's wife purchased 8 yards of fabric totaling £1.12.0 in May 1796 from the Wallace store, the bookkeeper specified that the purchase would be paid in butter to be delivered at the price of one shilling per pound. Butter prices fluctuated throughout the year, but this price was typical of summer months when butter was plentiful. The 32 pounds of butter necessary to pay the debt would likely be the result of female labor within the Marten family. Indeed, over twenty pounds of butter were delivered to the store by Marten's daughter during May and June 1796.<sup>96</sup> The Martens paid their debt with a commodity they had in abundance; the storekeeper could retail this commodity at cost in the community or sell it to an outside market for a profit. In this way, customers and storeowners negotiated credit in ways that were beneficial for both parties, and they relied fundamentally on the labor of women who made the butter and delivered it to the store.

Storekeepers in modest communities made most of their loans to local women without charging interest, but these same storekeepers occasionally required a female customer to proffer greater security on her debt if she bought a large amount of goods, borrowed a substantial amount of cash, was new to the community, or had a history of

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<sup>95</sup> Entry for Cornelius Lyeson, July 16, 1774, Thomas Sculley Daybook, HSP.

<sup>96</sup> Entries for the Marten Family, May 17, 1796, May 28, 1796, and June 10, 1796, Wallace Daybook March-December 1796, Volume 3, Wallace Family Account Books, HLMC. The value of butter to buy or to sell hovered around one shilling per pound throughout 1796 in the Wallace daybook, dropping to 11 pence per pound in late June and 10 pence per pound in mid-August. Jensen notes that butter prices remained relatively steady between 1785 and 1821. Jensen, *Loosening the Bonds*, 83.



slow debt payments. While promissory notes, bonds, and other types of economic paper rarely appeared in rural and small-town store accounts, storekeepers did ask for sureties occasionally.<sup>97</sup> They could also ask customers to sign their daybooks or ledgers to underscore the customer's precise liability.<sup>98</sup> When Outten Davis lent \$24.00 to Mary Springer while she was in Philadelphia in August 1809, she acknowledged receipt of the money with her signature in Davis's daybook. This debt acknowledgement was enough of an assurance for Davis, who sold goods to Springer on credit later than month and loaned her more cash in September.<sup>99</sup> Thomas Sculley (whose records indicate that he offered shorter credit to customers than most other storeowners in the area) charged interest for debts that went unpaid for too long. In August 1773, he noted that Doctor Frederick Otto owed four months' interest at six percent per annum on a promissory note from 1772.<sup>100</sup> Storeowners' patience with debtors was ample but finite.

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<sup>97</sup> See entry for Ann Scott, October 11, 1806, James Gibson and Outten Davis Daybook, Volume 1, Outten Davis Records, WLMC.

<sup>98</sup> Bruce Mann notes that "books were not conclusive evidence of the debts they recorded, only presumptive—debtors were free to counter their creditors' claims with a wide range of controverting evidence, allowing juries to sort out who owed what to whom. This quality, together with the open-ended nature of book accounts, explains why book debts did not bear interest, no matter how long they ran or how high they grew." Bruce H. Mann, *Republic of Debtors: Bankruptcy in the Age of American Independence* (Cambridge, MA: Harvard University Press, 2002), 10.

<sup>99</sup> Entries for Mary Springer, August 8, 1813, August 31, 1813, and September 5, 1809, Outten Davis Daybook, Volume 4, Outten Davis Records, WLMC.

<sup>100</sup> Entry for Dr. Frederick Otto, August 10, 1773, Thomas Sculley Daybook, HSP.

## Brokering Community and Family Economies at the Store

Like the more carefully-studied residents of coastal cities, members of rural communities had complicated social patterns and systems of work exchange and they made agreements about the use of money that often filtered through local store account books.<sup>101</sup> These records show that economic relationships existed across lines of gender, race, and social class. Black and white customers made purchases on each other's accounts and traded with each other for goods and services.<sup>102</sup> Wives made purchases and payments on their husbands' accounts, and they often developed intricate networks of exchange with other women whose accounts overlapped. Servants ran errands for their masters and also gained access to their own credit for personal purchases. In short, the rural store provides a lens through which one can view the complex social and economic relationships of the local community.

Many of these relationships involved exchanging work, paying laborers in goods, and making gifts to neighbors. For example, in addition to selling a general assortment of dry goods, William Brown's store in Chester County, Pennsylvania dispensed hard liquor and wine to customers. His daybooks for the 1790s highlight how some customers purchased distilled spirits to treat neighbors at social gatherings, or as payment to hired

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<sup>101</sup> See Ellen Hartigan-O'Connor, *The Ties that Buy: Women and Commerce in Revolutionary America* (Philadelphia: University of Pennsylvania Press, 2009), 11. Karin Wulf notes that women were "enmeshed in the multiple networks of association, particularly economic ones, that constituted the urban community in the eighteenth century," and notes that patterns of work exchange grew out of familial relationships and opportunities provided by the urban neighborhood. Wulf, *Not All Wives*, 148, 151.

<sup>102</sup> Elizabeth Perkins argues that "commercial activities on the frontier could bind blacks and whites in relationships of trust," a pattern that is reflected in more settled areas as well. Perkins, "The Consumer Frontier," 497.

workers. Susanna Thomas purchased a quart of rye whiskey “when shingling her barn.” Susanna and Edward Thomas both treated each other to a quart of liquor on April 19, 1796 “at the plowing.”<sup>103</sup> Susanna Thomas purchased multiple containers of alcohol to be dispensed at the castration of her boar, perhaps to offset the unpleasantness of the event as well as reward local attendees for their help.<sup>104</sup>

In addition to offering goods that might be consumed among numerous households, local stores could operate as the go-between for neighbors indebted to each other for goods and labor. As daybook entries for many stores indicate, economic transactions between neighbors could take place for long stretches of time without the exchange of cash. Customers often paid debts by giving other members of the community access to their credit. This arrangement worked as long as the creditor would accept payment in the form of store goods. Store accountholders would issue a written note (or, in some cases, a verbal command) known as an order, instructing the storeowner to give a third party access to a certain amount of their credit.<sup>105</sup> Although these orders were usually issued in favor of other store customers, some entries suggest that the recipients of this credit did not otherwise shop at the store. When Rebecca Peters issued an order for Outten Davis to grant credit on her account for £1.4.6 to a third party, Davis noted only that the credit recipient was a “Negro Woman.” James Gibson, who ran the store prior to

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<sup>103</sup> Entries for Susanna and Edward Thomas, April 2, 1796 and April 19, 1796, William Brown Store Ledger, Volume 1, William Brown Store Records, WLMC. It is unclear how Susanna and Edward were related, but they were not married and do not appear to have been brother and sister.

<sup>104</sup> Entry for Susanna Thomas, April 26, 1796, William Brown Store Ledger, Volume 1, William Brown Store Records, WLMC.

<sup>105</sup> Wenger, *A Country Storekeeper in Pennsylvania*, 98.

Davis's assumption of operations in September 1806, similarly granted orders in favor of a "Woman" and an "Old Woman."<sup>106</sup> The use of orders demonstrates that access to store goods often extended beyond regular customers with store accounts and a linear buy-and-pay relationship; in these cases, the store became a conduit for extending resources among trusting neighbors and retailers.

In other cases, storekeepers facilitated the bookkeeping elements of credit and exchange among local residents. When Rachel Thompson granted £2.12.10 ½ in credit to John McKinley on her account, the bookkeeper at the Nivin store noted that McKinley had provided shoes of the same value to Thompson's family.<sup>107</sup> John Calhoun ordered that a person named Cattey be given a yard of ribbon on his account as payment for laundering services.<sup>108</sup> Transferring store credit was a way for local inhabitants to extend their access to financial resources and consumer goods, as well as to reckon the exchange of both goods and services in the absence of cash.<sup>109</sup> The role of the store in cementing

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<sup>106</sup> Entry for "Negro Woman," December 5, 1806, James Gibson and Outten Davis Daybook, Volume 1, Outten Davis Records, WLMC; Entries for "Old Woman," May 21, 1806 and June 26, 1806, James Gibson Daybook, Volume 3, Outten Davis Records, WLMC.

<sup>107</sup> Entry for Rachel Thompson, November 23, 1797, David and Samuel Nivin Daybook, Volume 1, David Nivin Account Books, DHS.

<sup>108</sup> Entry for John Calhoun, Wallace Daybook, 1761-1766, Volume 69x104, p. 44, Wallace Family Account Books, WLMC.

<sup>109</sup> Other examples of this exchange of store credit for service include Rachel Thompson and Hugh Matthews using their credit at the Nivin Store to pay Gilbert Belcher for tuition and school entrance money, Thomas Wallace drawing on his credit at the Wallace store to pay Mary Henderson for making his shirts, Elizabeth Reyney granting Doctor Antrim access to her credit at the Little Britain in return for an inoculation, and Lydia Dunning giving credit to Thomas McKean at Thomas Sculley's store in return for McKean's opinion on a will. Entry for Rachel Thompson, January 16, 1798, David and Samuel Nivin Daybook, Volume 1, David Nivin Account Books, DHS; Entries for Hugh Matthews, January 17, 1800 and February 26, 1800, David and Samuel Nivin Daybook,

these community connections even extended to becoming a “bank,” as when Ann Shanes bought a knoll from John Laird for £30.18.9 and transferred the debt to her store account. Shanes made a partial payment in cash before paying off the rest of the debt in linen and notes on Alexander McIlvain, another customer.<sup>110</sup>

In an economy chronically short of cash for personal transactions, store customers often took payment from friends and neighbors in the form of credit entered into their accounts that could be translated into sugar, textiles, and other goods. But on occasion, stores also functioned as the conduit for the community’s cash, however scant it was; store owners loaned cash and brokered small local cash exchanges with surprising frequency.<sup>111</sup> Some people with store orders in their favor chose to take the value in a mixture of store goods and cash. When Rachel Thompson granted Thomas Turner access to her credit in the form of an order at the Nivin store, Turner took payment in tea, two lemons, a comb, and £0.7.6 in cash.<sup>112</sup> Many others demanded the entire payment in cash, which could be used more easily beyond the store. The large number of small cash payments in mid-Atlantic rural communities, often centered at the local stores, was an

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Volume 2, David Nivin Account Books, DHS; Entry for Thomas Wallace December 11, 1801, Wallace Daybook August 1801-January 1802, Volume 69x013, Wallace Family Account Books, WLMC; Entry for Elizabeth Reyney, Little Britain General Store Ledger A, Volume 2, p. 44, Little Britain General Store Account Books, HLMC; Entry for Lydia Dunning, August 31, 1773, Thomas Sculley Daybook, HSP.

<sup>110</sup> Entry for Ann Shanes, Wallace Store Ledger for the Year 1796, p. 162, Wallace Family Account Books, HLMC.

<sup>111</sup> Ann Smart Martin notes that four percent of the debt storekeeper John Hook of New London, Virginia carried in autumn 1771 was from customers borrowing cash to pay taxes or third parties. Martin, *Buying into the World of Goods*, 72.

<sup>112</sup> Entry for Rachel Thompson, August 16, 1797, David and Samuel Nivin Daybook, Volume 1, David Nivin Account Books, DHS.

important means to cope with shortages of regular cash flows in the colonies and early republic.

Stores also accommodated customers by accepting returned goods that did not meet customers' expectations or proved to be of inferior quality. Customers from rural Pennsylvania and Delaware returned dishes, textiles, wire, kitchen utensils and other items, sometimes months after their purchase, seemingly without penalty. It appears that customers returned most unwanted items quickly, before the transaction was recorded in the store ledger. Storeowners often just noted in the daybook that a specific item had been returned.<sup>113</sup> Jugs and other storage containers were frequently returned, perhaps because they were only being used to transport goods such as molasses and wine to the customer's home where the liquids would be placed in other vessels. Writing about Schaefferstown, Pennsylvania, historian Diane Wenger notes that "if a regular customer purchased molasses or liquor and forgot to bring his own jug or bottle, [store owner Samuel] Rex lent one at no charge, but he required that strangers pay for their containers."<sup>114</sup> Outten Davis noted that he lent a half-pint decanter to Mrs. Absalom Reading, one of his black customers, on June 4, 1810, and recorded the value as £0.1.10 ½ and debited her for that amount. When Mrs. Reading returned the jug on June 18, Davis credited her with the same amount.<sup>115</sup> Shoes were probably the most frequently returned items since they needed to be checked for proper fit. Purchasing on James

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<sup>113</sup> For examples, see entries for Mary Meritt on September 4, 1809, and Nancy Beckworth on September 5, 1809, Outten Davis Daybook, Volume 4, Outten Davis Records, WLMC.

<sup>114</sup> Wenger, *A Country Storekeeper in Pennsylvania*, 59.

<sup>115</sup> Entry for Mrs. Reading, June 4, 1810 and June 18, 1810, Outten Davis Daybook, Volume 4, Outten Davis Records, WLMC.

Lattamus's account, a Mrs. Floid bought a pair of leather slippers from James Gibson of Cantwell's Bridge, Delaware in 1805. The store owner noted in the daybook that these were to be returned if they did not fit, but he "was informed by Mrs. Floid that they answered."<sup>116</sup>

The store's involvement in negotiating debt and credit payments between customers as well as dispensing cash to help facilitate local economic relationships demonstrates that the storeowner was not just a retailer of goods but a community relations broker as well. The store became one node in a local economy as customers received money to travel, pay for labor and services, and shop in other locations. Storeowners who paid out small amounts of cash recorded its use as a type of mnemonic device, reminding customers of the circumstances so they were more likely to pay their debts, but also as a kind of surveillance or limiting action.<sup>117</sup> In most cases, the cash was paid out with a clear understanding about what goods and services carried financial obligations among customers. For example, in 1796, the Brown store paid Isaac Price directly on behalf of Sarah Bowsar's account for repairing her watch. Similarly, the Nivin store paid two men named Mingo and Nat on behalf of Rachel Thompson for constructing a forty-panel fence.<sup>118</sup> However, customers were also given cash so they

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<sup>116</sup> Entry for Mrs. Floid, August 27, 1805, James Gibson Daybook, Volume 2, Outten Davis Records, WLMC.

<sup>117</sup> I borrow this idea of mnemonic devices from Maxine Berg and Helen Clifford, who describe how store signs in eighteenth-century Great Britain and France served as a mnemonic for customers, before they were "replaced by trade cards which advertised a point of retail and the character of a product." Maxine Berg and Helen Clifford, "Selling Consumption in the Eighteenth Century: Advertising and the Trade Card in Britain and France," *Cultural and Social History* Vol. 4, No. 2 (2007), 151.

<sup>118</sup> Entry for Sarah Bowsar, February 20, 1796, William Brown Store Daybook, Volume 1, William Brown Store Records WLMC; Entry for Rachel Thompson, April 8, 1800, David and Samuel Nivin Daybook, Volume 2, David Nivin Account Books, DHS.

could shop elsewhere. The Brown store lent cash to Susanna Thomas so that she could pay a tinker for goods, a necessary loan since itinerant salesmen were unlikely to offer credit arrangements.<sup>119</sup> Cash advanced by storeowners also helped customers make purchases at vendues, the public sales that often involved selling off goods from an estate or foreclosure. The Wallace store lent two shillings to Gabriel Davis so he could make a purchase at William Smith's vendue in April 1775.<sup>120</sup> Cash loans and payments were often in specie, but by the early nineteenth century, stores made loans in other forms as well, as when a store at Lewisburg, Pennsylvania paid Rachel McCoy in a two dollar note on the Huntington Bank in 1818.<sup>121</sup> While the primary purpose of rural stores remained the selling of goods, they also became an important source of cash loans that customers could use to facilitate economic relationships at, or away from, the store.

In other evidence, it is clear that many stores also became small warehouses that centralized surpluses of commodities from myriad local farmers and then marketed those goods to distant places, establishing deeper lines of credit for the depositing farmer and bringing higher profits to the storekeeper for the commission and fees on his services. Storeowners James Gibson and Outten Davis of Cantwell's Bridge, Delaware illustrate this role; they received large quantities of grain from customers that was then sold to grain dealers in Philadelphia or New York. In 1805, Gibson brokered the exchange of wheat between his customers Mary Hickman, Hannah Sawyer, and Margaret Booth and

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<sup>119</sup> Entry for Susanna Thomas, December 8, 1795, William Brown Store Daybook, Volume 1, William Brown Store Records, WLMC.

<sup>120</sup> Entry for Gabriel Davis, Wallace Daybook 1774-1784, Volume 69x98, p. 87, Wallace Family Account Books, WLMC.

<sup>121</sup> Entry for Rachel McCoy, June 10, 1818, Account book for a Lewisburg, Pennsylvania General Store, SCUDL.



wholesaler Robert Maxwell. After taking over the store from Gibson, Outten Davis continued to purchase large quantities of wheat and corn from his customers. In 1807 and 1808, he paid out several hundred pounds to Sarah Hyatt, Martha Heath, Hester Vandegrift, and others for hundreds of bushels of grain that he transferred to markets in Philadelphia.<sup>122</sup>

While historians often describe the household as an economic “black box,” impenetrable to traditional methods of research, we have seen how it is not impossible to uncover important elements of household economies through the lens of women’s roles in accounting, producing, exchanging, and more. Store records help us understand, additionally, that many transactions between family members, servants, and other dependents of households did not occur in the household at all, but in more public spaces.<sup>123</sup> Siblings, parents, children, and others worked out their relationships through the store, even if they had little to do with the buying and selling of goods. In a climate of specie shortages, stores offered the possibility of settling debts by transferring credit from one party to another. Like neighbors, family members often settled debts with one another by granting each other credit on their store accounts. When Leonard Marcilait’s step-daughter delivered beans and onions to him, he compensated her by granting her £1.1.9 in credit on his account at James Gibson’s store in Cantwell’s Bridge,

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<sup>122</sup> Entries for Sarah Hyatt, Martha Heath, and Hester Vandegrift, April 8, 1805 to June 8, 1805, James Gibson Daybook, Volume 2, Outten Davis Records, WLMC.

<sup>123</sup> On the household as an “economic black box,” see Jan de Vries, *The Industrious Revolution*, 8. Ann Smart Martin argues that “the household perhaps in part remains a black box because historians have been inclined to the view that the male head of household dictated how family labor was maximized and consumer choices made,” a view that “misses women’s contributions to the household economy.” Martin, *Buying into the World of Goods*, 52.

Delaware.<sup>124</sup> This arrangement benefited Marcilait, who settled his debt without paying out cash and by drawing on his accumulated credit at the store. It also benefited Gibson, who made a profit on the retail markup of goods he sold at his store. Marcilait's step-daughter was paid in a medium less fungible than cash, but the arrangement would be beneficial to her as well if there were goods in Gibson's store that she desired.

Store account books also demonstrate how families worked out economic obligations to their household servants and laborers by paying in credit rather than cash. Store owners helped to facilitate these intra-household transactions by noting when a particular servant made a purchase on his or her employer's account. If a dispute arose, storekeepers could open their books to determine how much credit had been granted to a servant. In some cases, storeowners created separate accounts for servants who were directed to draw on their employers' credit. An entry in the Wallace store ledger for 1761-1766 has the heading "Robert Anderson debtor for his girl Nancey Dickey," indicating that Anderson would be legally responsible for the goods Dickey selected at the store. While Dickey made some payments on the account, most were made by Anderson, who later subtracted these payments from Dickey's wages.<sup>125</sup> Family disputes over purchases and debts took place in the public arena of the store, too. For example, Elizabeth Lewis's children used her account at the Wallace store extensively, purchasing cloth, hats, sugar, and various other goods. However, in an entry from January 15, 1798, the store owner notes that the Lewis children purchased muslin their mother would not

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<sup>124</sup> Entry for Leonard Marcilait, January 31, 1805, James Gibson Daybook, Volume 2, Outten Davis Records, WLMC.

<sup>125</sup> Entry for Robert Anderson, Wallace Daybook 1761-1766, Volume 69x104, p. 45, Wallace Family Account Books, WLMC.

pay for. Although Elizabeth Lewis remained legally responsible for the debt, the store account memorializes her objection to the purchase.<sup>126</sup>

### **Looking Inward: Storekeepers in the Community**

While trading and corresponding with merchants and suppliers far beyond a storekeeper's local community was essential for retail success, storeowners also had to turn their attention inwards towards the social and familial relationships of their customers. Knowledge of local social ties was important, not only because it allowed the storeowner to cultivate good will by recalling personal details about his customers' lives and attending to the particular needs of individuals, but because such information determined the amount of trust he could place in a particular shopper. Daybooks and ledgers are sprinkled with bits of demographic and personal information related to retailers' evaluations of store customers.

Storekeepers were less likely to extend long-term credit to customers from outside the local community unless they could be identified as having a close relationship with a trusted customer. Henry Richard of New Holland, a town several miles away from the Wallace Store in Earl Township, Pennsylvania, gained access to credit at the store only when he included the name of his employer, a local resident.<sup>127</sup> Out-of-town customers who could not identify themselves through a local social or familial relationship rarely

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<sup>126</sup> Entry for Elizabeth Lewis, Wallace Store Ledger for the Year 1796, p. 57, Wallace Family Account Books, HLMC.

<sup>127</sup> Entry for Henry Richard, Wallace Store Ledger 1768-1772 and 1774-1780, Volume 69x97, p. 127, Wallace Family Account Books, WLMC.

made purchases, and when they did, it appears they were granted very short credit or required to pay cash immediately.<sup>128</sup> Single women, many of whom moved between local homes as servants, often had their own accounts, but were still identified according to their current employment location. In the Wallace store ledger for 1761-1766, Elizabeth Davis was described as living at Evan Edwards's house when she made a purchase of textiles and a hat on April 14, 1764. When she returned in August 1764 to buy sundries, she was living with the Perry family.<sup>129</sup> Wallace undoubtedly had an interest in keeping tabs on his debtors' whereabouts.

A store ledger's physical presentation of customers in its pages often reflected their relative economic standing among other customers. Those who had substantial financial assets, who had gained the trust necessary for ongoing credit with the store, commanded more space in the ledger. Storeowners recorded their names at the top of two facing pages in large letters, documenting their debts on the left-hand page and their credits on the right. These customer accounts were indexed alphabetically at the front of the ledger along with their corresponding page numbers, suggesting that storeowners would need to return to them periodically for updating and that the economic relationship was ongoing.

In contrast, people on the economic margins who did not maintain a long-term account with the store were relegated to the back pages of the ledger, literally clustered at the visual and physical margins of the storekeeper's accounts, often with more than one

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<sup>128</sup> See entries for Molly Baren of Churchtown on August 27, 1801, and Widow Hurst of Meetinghouse on October 9, 1801, Wallace Daybook August 1801-January 1802, Volume 69x013, Wallace Family Account Books, WLMC.

<sup>129</sup> Entry for Elizabeth Davis, Wallace Daybook 1761-1766, Volume 69x104, p. 77, Wallace Family Account Books, WLMC.

customer's obligations per page.<sup>130</sup> In these pages, the names and accounts were heavily female, and disproportionately recorded the short-term or one-off economic transactions of women with few resources. Not only were these back page accountholders overwhelmingly female; many were black, elderly, or suffering from marital discord, social and demographic factors that likely affected their economic prospects and the storekeeper's ability to collect debts. An entry in the Wallace Store daybook for 1796 noted that "Rachel Blackwoman over the hill" owed a small balance on a petticoat. Rachel's debt was transferred to the back page of the store ledger where she was identified simply as "Rachel Blackwoman." Both her race and distance from the store likely made her a poor candidate for a long-term credit relationship. Widow Andrew's account also appeared on a back page entry in the Wallace Store ledger with an accompanying notation identifying her as ninety-one years old.<sup>131</sup> Women who had been abandoned by their husbands but did not obtain *feme sole* trader status were also unlikely to secure long-term credit at the store. On the back page of the Wallace Store ledger for 1774-1784, there is a single entry regarding John Steel's wife purchasing brimstone. Next to the entry is a notation: "John Steel that run away."<sup>132</sup> While these women were not excluded from shopping at the Wallace Store, their purchasing and credit opportunities

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<sup>130</sup> Wallace Store Ledger for the Year 1796, Wallace Family Account Books, HLMC. In the 1796 ledger for the Wallace Family store, these accounts were given the page number "3000," presumably to separate them from more active long-term accounts.

<sup>131</sup> Entry for "Rachel Blackwoman," November 5, 1796, Wallace Daybook March-December 1796, Volume 3, Wallace Family Account Books, HLMC; Entries for "Rachel Blackwoman" and Widow Andrew, Wallace Store Ledger for the Year 1796, back page, Wallace Family Account Books, HLMC.

<sup>132</sup> Entry for John Steel's wife, July 27, 1774, Wallace Daybook 1774-1784, Volume 69x98, back page, Wallace Family Account Books, WLMC.

appear to have been circumscribed. There is evidence that some of these women managed to move from the margins into greater financial stability. The Wallace storeowner initially recorded Agnes Hughes's transactions at the back of the 1796 store ledger, but soon granted her a full page account. Storekeepers were cautious about unknown and financially vulnerable customers, but they also allowed for the opportunity to build relationships of trust.<sup>133</sup>

Storekeepers also facilitated and mediated the major life events of community residents. Marriages were often marked by significant expenditures on household goods as new couples began to set up house. Sarah Rhoads spent over a thousand dollars to set up her son Samuel and Mary Drinker after they eloped.<sup>134</sup> In other cases, the store became a source of cash to help facilitate these life events. Robert Wallace noted that he lent Nathan Evans £2.5.0 in December 1772 for his wedding. Wallace sold a bowl of good rum to George Springer on September 26, 1796, "that day you were married."<sup>135</sup> It is unclear if Wallace recorded the occasion of the sale simply because of his personal involvement with the event or because he could use it as a specific contextual reminder when it came time for Springer to settle his accounts. Store records also suggest instances of sickness in particular households. In addition to stocking opium, Godfrey's Cordial,

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<sup>133</sup> Agnes Hughes purchased £5.2.8 worth of goods between May 1796 and August 1797. She paid off a small amount of this debt in rabbit and raccoon skins before paying off the rest in cash. Entry for Agnes Hughes, Wallace Store Ledger for the Year 1796, back page and p. 154, Wallace Family Account Books, HLMC.

<sup>134</sup> Entries for Samuel and Mary Rhoads, Fall 1796 to Spring 1797, Sarah Rhoads Daybook, 1796-1798, Samuel W. Fisher Papers, HSP.

<sup>135</sup> Entries for Nathan Evans and George Springer, Wallace Store Ledger 1768-1772 and 1774-1780, Volume 69x97, pp. 102-103 and p. 35, Wallace Family Account Books, WLMC.

Glauber's Salts, and other medicinal goods, storekeepers sometimes noted on individual accounts if there was an illness in the household.<sup>136</sup> David Nivin recorded in his daybook that Samuel Howell purchased a quart of wine for Sally Thomas while she was sick.<sup>137</sup> This notation may have been made to facilitate future repayment by reminding both Thomas and Howell of the context of the purchase, but other documentations of sickness do not have this apparent purpose. William Brown recorded that on May 24, 1796 Edward Thomas brought home a quart of wine in a mug with the notation "Children Sick." Thomas brought home a quart of gin a few days later when Brown noted that Peggy Thomas was sick. On June 1, 1796, Susannah Thomas borrowed 3 shillings and 9

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<sup>136</sup> Godfrey's Cordial was a mixture of molasses and laudanum. In his *Domestic Manual*, H.I. Harwell provided a recipe for Godfrey's Cordial that included molasses, juniper oil, sassafras, paregoric, laudanum, brandy and water. Glauber's Salts were commonly used to treat colic. In his treatise on domestic medicine, William Buchan recommended that Glauber's Salts be kept on hand in "every gentleman's family." On Godfrey's Cordial, see H.I. Harwell, *The Domestic Manual: or Family Directory: Containing Receipts in Arts, Trades, and Domestic Oeconomy; Selected from the Best Authors, and Practical Artists; and Containing Many Processes, Never Before Published* (New-London: Printed by Samuel Green, 1816), 51. On Glauber's Salts, see A.F.M. Willich. First American Edition; with Additions, Applicable to the Present Situation of the United States: by James Mease, M.D. and Fellow of the American Philosophical Society. *The Domestic Encyclopedia; or, A Dictionary of Facts, and Useful Knowledge. Comprehending a Concise View of the Latest Discoveries, Inventions, and Improvements. Chiefly Applicable to Rural and Domestic Economy. Together with Descriptions of the Most Interesting Objects of Nature and Art; the History of Men and Animals, in a State of Health or Disease; and Practical Hints Respecting the Arts and Manufactures, Both Familiar and Commercial*, Vol. 2 (Philadelphia: Published by William Young Birch and Abraham Small, 1803), 176 and William Buchan, *Domestic Medicine; or, the Family Physician: Being an Attempt to render the Medical Art more generally useful, by shewing people what is in their own power both with respect to the Prevention and Cure of Disease. Chiefly Calculated to recommend a proper attention to Regimen and Simple Medicines* (Philadelphia: John Dunlap, 1772), advertisement at front of book.

<sup>137</sup> Entry for Samuel Howell, August 17, 1799, David and Samuel Nivin Daybook, Volume 2, David Nivin Account Books, DHS.

pence in cash from the store to pay John Baum, a doctor.<sup>138</sup> It is possible that Brown recorded the circumstances of these purchases because Edward Thomas was a querulous customer, likely to dispute his store account. Most of Thomas's transactions at the Brown store included information about the ultimate recipient of goods and who was present at the time of their purchase, suggesting a need for witnesses.

Death also brought family members out of the household and into the local store. After James Pennington's death, Richard Pennington paid for unspecified funeral expenses on his account at Outten Davis's store. However, the debt was ultimately assumed by James Pennington's widow, who paid £2.16.7 ½ in cash on Richard Pennington's account.<sup>139</sup> Following the death of his brother Evan, John Edwards deposited £3.3.9 in cash on his account at the Wallace store for the use of his deceased brother's children. The Edwards children traveled to the store on several occasions over the next year and a half to purchase cloth, paper, knee buckles, garters, and other goods on their uncle's account that had been set up for the children's care.<sup>140</sup>

Stores provided goods that eased a customer from one stage of life to another, including marriage, child birth, and death. The death of a family member or close neighbor was, as Diane Wenger observes, "more solemn business that brought customers

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<sup>138</sup> Edward Thomas entries, May 24, 1796, May 30, 1796, and June 1, 1796, William Brown Store Ledger, Volume 1, William Brown Store Records, WLMC.

<sup>139</sup> Entry for Richard Pennington, January 15, 1810, Outten Davis Daybook, Volume 4, Outten Davis Records, WLMC.

<sup>140</sup> John Edwards entry, Wallace Daybook 1774-1784, Volume 69x98, p. 102, Wallace Family Account Books, WLMC. Rather than paying for individual goods purchased by his nieces and nephews, it seems Edwards deposited a specific amount they could use—all of the purchases were made on or after the date of deposit.



into the store.”<sup>141</sup> The death of the accountholder required not only the settling of previous accounts but also the purchase of funeral goods.<sup>142</sup> Storeowners usually noted when customers were buying goods for a funeral, and these expenditures were often quite large. One of the most common funeral-related purchases was muslin for a burial shroud. Store entries show that customers typically purchased between five and eight yards of white muslin to construct the shroud and winding sheet, although sometimes a few yards of black muslin were incorporated as well. Surviving family members also tended to the deceased by purchasing cotton stockings for the burial.<sup>143</sup> The mourning customs of the period were reflected in purchases for the living; bereaved customers frequently purchased gloves for funeral mourners as well as black silk handkerchiefs and black crepe for mourning clothing. Following the death of Jasper Corrie, his estate purchased two yards of black ribbon, ten pairs of men’s black gloves, three pairs of women’s gloves, 3 ¾ yards of crepe, and two black silk handkerchiefs.<sup>144</sup> The bereaved also purchased large amounts of foodstuffs and alcoholic beverages for the preparation of the funeral meal. Common purchases included coffee, sugar, butter, cheese, and a variety of

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<sup>141</sup> Wenger, *A Country Storekeeper in Pennsylvania*, 58.

<sup>142</sup> Finn describes how the “ritualized presentation of mourning wear at funerals” maintained important social meanings in the 1820s, although some began to challenge it as an archaic custom. Margot Finn, “Men’s Things: Masculine Possession in the Consumer Revolution,” *Social History*, Vol. 25, No. 2 (May, 2000), 147.

<sup>143</sup> Entry for the funeral of William Weir, March 20, 1800, David and Samuel Nivin Daybook, Volume 2, David Nivin Account Books, DHS; Entry for funeral of John Hyatt, November 20, 1806, James Gibson and Outten Davis Daybook, Volume 1, Outten Davis Records, WLMC; Wenger, *A Country Storekeeper in Pennsylvania*, 58.

<sup>144</sup> Entry for funeral of Jasper Corrie, March 12, 1810, Outten Davis Daybook, Volume 4, Outten Davis Records, WLMC.

spirits. The estate of John Hyatt purchased twelve pounds of brown sugar and five pounds of lump sugar to be made into cakes and pies and to sweeten beverages.<sup>145</sup> Following her mother's death in December 1796, Sarah Davis purchased over £11 worth of goods for the funeral, including butter, cinnamon, sugar, rum, spirits, and nearly 6 gallons of Lisbon wine.<sup>146</sup> Purchasing large quantities of store goods, particularly those that would be quickly consumed, was an important element of early American funerals, a necessary component in properly seeing off the deceased. It would be easy to conclude that these sales brought storekeepers additional profits, but they also obliged the storekeeper to accommodate the needs of families thrown into disarray, including longer terms of credit.

Death drew storekeepers into community events in other ways as well. Although Cantwell's Bridge storeowner Outten Davis dissolved his partnership with William Sorden in 1803, it appears that he acted as executor for his former partner's estate starting in 1806, helping his widow to collect debts and sort out legacies.<sup>147</sup> Davis not only helped Sarah Sorden negotiate with her deceased husband's creditors and debtors, he helped to invest and manage the money left to the Sorden children. In the fall of 1807, Davis regularly recorded the dividends paid out on sixty shares of the Philadelphia Bank owned by Eliza, Kitty, and Clement Sorden, suggesting that he collected these dividends

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<sup>145</sup> Entry for funeral of John Hyatt, November 20, 1806, James Gibson and Outten Davis Daybook, Volume 1, Outten Davis Records, WLMC.

<sup>146</sup> Entry for Sarah Davis, Wallace Store Ledger for the Year 1796, p. 62, Wallace Family Account Books, HMLC; Entry for Sarah Davis, December 20, 1796, Wallace Daybook March-December 1796, Volume 3, Wallace Family Account Books, HMLC.

<sup>147</sup> "Notice," *Mirror of the Times & General Advertiser* (Wilmington, DE), October 8, 1803.

on the Sordens' behalf. In January 1808, Davis noted that he had purchased thirty more shares of bank stock on behalf of the Sorden children, an investment of £1390.0.6 ½.<sup>148</sup> Davis also received rents on behalf of Sarah Sorden and noted credit payments to the estate following litigation.<sup>149</sup>

Moreover, because their familiarity with local markets and the value of household goods, storeowners often assisted with the administration and liquidation of the estates of their deceased customers.<sup>150</sup> Following the death of customer John McKee in 1775, Robert Wallace became administrator of the estate, charging all of the expenses related to administration to the account of John's widow, Jane McKee. When Wallace and several other men traveled to Lancaster to appraise the estate in November 1775, he noted their expenses as well as the cost of keeping their horses. More expenses accrued from the crying of the estate vendue. Wallace charged Jane McKee for large quantities of rum and sugar, probably used to treat potential purchasers, and also noted that he had paid William Rawles for crying to vendue for two days. Wallace also paid for John McKee's coffin and the minister at his funeral, charging the expenses to Jane McKee's account the following January. Jane McKee began paying off the debts in December 1775, having her husband's debtors pay the store directly. She also sold a spotted coat at the store for £0.7.6 in credit.<sup>151</sup> Settling John McKee's estate proved to be a long and laborious

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<sup>148</sup> Various entries for the Sorden family between October 1807 and January 1808, Outten Davis Daybook, Volume 4, Outten Davis Records, WLMC.

<sup>149</sup> Entries for the Sorden Family, July 7, 1808 and November 18, 1808, Outten Davis Daybook, Volume 4, Outten Davis Records, WLMC.

<sup>150</sup> Wenger, *A Country Storekeeper in Pennsylvania*, 18.

<sup>151</sup> Entry for Jane McKee, Wallace Daybook and Ledger 1775-1785, Volume 2, p. 93, Wallace Family Account Books, HLMC.

process; Wallace placed an ad in a Philadelphia newspaper in December 1778 asking for remaining debtors to come forward.<sup>152</sup>

The death of a male head of household marked a traumatic moment for women suddenly faced with widowhood. In her work on backcountry stores and consumers, Ann Smart Martin argues that “crossing into widowhood suddenly catapulted a woman onto center stage in the world of consumption.”<sup>153</sup> Indeed, the death of a male accountholder often meant the emergence of a woman from the shadows. Women who had appeared sporadically on accounts as “Mrs. so-and-so” or “his wife” now took control of household accounts, trading on their own credit and taking personal responsibility for debts incurred. On the same day that Jasper Corrie’s estate made purchases for his funeral, Elizabeth Corrie appeared for the first time in the Outten Davis daybook, buying a gallon of spirits on her own account.<sup>154</sup> In April 1805, George Frazer made several credit payments in butter at the Gibson store, suggesting that he had access to female household labor. That August, his unnamed wife visited the store to purchase thread, needles, and a small tub.<sup>155</sup> Shortly after the estate of George Frazer made purchases for his funeral in the fall of 1805, Hannah Frazer appeared by name in the daybook, creating

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<sup>152</sup> “All Persons Indebted to the Estate of John McKee,” *The Pennsylvania Packet and General Advertiser* (Philadelphia, PA), December 3, 1778. Wenger states that storekeepers were “among the market-savvy men who might be called on to prepare a household inventory following a death in the community.” Their knowledge about the value of a wide variety of goods also made them good candidates to oversee vendues. Wenger, *A Country Storekeeper in Pennsylvania*, 18.

<sup>153</sup> Martin, *Buying into the World of Goods*, 164.

<sup>154</sup> Entry for Elizabeth Corrie, March 12, 1810, Outten Davis Daybook, Volume 4, Outten Davis Records, WLMC.

<sup>155</sup> Entry for George Frazer, August 1, 1805, James Gibson Daybook, Volume 2, Outten Davis Records, WLMC.

her own store account. For the first few months following her husband's death, Frazer carried only a few shillings in debt and made credit payments in candles, which she probably had produced at home. By the spring of 1806, she was making larger purchases, often buying three or four pounds worth of goods in a single visit and even borrowing small sums of cash. She made a single credit payment in fifty-two pounds of bacon on May 17, 1806, but otherwise seemed content to carry a large balance.<sup>156</sup> By the spring of 1807, she was delivering large quantities of wheat and rye to the storeowner, who likely sold it to a grain wholesaler or processed it at a local mill.<sup>157</sup> But it would be a mistake to assume that Hannah Frazer's access to greater amounts of credit and capital after her husband's death was accompanied by her suddenly learning how to trade in public view, for undoubtedly, she had long been an active participant in the family's economic decisions and having already learned the full array of economic skills her active shopping required, she now employed those skills more publicly.

Other widows gained access to store credit in a similar manner to Frazer, as when Hester Vandegrift delivered eighty bushels of grain to the Davis store in 1807 valued at £37.10.0. When she made a similarly large delivery to the store in August 1808, Vandegrift chose to take all but a halfpenny of the value in cash, totaling £46.10.1.<sup>158</sup>

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<sup>156</sup> Entries for Hannah Frazer, November 23, 1805, December 4, 1805, and May 17, 1806, James Gibson Daybook, Volume 3, Outten Davis Records, WLMC. Frazer maintained an account at the store at least through the fall of 1809, making several large purchases and paying in a variety of goods and cash.

<sup>157</sup> Frazer brought in 60 bushels of rye on June 8, 1807 and 27 ½ bushels of wheat on October 15, 1807. Hannah Frazer entries, June 8, 1807 and October 16, 1807, Outten Davis Records, Volume 4, Outten Davis Daybook, WLMC. By 1807, Outten Davis owned the store at Cantwell's Bridge, Delaware.

<sup>158</sup> Entries for Hester Vandegrift, November 17, 1807 and August 21, 1808, Outten Davis Daybook, Volume 4, Outten Davis Records, WLMC.

After becoming a *feme sole* trader with experience participating in her household's economic decisions, Vandegrift not only used her new status to gain access to goods, but also cash.

Many widows did not have time to cultivate such economic independence. Jane Wisher first appeared in the Wallace store ledger following the death of her husband in 1796. She made several purchases in late 1796 and 1797, but no payments. Her debt was then assumed by her son David in March 1797. It is not clear if David Wisher assumed his mother's debt as an act of filial duty, if she had joined his household, or if she was simply too poor to continue purchasing on her own account. In any event, her case demonstrates that even when the strictures of coverture were lifted, the opportunities this offered for independent shopping could be quickly subsumed again under male authority

### **Conclusion**

Ultimately, shopping was not a significant source of personal autonomy for married women in rural communities. Many were responsible for the legwork of consumption: producing goods that could be translated into credit on the household account, traveling to and from the store to negotiate purchases and settle debts, and using purchased items to create new household goods. While they may have exercised some choice in the selection of goods, married women did not have a legal right to their purchases or, indeed, to any household good or product of their own labor. Single women fared slightly better since they could establish their own lines of credit, exercise greater choice, and gain access to cash that could be spent with few restrictions. However, these women were also subject to the retailer's surveillance and he mediated access to credit.

In short, T.H. Breen's assertion that the acquisition of goods was "an assertive act," and that the "consumer market may have been a source of female empowerment" must at least be modified.<sup>159</sup>

However, to what extent was shopping an empowered act of individual choice for any consumer in this period? Gender was certainly a determinant in one's access to goods and store credit, but it was not the only consideration. One's race, economic standing, length of residence in the community, relationship with an individual storekeeper, and role in the household also determined one's ability to consume. Amanda Vickery points to a particular strain of analysis that contrasts "the cultures of production and consumption: the former characterized as collective, male, creative, and useful, the latter individualistic, female, parasitic, and pointless."<sup>160</sup> But studying consumption in rural Mid-Atlantic communities shows that the practice *was* collaborative and collective, involving both men and women, servants and household heads, who made creative use of goods and credits to facilitate various local relationships. And rural stores became one of the central locations where women could extend their family roles and constitute valuable wider community connections that pressed against the boundaries of custom and coverture.

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<sup>159</sup> T.H. Breen, "The Meaning of Things: Interpreting the Consumer Economy in the Eighteenth Century," in *Consumption and the World of Goods*, eds., John Brewer and Roy Porter (London: Routledge, 1993), 256-257.

<sup>160</sup> Amanda Vickery, "Women and the World of Goods: A Lancashire Consumer and Her Possessions, 1751-81," in *Consumption and the World of Goods*, eds., John Brewer and Roy Porter (London: Routledge, 1993), 274.

### **Chapter 3:**

## **A GOOD PENNYWORTH: ASSAILING MID-ATLANTIC WOMEN'S LABOR AND LEARNING ECONOMIC SKILLS**

### **Women's Labor Assailed**

In 1752, Esther Edwards Burr, the third child of Puritan minister Jonathan Edwards, moved with her new husband to Newark, New Jersey. Burr was able to purchase or barter for many of the goods necessary to run her household, “riding out” to buy provisions from stores or bargaining with local peddlers. In a series of letters to her close friend Sarah Prince, written in the style of journal entries, Burr described her daily activities, from entertaining houseguests to tending sick family members. In an entry from October 1755, she stated that she had “made several vissits [sic] and did a deal of business, such as speak for Butter, buy syder and Apples,” and now felt “as tired as if [she] had been heard at work all day.”<sup>1</sup> Burr’s comment is revealing. She categorized her shopping trip as a tiring type of business, but she differentiated it from work at home. Procuring goods from others for her household’s consumption involved “speaking for” items not “work.”

Burr’s definition of “work” involved a discrete set of physical and mental exertions that resulted in making a finished product of some kind or providing a service.

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<sup>1</sup> Carol F. Karlsen and Laurie Crumpacker, eds., *The Journal of Esther Edwards Burr, 1754-1757* (New Haven: Yale University Press, 1984), 155.



The “business” of shopping, in contrast, relied on repeated negotiations, a continuous search for necessary and desired commodities, and the maintenance of economic and social relationships in order to procure them. It was a different kind of exertion than women’s customary chores at home. Still, it was an exhausting activity that sapped Burr’s time and resources.

Burr’s musings point to an ideological debate over different types of human exertion, one that increasingly placed women outside the scope of productive economic activity in the eighteenth and early nineteenth centuries. Women’s activities, including shopping, were considered labor, not work. In her classic work *The Human Condition*, Hannah Arendt asserts that the terms “work” and “labor” are not synonymous, although they are often used interchangeably in common parlance. Instead, “labor” suggests an ongoing process that never reaches its end and results in short-lived or intangible products. She states that “the word ‘labor,’ understood as a noun, never designates the finished product...whereas the product itself is invariably derived from the word ‘work.’”<sup>1</sup> This difference in connotation is no accident. Not only had “labor” and “work” become separate entities over time, they were of unequal value. Arendt dates a contempt for labor to classical antiquity, where there was a “passionate impatience with every effort that left no trace, no monument, no great work worthy of remembrance.” However, it was this very labor that contributed to the productivity of others. Although labor was interminable and its result quickly consumed, Arendt argues that “this effort, despite its futility, is born of a great urgency and motivated by a more powerful drive than anything else, because life itself depends on it.”<sup>2</sup> “Labor,” not “work,” describes most human

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<sup>1</sup> Hannah Arendt, *The Human Condition* (Chicago: The University of Chicago Press, 1958), 80.

<sup>2</sup> Arendt, *The Human Condition*, 81, 87.

effort. Labor is anonymous, undervalued, and necessary, and in this period was disproportionately done by women.

Under Arendt's definition, female procurement of goods and enabling of consumption were essential forms of labor; they translated capital and resources into useable goods and sustained people materially and in their social relations.<sup>3</sup> However, as Arendt observes, it was held in contempt and increasingly associated with women's exertions. Not only were women's activities categorized as labor, they were increasingly described as unproductive labor that frittered away precious resources. Amanda Vickery argues that by the late eighteenth century the form of labor identified as shopping had been transformed into "a degraded female hobby," a portrayal that has persisted into the present day.<sup>4</sup> Like the divergent meanings of "labor" and "work" in previous centuries, the inclusion of shopping under the umbrella of unproductive female labor by the 1700s was no accident. Instead, the characterization of female shopping as unproductive labor enabled the rise of capitalism, separation of households and work sites, and the distinctions of female and male work during the final decades of the eighteenth century.<sup>5</sup>

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<sup>3</sup> Jeanne Boydston, "To Earn Her Daily Bread: Housework and Antebellum Working-Class Subsistence," *Radical History Review* 35 (1986), 8; Hans-Dieter Evers, Wolfgang Clauss, and Diana Wong, "Subsistence Reproduction: A Framework for Analysis," in *Households and the World-Economy*, eds. Joan Smith, Immanuel Wallerstein, and Hans-Dieter Evers (Beverly Hills: Sage Publications, 1984), 24.

<sup>4</sup> Amanda Vickery, "Women and the World of Goods: A Lancashire Consumer and Her Possessions, 1751-81," in *Consumption and the World of Goods*, eds. John Brewer and Roy Porter (London: Routledge, 1993), 277.

<sup>5</sup> In defining Marxist feminists, Blau, Ferber, and Winkler describe the interaction between patriarchy and capitalism as a "long process," and that "the primary mechanism for maintaining male superiority...has been occupational segregation." Francine D. Blau, Marianne A. Ferber, and Anne E. Winkler, *The Economics of Women, Men, and Work* (Upper Saddle River, NJ: Prentiss Hall, 1998), 39.

As Jeanne Boydston argues, the degradation of women's unpaid labor was a "historical process integral to the development of industrial capitalism."<sup>6</sup> Women's labor came to include the production of nontangible goods and services and the labor necessary to maintain and preserve such goods. Work involved the production of material objects and payment of wages, both of which were increasingly identified as processes taking place away from home. Women's labor was increasingly excluded from the category of productive work, making it difficult to claim that women contributed to the household or market economy at all.<sup>7</sup> In contrast, as Blau, Ferber, and Winkler argue, white men achieved greater household authority in the late eighteenth and early nineteenth centuries in part because their productive labor was increasingly visible, separated out from the household and performed in more public spaces.<sup>8</sup> At the same historical moment,

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<sup>6</sup> Boydston, "To Earn Her Daily Bread," 10.

<sup>7</sup> Boydston argues that ideas of civic republicanism in the late colonial period and early years of the new republic supported the belief that women were not only economic dependents, but did not contribute to the household economy at all. Julie Nelson observes that the materialist definition of productive labor advocated by Adam Smith implied that nontangibles and services frequently provided by women were "outside the scope of economics." Jeanne Boydston, *Home and Work: Housework, Wages, and the Ideology of Labor in the Early Republic* (New York: Oxford University Press, 1990), 44; Julie A. Nelson, "The Study of Choice or the Study of Provisioning? Gender and the Definition of Economics," in *Beyond Economic Man: Feminist Theory and Economics*, eds. Marianne Ferber and Julie A. Nelson (Chicago: The University of Chicago Press, 1993), 32. Nancy Barrett states that neoclassical analysis "is derived from the laissez-faire doctrine of nineteenth-century liberalism that viewed individual choices made in a competitive, free-enterprise marketplace as the means of achieving the highest level of material well-being for society as a whole." She argues that "the assumption of individualism and individual self-determination is essential to neoclassical economic thought." Nancy C. Barrett, "How the Study of Women Has Restructured the Discipline of Economics," in *A Feminist Perspective in the Academy: The Difference it Makes*, eds. Elizabeth Langland and Walter Gove (Chicago: The University of Chicago Press, 1981), 101.

<sup>8</sup> Blau, Ferber, and Winkler, *The Economics of Women, Men, and Work*, 18.

women's productive labor became less visible, not only because women's activities were more likely to be centered on the home, but because new social ideologies equated women's labor with leisure or characterized it as a natural outgrowth of women's femininity.<sup>9</sup>

In addition, Jeanne Boydston argues that the equation of cash with economic value also placed women's unpaid labor outside the realm of economic activity. This labor only gained visibility during the Revolutionary era due to "the temporary failure of money as a meaningful index of economic worth."<sup>10</sup> However, once peace returned in the 1780s, women's unpaid labor again receded into the background, and even when women's labor clearly contributed to satisfying economic needs or took place for wage payments, by the early 1800s the emerging ideas about work and masculinity obscured it. As Boydston notes, there was a "new assumption that 'masculinity' was a condition that inhered in the prosecution of economic activity and the achieving of independence," and this ideology deliberately excluded women and people of color from "claims to market

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<sup>9</sup> Paula England, "The Separative Self: Androcentric Bias in Neoclassical Assumptions," in *Beyond Economic Man: Feminist Theory and Economics*, eds. Marianne A. Ferber and Julie A. Nelson (Chicago: The University of Chicago Press, 1993), 40; Jeanne Boydston, *Home and Work*, 145; Marie-Claire Rouyer-Daney, "The Representation of Housework in the Eighteenth-Century Women's Press," in *The Invisible Woman: Aspects of Women's Work in Eighteenth-Century Britain*, eds. Isabelle Baudino, Jacques Carre, and Cecile Revauger (Hampshire, UK: Ashgate Publishing Limited, 2005), 28. England also argues "that the way gender has been socially organized has much to do with *which* parts of human experience have been left out of neoclassical models." England, "The Separative Self," 38.

<sup>10</sup> Jeanne Boydston, "To Earn Her Daily Bread," 12; Boydston, *Home and Work*, 45. As cash became synonymous with economic value, women's unpaid labor was further excluded from discussions of economic activity until money became accepted as the preeminent "symbol of human effort." See Mihaly Csikszentmihalyi and Eugene Rochberg-Halton, *The Meaning of Things: Domestic Symbols and the Self* (Cambridge, UK: Cambridge University Press, 1981), 32.

activity.”<sup>11</sup> The neoclassical economic model that emerged during the early nineteenth century not only obscured contributions by women and people of color; it naturalized white men’s advantages and power.<sup>12</sup>

One consequence of these ideological processes was to heighten attention paid to shopping and consumption, which in turn became a liability for women, leaving them open to accusations of frivolity, gadding, and depletion of (presumably male) resources. Amanda Vickery argues that the image of the “consuming woman was endorsed by the visibility and regularity of female shopping, whereas the male consumer escaped general notice because his direct engagement with the market was only intermittent.”<sup>13</sup> In fact, store account books, receipts, and other sources show that men remained regular customers at shops, warehouses, and other spaces of consumption throughout this period.<sup>14</sup> It is entirely possible that female shoppers were not more numerous, only more noticeable. Claire Walsh notes that women were more likely to shop in groups of other women during the eighteenth century, “which made their shopping more publicly visible.”<sup>15</sup> But assumptions about the conspicuousness of female consumers cannot be

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<sup>11</sup> Jeanne Boydston, “The Woman Who Wasn’t There: Women’s Market Labor and the Transition to Capitalism in the United States,” *Journal of the Early Republic*, Vol. 16, No. 2, Special Issue on Capitalism in the Early Republic (Summer 1996),” 199, 187.

<sup>12</sup> Paula England, “The Separative Self,” 38.

<sup>13</sup> Amanda Vickery, “Women and the World of Goods,” 281.

<sup>14</sup> My survey of late eighteenth and early nineteenth-century ledgers and daybooks shows from Pennsylvania and Delaware shows that men held the vast majority of store accounts. Although women frequently made purchases, banked credit, and traveled to the store, men continued to engage in these activities as well. See Chapter 2.

<sup>15</sup> Claire Walsh, “Shops, Shopping, and the Art of Decision Making in Eighteenth-Century England,” in *Gender, Taste, and Material Culture in Britain and North America, 1700-1830*, eds. John Styles and Amanda Vickery (New Haven: Yale University Press,

explained by their numbers or habits alone. Already, Anglo-American society focused its anxiety about the potential decadence and corruption of an expanding consumer society on women, whom they believed possessed excessive appetites that would devour male resources and mire households in spending beyond budgetary means. Further, women's supposed longings for consumer goods were bound up with their longings for sexual satisfaction and power, the seeds of social disorder.<sup>16</sup> Elizabeth Kowaleski-Wallace observes that the term "shopping" itself emerged during the mid-eighteenth century, "at the moment when commodity and luxury converge[d]." She argues that the term "shopping—unlike marketing or other forms of buying—entails the purchase of what is 'desirable but not indispensable.'" <sup>17</sup> By converting women's essential and necessary shopping into a potentially pernicious and narrower form of shopping, Anglo-American writers were already focusing their anxieties about waste and luxury on women, and this paralleled women's diminished contributions to productive work.

However, just as women continued to contribute to economic development despite their exclusion from the category of work, their labor at shopping retained value

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2006), 163. Boydston argues that "for women public visibility was the sign of dishonor and pollution." This association was intensified by critics of women's shopping, who equated female shopping with weakness and loose morals. I would refine Boydston's statement to reflect that this public visibility was a sign of dishonor and pollution for wealthier white women, in part because it was a necessity for many poorer women and women of color. Boydston, "The Woman Who Wasn't There," 204.

<sup>16</sup> See Elizabeth Kowaleski-Wallace, *Consuming Subjects: Women, Shopping, and Business in the Eighteenth Century* (New York: Columbia University Press, 1996), 3, 5; Jennifer Jones, "Coquettes and Grisettes: Women Buying and Selling in Ancien Regime Paris," in *The Sex of Things: Gender and Consumption in Historical Perspective*, eds. Victoria de Grazia and Ellen Furlough (Berkeley: University of California Press, 1996), 26.

<sup>17</sup> Kowaleski-Wallace, *Consuming Subjects*, 75, 77.

beyond satisfying their own needs and desires. It is clear from her letters that the “business” of consumption was an essential part of daily labor for Esther Edwards Burr, but she tended to blur the line between financial transaction and emotional care, as well as between public and private activity. As the new ideological separation between work and labor insisted, Burr also articulated a different perspective about her own labor than male members of her household would have recognized as their experience. She transitioned abruptly from family news to economic matters in her letters, warning Sarah Prince that “I am going to trouble you about business now” before inquiring about the prices of mahogany chests and tea tables in Boston.<sup>18</sup> She frequently appended lists of items at the ends of her letters that she wished Prince to procure for her, asking also about new styles of gowns, ruffles, and caps in the same way merchants made inquiries to their foreign correspondents. Burr utilized Prince as a proxy shopper, relying on her friend’s knowledge of the price, quality, availability, and fashionability of Boston consumer goods. Although Burr seems to have reimbursed Prince for her services in most cases, her letters make clear that she recognized Prince’s efforts as a form of unremunerated long-distance care. The goods that Sarah Prince sent to Esther Burr, such as cake pans, milk pots, and gum arabic, were essential to her daily household labor, but also represented the networks of care that extended away from the household.

Essential purchases also mingled in Burr’s record of gifts. When Prince sent Burr’s daughter Sally new sleeve buttons, Burr recorded Sally’s grateful response: “O Miss Prince give Sally fine Buttons, that a good Miss Prince, Sally love Miss Prince.”<sup>19</sup> Although Sally had likely never met her benefactor, her affection for Prince was assured

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<sup>18</sup> *The Journal of Esther Edwards Burr*, 170.

<sup>19</sup> *Ibid.*, 206.

by this small gift. For Burr, consumption was a laborious process that not only included gathering information, performing legwork, and accumulating purchasing power, but also extracting economic, social, and emotional utility from the goods acquired. The labor of consumption not only moved and used commodities; it helped to solidify social relationships. As Arendt observed, this labor was “born of a great urgency and motivated by a more powerful drive than anything else, because life itself depends on it.”<sup>20</sup>

### **How Women Learned Economic Skills**

The emerging perspectives about women’s labor and its identification with the negative aspects of shopping was related to views about women’s ability to execute economic activities. Despite the economic shrewdness demonstrated by many women of the period, advice writers in the late eighteenth and early nineteenth centuries insisted that women, especially middling white women, did not have “skill in purchasing,” although they rarely provided readers with concrete information about how to acquire it. In her 1773 tract *Letters on the Improvement of the Mind*, Hester Chapone recommended that readers “take every opportunity of learning the real value of every thing, as well as the marks whereby you are to distinguish the good from the bad.”<sup>21</sup> In a burgeoning consumer society, such a directive was hardly feasible for a well-connected merchant, let alone a housewife who was expected to attend to many other duties. Maria Rundell

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<sup>20</sup> Arendt, *The Human Condition*, 87.

<sup>21</sup> Hester Chapone, *Letters on the Improvement of the Mind, Addressed to a Young Lady* (London: H. Hughes, 1773), 61.



provided slightly more specific advice in *A New System of Domestic Cookery* (1807), where she advised that a woman be “informed of the prices and goodness of all articles in common use: and of the best times; as well as places for purchasing them.” She added that women should know the comparative prices of provisions in order to make appropriate substitutions when prices or shortages necessitated it, avoid false notions of economy that result in the purchase of “bargains” that were not useful to the household, and learn which articles were best for keeping and which must be used immediately.<sup>22</sup>

Chapone’s and Rundell’s advice about “skill in purchasing” was not a single skill at all, but an expanding array of consumer expertise. This expertise consisted of deep familiarity with the material nature of consumer goods, including how they could be preserved, used, or transformed to fulfill household needs; knowledge of multiple systems of value and diverse methods of economic exchange; and the ability to identify and prioritize household needs. To be successful, this expertise needed to be combined with “legwork,” the ability and willingness to circulate goods and information, usually without monetary compensation.

How did women acquire this essential knowledge? What were the consequences of failing to acquire reliable and useful consumer knowledge? While writers like Rundell offered information about when to buy cheap eggs, how to store candles to prevent melting, and why one should always get a receipt even when paying in cash, most women learned savvy consumption through their own direct experiences and observation of other women.<sup>23</sup> Like dexterity in refashioning apparel, which Beverly Lemire describes as “one

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<sup>22</sup> Mrs. [Maria] Rundell, *A New System of Domestic Cookery, Formed Upon Principles of Economy and Adapted to the Use of Private Families* (Philadelphia: Benjamin C. Buzby, 1807), ii.

<sup>23</sup> Rundell, *A New System of Domestic Cookery*, iii, vi, viii.

of the natural preserves of female ingenuity,” skill in consumption was probably “learned at a mother’s knee.”<sup>24</sup> Young women accompanied other women in their household to the market and the store; absorbed advice on the best times and places to make a purchase; and transformed, recycled, preserved, and used up enough consumer goods in the course of their household labors to understand their properties. Unfortunately, few sources recorded this transmission of expertise from woman to woman, apart from prescriptive writers, who used it as a cautionary tale. In her *Letters Addressed to Young Married Women*, Mrs. Griffith included an anecdote about a vain and extravagant young woman who explained to her mother how she spent her last five guineas. In addition to losing some money at cards, the young woman purchased a cap to spite another girl who dressed in finer clothes even though she was not as wealthy. Rather than checking her daughter’s spending habits, the mother promised to “ransack every shop in town” so that she might have a finer coat than Miss Richley. Griffith concluded that most mothers did not take proper care to “shew their girls what really is, or is not Virtue.”<sup>25</sup> Not only was the lack of judgment in consumption an economic failing, it was a moral failing.

Shopkeepers could also be a source of consumer information, but again, women had to exercise caution. In her work on shopping in eighteenth-century England, Dorothy Davis argues that a shopper “had to buy a lot of personal service along with the goods, for he depended very heavily on the shopkeeper’s knowledge and skill and honesty.”<sup>26</sup>

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<sup>24</sup> Beverly Lemire, *Dress, Culture, and Commerce: The English Clothing Trade before the Factory, 1660-1800* (New York: St. Martin’s Press, 1997), 98.

<sup>25</sup> Mrs. Griffith, *Letters Addressed to Young Married Women* (Philadelphia: John Turner, 1796), 92-93.

<sup>26</sup> Dorothy Davis, *A History of Shopping* (London: Routledge & Kegan Paul Ltd., 1966), 182.

Some women (and men) continued to rely on this personal service well into the nineteenth century, going directly to retailers and wholesalers to gain information regarding potential purchases. When John Dorsey advertised wax candles for sale in area newspapers in 1813, wealthy Philadelphian Elizabeth Powel wrote to him directly, inquiring about their size, weight, and price before sharing her own thoughts on the qualities of wax and spermaceti candles.<sup>27</sup> However, Powel's ability to address a personal letter to Dorsey and receive truthful information and excellent service was a product of her privileged status. Merchants and retailers may not have been using "trickery and fraud to seduce the inherently weak women to buy more goods than needed," as many American newspapers claimed by the late eighteenth century, but the average consumer could not rely on them for the same amount of service given to Powel.<sup>28</sup> Instead, the burden of seeking out information about consumer goods shifted from the shopkeeper to the customer; and since that customer was frequently female, it was all too easy for the era's writers to insist that this information gathering was merely gadding, gossiping, or unproductive labor.

Scholars Sara M. Evans and Barbara J. Nelson repudiate the assumption that information, especially economic information, is costless and readily available.<sup>29</sup> Information about the quality, price, and fashionability of consumer goods in the late

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<sup>27</sup> Letter to John Dorsey, October 12, 1813, Elizabeth Willing Powel, Incoming and Outgoing Correspondence, Box 4, Folder 10, Powel Family Papers, Historical Society of Pennsylvania (HSP).

<sup>28</sup> Ann Smart Martin, *Buying into the World of Goods: Early Consumers in Backcountry Virginia* (Baltimore: Johns Hopkins University Press, 2008), 159.

<sup>29</sup> Sara M. Evans and Barbara J. Nelson, *Wage Justice: Comparable Worth and the Paradox of Technocratic Reform* (Chicago: The University of Chicago Press, 1989), 46-47.

eighteenth- and early nineteenth-century Mid-Atlantic changed rapidly, and rarely reached beyond merchant networks. Information was costly, and gathering it was a time-intensive process that relied upon mobilizing networks of local and distant sources. But information regarding the value and availability of consumer goods was crucial to the smooth running of the household, and most women gained this knowledge by talking to other women. Indeed, early American women's diaries and letters were filled with anecdotes recounting how they learned about the quality, price, and availability of goods. After leaving Philadelphia for Sunbury, Pennsylvania with her husband in the 1780s, Gaynor Lukens Keene wrote to her parents inquiring about numerous goods that she could not obtain locally. Keene often included the intended purpose of the goods requested. In a letter to her father from January 1785, Keene included a postscript to her mother where she requested a "carminative," a preparation used to treat flatulence, as well as another drug mixed with tar since it had "a wonderful effect in relieving my dear Keene's cough and we can get no tar here that will do at all." From 1784 to 1787, Gaynor Lukens Keene also requested shoes, closet locks, chintz, a cookery book, furniture check, leather slippers, raisins, tamarinds, and gin. Keene directed all of these requests to her mother apart from the closet locks, an errand she entrusted to her father.<sup>30</sup>

The process by which Gaynor Lukens Keene obtained household items illustrates several aspects of consumption. First, it shows that the purchaser of a good was not always, or even frequently, its final consumer. Evidence of this is also shown in store

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<sup>30</sup>Gaynor Lukens Keene Correspondence, Letters from January 30, 1785, October 15, 1784, June 9, 1785, November 18, 1785, and undated material, Box 5, Folder 46, Lukens Family Papers, Special Collections, University of Delaware Library (SCUDL). The collection's finding aid describes the correspondence as occurring between 1784 and 1787 and notes that Gaynor Lukens Keene died in 1788.

ledgers, where customers purchased for dependents, superiors, neighbors, and business associates. Secondly, and inherent in the first point, consumer choice was a limited condition.<sup>31</sup> While the acquisition of goods in the late eighteenth century could be an “assertive act,” it was an act rarely undertaken alone and without constraints.<sup>32</sup> These constraints included not only circumscribed access to credit and places of consumption, but also limitations imposed by one’s family and peers, whose opinions and willingness to search for a good value mattered greatly. Finally, the Keene letters suggest that women were considered strong repositories of consumer knowledge, not ignorant or incapable of learning such wisdom.

Indeed, as society increasingly associated women with “labor,” the endless chores of hunting down items and dispensing advice became an essential part of women’s expertise in these matters. And although these labors consisted of a wide range of social and economic knowledge, they were often collapsed into a single term: taste. As Claire Walsh observes, men continued to shop regularly during the eighteenth century, perhaps even more frequently than women, but “women were attributed with superior sensitivities toward taste, and in surviving diaries and letters, women *are* requested to help men

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<sup>31</sup> Daniel Miller describes choice as a “limited condition that bears the burden of histories of social category formation in terms of class, gender and other parameters, the normative adjudication of families and peers, and the pressure of business attempts to ensure their particular profitability.” Ellen Hartigan-O’Connor demonstrates that choice was mitigated by a network of dependent ties. Daniel Miller, “Consumption as the Vanguard of History: A Polemic by Way of an Introduction,” in *Acknowledging Consumption: A Review of New Studies*, ed. Daniel Miller (London: Routledge, 1995), 36. Ellen Hartigan-O’Connor, *The Ties That Buy: Women and Commerce in Revolutionary America* (Philadelphia: University of Pennsylvania Press, 2009), 130.

<sup>32</sup> T.H. Breen, “The Meaning of Things: Interpreting the Consumer Economy in the Eighteenth Century,” in *Consumption and the World of Goods*, eds. John Brewer and Roy Porter (London: Routledge, 1993), 257.

shop.”<sup>33</sup> “Taste” was a slippery term even at the height of its popular usage in the eighteenth and nineteenth centuries. As John Styles and Amanda Vickery demonstrate, the definition of taste was “grounded in the critique of luxury,” and the promotion of taste as an endogenous trait affirmed the permanence and immutability of aesthetic value and morality.<sup>34</sup> Displays of taste distanced consumers from material “need,” and also allowed them to escape the lure of excess. Despite fears of female appetites, many definitions of taste endowed “women with a distinctive aptitude for regulating claims to culture and refinement in a commercial society.”<sup>35</sup>

However, acting as gatekeepers for beauty and aesthetic value had its drawbacks by the early nineteenth century. By describing taste as instinctive and immutable, embodied in the conditioned practices of women, cultural critics came perilously close to erasing the labor women performed in developing expertise. Because taste was highly susceptible to changes in market prices, availability, and social relationships, women had to constantly cultivate it—which should have been perceived as part of the labor of sustaining or improving households and family. Taste became segmented by gender, race, and economic status, and the more ubiquitous it became as a standard of judgment, the less efficacy it had in reinforcing difference.<sup>36</sup> Women could patrol the borders of taste,

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<sup>33</sup> Claire Walsh, “Shops, Shopping, and the Art of Decision Making in Eighteenth-Century England,” 168.

<sup>34</sup> John Styles and Amanda Vickery, “Introduction,” in *Gender, Taste, and Material Culture in Britain and North America, 1700-1830*, eds. John Styles and Amanda Vickery (New Haven: Yale University Press, 2006), 14-15.

<sup>35</sup> Styles and Vickery, “Introduction,” 16.

<sup>36</sup> Lori Merish, *Sentimental Materialism: Gender, Commodity Culture, and Nineteenth-Century American Literature* (Durham, NC: Duke University Press, 2000), 9; Paula England, “The Separative Self,” 43; Tibor Scitovsky, *The Joyless Economy: The Psychology of Human Satisfaction* (New York: Oxford University Press, 1992), 5.

but it was a difficult task, and misjudgments opened them to further accusations of frivolity.

Middling and upper class women in the Mid-Atlantic knew just how onerous a task it was to cultivate taste, an ongoing process that involved gathering information on the price, quality, fashionability, and availability of goods and then measuring this information against the desires of the recipient. This time-consuming process, often done by proxies, required intimate knowledge of both markets and people, and it is telling that the responsibility so often fell to women.<sup>37</sup> Proxy shopping helped maintain social relationships and provided the free labor that facilitated exchange.<sup>38</sup> Like housework, it was a type of labor that was rarely noticed, except when it was done badly.

As demonstrated by the Keene letters, proxy shopping was often done by family members who were familiar with the recipient's needs and financial standing. As her health declined, Elizabeth Drinker increasingly relied on her daughters and sister to make purchases on her behalf, but rarely sent her sons or husband on such errands.<sup>39</sup> Elizabeth

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<sup>37</sup> For discussions of proxy shopping and collaborative shopping, see Ellen Hartigan-O'Connor, "Collaborative Consumption and the Politics of Choice in Early American Port Cities," in *Gender, Taste, and Material Culture in Britain and North America, 1700-1830*, eds. John Styles and Amanda Vickery (New Haven: Yale University Press, 2006). Claire Walsh distinguishes between "proxy shopping," which she defines as "shopping carried out for someone by family, friends, or socially significant contacts," and "correspondence shopping—that carried out by agents, bankers, servants, or tradespeople." However, because there is so much overlap between these two categories, I don't think this is a helpful distinction, and therefore use only "proxy shopping." Walsh, "Shops, Shopping, and the Art of Decision Making," 170.

<sup>38</sup> Martin, *Buying Into the World of Goods*, 158; Hartigan-O'Connor, *The Ties That Buy*, 136.

<sup>39</sup> For instance, see entries in Drinker's diary for March 15, 1804 and January 2, 1806. Elaine Forman Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 3 (Boston: Northeastern University Press, 1991), 1732, 1895.

Powel, however, did rely on male taste. She relied on a wide network of family, friends, and servants to acquire goods; her social standing guaranteed that she would rarely have to transact in public on her own behalf. From her voluminous correspondence, it appears Powel primarily gathered information and sent directives via letters. When a parcel of articles selected by a gentleman in England failed to arrive, Powel noted that the loss gave her no concern apart from being “deprived on an Opportunity to approve [his] Elegance of Taste,” and she placed the blame for the mix-up on a middleman or clerk. She requested the gentleman send her a riding dress and asked him to visit her sister, Mrs. Hare, as she was “best acquainted with [Powel’s] Size & Taste.” Praising the gentleman’s taste and “genteel Attention,” Powel not only strengthened their social connection but helped assure that he would take her commission seriously.<sup>40</sup> It’s important to note, however, that she identified her sister as the person most familiar with her intimate details and personal preferences.

Following her husband’s death in 1793, Powel was left with a substantial estate and no heirs. She parlayed her position to make substantial purchases, relying on numerous nieces, nephews, and more distant relatives to find, buy, and send an array of goods. In addition to buying and selling stocks and properties, Powel relied on her extended family to purchase everything from china to shoes to reading glasses. When her nephew Thomas W. Francis intended to order articles from Canton in 1800, Powel wrote that she wished for some items that were “so trifling” that she was “ashamed to trouble [him] on the subject.” Powel then appended a not so trifling request for one dozen milk

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<sup>40</sup> Letter to an unknown gentleman, September 12, 1783, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 3, Powel Family Papers, HSP. The gentleman appears to have been a friend of her husband.



pans and eight dozen dessert plates.<sup>41</sup> Although she relied on her nephew's legwork to obtain the articles, she asked him to use his wife Dolly's order as a template for her own. Powel often diminished the scope of her requests by employing words like "trifling" and "little." She also tugged at her relatives' heartstrings to guarantee she received what she wanted. In requesting two pairs of spectacles from her nephew John Hare Powel, she specified that "the Glasses must magnify Eyes of seventy, to seventy five, that have too often wept to be very strong."<sup>42</sup> Although she lived until 1830, Powel frequently reminded her friends and family of her ill health and imminent demise from the 1790s through the 1810s, ensuring their continued care and attention to her shopping desires.

While Powel often presented a gracious and easygoing temperament to those executing commissions on her behalf, she kept a close watch on the behavior of the purchasers and the items they purchased. She seems to have granted her housekeeper, Amy Roberts, significant freedom to make local purchases and pay debts on her behalf, but kept careful track of the price and quality of the goods coming into her household. When Roberts purchased blue chintz for her in 1809, Powel noted that she was pleased with it, but frustrated that Roberts "said nothing of the price." She requested that Roberts get her five more yards of the chintz, but only if it could be purchased at three shillings or

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<sup>41</sup> Letter to Thomas W. Francis, November 27, 1800, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 3, Folder 9, Powel Family Papers, HSP.

<sup>42</sup> Letter to John Hare Powel, July 18, 1809, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 5, Powel Family Papers, HSP.

less per yard.<sup>43</sup> Entrusting purchasing to others certainly limited one's choices, but wealth, status, and careful surveillance helped lift some of these constraints.<sup>44</sup>

Proxy shopping often fell somewhere between a "fee-for-service" arrangement and a "helping relationship."<sup>45</sup> In one instance Powel ordered a number of books for a friend, Mrs. Page. Although Page promised to pay Powel for a copy of Goldsmith's *Roman History* "when the crop came in," Powel decided to make the volume a gift since the edition wasn't as handsome as she imagined it would be.<sup>46</sup> Powel may not have recouped her expenditure, but she strengthened her relationship with Mrs. Page, a social investment that could reap benefits in the future.

On another occasion, proxy Powel's book ordering evoked some unwanted advice. When her sister, Mrs. Byrd, requested books appropriate for her children, Powel noted that the *Oeconomy of Human Life* and *Misses Magazine* were "unexceptionable," but the *Preceptor* and works by Joseph Addison were "infinitely superior, both as to Precept & Stile." However, when Byrd requested a copy of *Lord Chesterfield's Letters*, Powel flatly refused to make the purchase. She argued that Chesterfield's sentiments were "dangerous...weak, & too often wicked when he speaks of our sex." Following several pages of criticism, she concluded by wishing her sister's children would "never

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<sup>43</sup> Letter to Amy Roberts, September 17, 1809, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 5, Powel Family Papers, HSP.

<sup>44</sup> For choice as a limited condition, see Hartigan-O'Connor, *The Ties That Buy*, 130, and Miller, "Consumption as the Vanguard of History," 36.

<sup>45</sup> Ellen Hartigan-O'Connor, "Abigail's Accounts: Economy and Affection in the Early Republic," *Journal of Women's History* (Fall, 2005), 43.

<sup>46</sup> Letter to an unknown woman, possibly Mrs. Byrd, November 29, 1785, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 3, Powel Family Papers, HSP.

read his Letters with Pleasure” and was certain her sister had not read them “with Attention or [she] would not wish to put them into their Hands.”<sup>47</sup> If Mrs. Byrd still desired the volume, she would have to obtain it through other channels.

Women of means could also shop by ordering goods directly from merchants, as when Margaret Meredith used her husband’s mercantile connections to obtain goods from Europe. For example, while Jonathan Nesbitt was in France in 1780, she sent him an order for goods and a bill of exchange for £685.14.0. Despite the upheaval of the Revolution, Nesbitt assured Mrs. Meredith that he could render her “some little service” and acquire the goods requested. He would travel to Nantes where he would enlist some ladies of his acquaintance to make the purchases. If the items did not suit her, he asked that she would “impute it to their want of taste and not [his] want of attention.” Nesbitt concluded by assuring Mrs. Meredith that he would execute her commission in order to continue a correspondence “with a lady in every respect so amiable.” Whether it was her amiability, wealth, or connections that guaranteed Nesbitt’s compliance, Margaret Meredith was sure to get what she desired.<sup>48</sup>

Although not many women availed themselves of such long-distance proxy shopping services, well-to-do women in the Mid-Atlantic region were sometimes able to cultivate important proxy shopping relationships closer to home. Powel’s correspondence makes visible the various forms of trust involved in proxy shopping: gathering and sharing information about markets and specific goods; assessing each other’s taste; balancing concerns about price, quality, and availability; and even making

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<sup>47</sup> Letter to Mrs. Byrd, December 1, 1783, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 3, Powel Family Papers, HSP.

<sup>48</sup> Letter from Jonathan Nesbitt to Margaret Meredith, September 15, 1780, Box 1, Folder 5, Samuel Meredith Papers, SCUDL.

moral judgments about the suitability of goods for a recipient. Powel's wealth, literacy, far-reaching social and economic connections, and extensive family network facilitated her purchases from the comfort of her own home via letters she sent. Women with fewer resources left behind fewer records of their purchasing habits because they gained information primarily through oral networks and performed most of their own local legwork. They gleaned information regarding the price, quality, and fashionability of goods from neighbors in the course of their daily work and social activities.<sup>49</sup> They gained hands-on experience with goods in the homes of friends of family members, testing them out before making a purchase.<sup>50</sup>

Indeed, for most women successful consumption required routine "traipsing," traveling to shops, markets, vendues, and other commercial spaces to view and handle goods, often without making a purchase. Traipsing was hard, frustrating work that often left participants empty-handed when they did not find suitable purchases.<sup>51</sup> While wealthy women like Powel could direct servants and dependents to traipse on their behalf, women with fewer resources had to undertake this work themselves. Such active searching along streets and in shops made these women more conspicuous. Boydston asserts that too much public visibility was a sign of "dishonor and pollution" for women in the late eighteenth and early nineteenth centuries.<sup>52</sup> However, this statement needs refinement. Such public visibility was a sign of dishonor and pollution for wealthier white

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<sup>49</sup> See Karin Wulf, *Not All Wives: Women of Colonial Philadelphia* (Ithaca: Cornell University Press, 2000), 120-121.

<sup>50</sup> Walsh, "Shops, Shopping, and the Art of Decision Making," 169.

<sup>51</sup> Nicky Gregson and Louise Crewe, *Second-Hand Cultures* (Oxford: Berg, 2003), 9.

<sup>52</sup> Jeanne Boydston, "The Woman Who Wasn't There," 204.

women largely because they could use proxies—servants, family—and correspond their needs and desires; contemporaries expected only poor women and women of color to walk the streets in search of the highest-value-for-the lowest-price consumer goods for their own households, or with the shopping lists of their employers and mistresses.

### **Quarrelsome Customers**

Jeanne Boydston argues that during the Revolutionary Era “women’s customary economic responsibilities included a certain right to bargain over prices [and] quarrel with vendors.” Indeed, before and after the Revolution, household survival often was based not only on breadwinning but also on careful purchasing and bargain hunting, even scavenging.<sup>53</sup> However, prescriptive literature of the late eighteenth and early nineteenth centuries increasingly demanded that women not only acquire all the skills to shop carefully and frugally, but that they also avoid irritating retailers with haggling and other quarrelsome behavior in their quest for a good value. In an anecdote titled “A fashionable Mode of Shopping” from Philadelphia’s *The Tickler* in 1811, Miss Whimsical and her sister visited a shop in search of pelisse cloth and velvet. When the harried shopkeeper presented a variety of selections, the women remarked that comparable goods could be found at Mr. Ridge’s for a lower price and in a handsomer selection of colors. Miss Whimsical then demanded a sample, asserting that the cloth was not for herself, “and if the lady like[d] it,” she would return and purchase it. The threat of bringing in a third lady to quibble over the fabric’s merits succeeded. Eventually the shopkeeper was

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<sup>53</sup> Jeanne Boydston, “To Earn Her Daily Bread,” 18.

obliged to sell some orange velvet at three and a half dollars a yard—below his asking price—to secure the sale and get the meddlesome women out of his shop.<sup>54</sup>

The writer's criticisms of Miss Whimsical and her sister were twofold. First, the bargain-seeking sisters were placed in opposition to the profit-seeking shopkeeper, who was meant to gain the reader's sympathy. Although he was very busy, he fetched and laid out numerous colors and qualities of the fabric, and then he faced not even making a sale to the women. Implicit in the story was the argument that women may have had a customary right to bargain, but not if they engaged in "quarrelsome" behavior that filled up the shopkeeper's time and could deprive him of a justifiable sale. Moreover, the women may have been haggling in order to cheat the shopkeeper out of a profit and invoking a (possibly fictional) third lady who would act as final arbiter to gain leverage. The women's fine-tuned knowledge about prices, quality, and availability of velvet gave them advantages in this public domain of a man's shop, but it did not entitle them to step over a line from effective domestic economists to suspicious, perhaps even deceitful shoppers.

Second, Miss Whimsical and her sister were depicted purchasing fashionable textiles, presumably frivolous goods that would bring no utility to their households but merely satisfy unjustifiable personal desires. They were not using their special knowledge to good ends. By the late eighteenth century, accusations of frivolous consumption were employed not only by prescriptive (male) writers to define and limit female purchasing, but also by some women who wished to police the behavior of other women. In her work on Elizabeth Shackleton, Amanda Vickery notes that Shackleton often attached deep personal meanings to her consumer goods, but was also "quick to call into question the

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<sup>54</sup> "A Fashionable Mode of Shopping," *The Tickler* (Philadelphia, PA), May 1, 1811.

sartorial motivations of those she disliked. Things which demonstrated dignity, civility, and elegance in her friends, could in others just as easily represent foolish pretension.”<sup>55</sup> Refinement and taste did not inhere within goods themselves, but were characteristics displayed by the discerning and skilled shoppers who purchased and used such goods. The act of shopping itself could be refined or vulgar depending on the motivations and the behavior of the shopper herself.

This tendency toward judgment among women is demonstrated in a letter from Peggy Emlen to her friend Sally Logan in 1769. While Peggy was visiting two sisters, Flavilla and Belinda, the three women visited a jeweler’s shop in the company of their mother. As Flavilla peppered the jeweler with questions regarding the price of each item, Belinda “fell violently in love” with a hair ornament. After haggling down the price from ten shillings apiece to two dollars for two, Belinda urged Flavilla to purchase an ornament as well, although the girls’ mother warned Flavilla not to make the purchase, since “Belinda [would] be tired of hers before three weeks and [would] sell it to you for less money.” Belinda then suffered a fainting fit from standing too long, and Emlen concluded by saying that she “was ready to bust with stifling a laugh at her affectation.”<sup>56</sup>

Emlen relied on Logan to recognize the behaviors she described as those of frivolous female shoppers. Flavilla was a gadder who pestered the retailer for information with no intention of making a purchase. Belinda was the imprudent spendthrift who was determined to get a good bargain but likely to lose interest in her prize once it had been purchased. Worst of all, the girls made a spectacle of themselves in the process, calling

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<sup>55</sup> Vickery, “Women and the World of Goods,” 285.

<sup>56</sup> Peggy Emlen letter to Sally Logan, September 4, 1769, Box 1 Folder 1, Marjorie P.M. Brown Collection, HSP.

their respectability into question. While Emlen criticized the purchasing habits of Belinda and Flavilla, she acknowledged the importance of careful shopping. She treated Logan's request to purchase silk with great seriousness; Logan trusted that Emlen knew her well enough to match her taste and prioritize the correct criteria in making a purchase, and Emlen assured Logan that she would get fabric "according to the instructions as soon as possible" and she apologized for delays caused by the weather.<sup>57</sup>

### **Beyond the Shop**

Shopping took place in a variety of settings, ranging from warehouses to open-air markets to street vending to retail shops. The auction, or "vendue," was one of the most popular methods of obtaining goods outside of shops and fixed markets. Vendues encompassed a wide variety of public auctions, including the sale of newly available wholesale and retail goods, the estates of the deceased, and the seized belongings of debtors. Vendues were a contentious form of exchange both before and after the Revolution, attacked by merchants who feared auctioneers' ability to undercut them through cheap cash sales.<sup>58</sup> Emma Hart argues that the vendue "represented the extension

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<sup>57</sup> Peggy Emlen letters to Sally Logan, May 3, 1769 and July 4, 1769, Box 1 Folder 1, Marjorie P.M. Brown Collection, HSP.

<sup>58</sup> Joanna Cohen shows that merchants altered their attacks on auctions following the Revolution, switching from arguments that "focused on how auctions were defrauding the customs house and thus depriving the nation of its rightful funds," to claims that "stressed the duplicity of auctioneers and their lack of concern for the consumers' rights." Auctioneers responded in similar terms. A 1772 broadside entitled "A Few Reasons in Favour of Vendues" argued that vendues allowed British merchants to quickly dispose of goods and purchase local produce. Supporters of vendues in the early republic "couch[ed] the figure of the consumer in the familiar terms of the producer's identity whose labor



of a metropolitan world of consumer choice in the colonies,” and that those with access to cash might find a pleasing bargain. She observes that auctions even allowed “poorer customers to buy small quantities of goods for cash,” as evidenced by the “push for legislation to prevent goods below a certain value being sold at auction.”<sup>59</sup> Although public auctioneers of food and imported goods typically demanded cash at their sales and they rarely extended credit, auctions were nevertheless social gatherings that allowed a wide range of consumers to define the value and price of goods through the bidding process. Auctions allowed people to socialize, gather information, collaborate on purchases, bid competitively, and, perhaps, judge their friends and neighbors based on their selections. Auctioneers exercised their authority through their knowledge of the market and generally acceptable quality and price, but consumers were the ultimate arbiters of the final value of auctioned goods.<sup>60</sup>

Attending auctions was an aspect of “traipsing” in search of a good value and women of all classes were regular vendue purchasers. In addition, female retailers

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earned him his civic rights,” pushing at “the boundaries of what the individual might be able to expect as a citizen consumer.” Both sides depicted the consumer as an independent, hard-working, white male, but continued to rely on consumers who did not fit this description. Joanna Cohen, “‘The Right to Purchase is as Free as the Right to Sell’: Defining Consumers as Citizens in the Auction-house Conflicts of the Early Republic,” *Journal of the Early Republic*, Vol. 30, No. 1 (Spring, 2010), 48, 52; “A Few Reasons in Favor of Vendues,” Philadelphia: Printed by Henry Miller, 1772, copy held at the Library Company of Philadelphia.

<sup>59</sup> Emma Hart, “An Empire of Goods? Auction and Market Cultures in the English Speaking World, 1730-1785.” (accessed via <http://www.academia.edu/> on May 4, 2017)

<sup>60</sup> Ellen Hartigan-O’Connor, “‘Auctioneer of Offices’: Patronage, Value, and Trust in the Early Republic Marketplace,” *Journal of the Early Republic*, Vo. 33, Number 3 (Fall 2013), 465; Charles W. Smith, *Auctions and the Social Construction of Value* (New York: MacMillan, Inc., 1989), x, 3, 132-133.

purchased wholesale goods at vendue, splitting large parcels with friends and associates.<sup>61</sup> For example, despite her disinterest in visiting Philadelphia shops in the later part of her life, Elizabeth Drinker often discussed local vendues in her diary, and accompanied her daughter Sally to a vendue store in 1799 to purchase silk and muslin.<sup>62</sup>

Women also played an important role in supplying goods for sale at vendues. In 1769, Richard Footman and Francis Jeyes advertised that they were opening a “convenient store...for the carrying on the vendue-business” in Philadelphia. Although they were established retailers of textiles and household furniture, Footman & Jeyes had decided to receive goods for sale at occasional store auctions.<sup>63</sup> In a surviving receipt book kept from 1775 to 1777, the partners recorded customers who had been paid for leaving auction goods at the store. Women appeared frequently in the book, as recipients of payments for their husbands and as traders on their own account. Many developed a long-term relationship with the partners, depositing goods for sale at regular intervals. Magdalene Devine, identified in her will as a “feme sole trader” who fled from an abusive husband, sold £687.18.4 worth of goods to Footman & Jeyes between June 1775

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<sup>61</sup> See section on shopkeeping networks in Chapter 4.

<sup>62</sup> Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 2, 1177. Drinker’s male and female children frequently attended vendues. For more notations about vendues in Volume 2 of her diary, see 896, 922, 989, 996, 1088, and 1142.

<sup>63</sup> “Advertisement,” *Pennsylvania Gazette* (Philadelphia, PA), November 9, 1769; “Advertisement,” *Pennsylvania Chronicle and Universal Advertiser* (Philadelphia, PA), February 19, 1770. On March 16, 1776, Footman & Jeyes advertised merchandise that was “the remains of a country store.” A 1779 advertisement notes that British forces occupied Footman & Jeyes vendue store and “not only ran away paying no rent, but hath greatly damaged said premises.” “Advertisement” *Pennsylvania Evening Post* (Philadelphia, PA), March 19, 1776; “Advertisement,” *The Pennsylvania Packet or General Advertiser* (Philadelphia, PA), March 13, 1779.

and June 1777. Other women, like Mary Stewart, earned a few shillings or pounds for small sales of pins, dishes, and other items.<sup>64</sup> These sales not only helped women make ends meet, but helped circulate new and second-hand goods to other customers and boost the auctioneer's chances of getting more women into his establishment to see both a wide variety of newly imported goods and shelves displaying second-hand items.

In addition to open-air public auctions, consumption beyond the shop also involved networks of poor urban women who vended small parcels of food, second-hand clothing, and country goods from corner kiosks or through the streets. Elizabeth Powel not only corresponded with retailers and wholesale merchants, but also engaged with a number of female peddlers. In February 1794, she paid Phyllis Meeser \$13.86 for bread and flour, noting that this was the amount due "when the Tallys were cut down." Talley sticks were typically used by peddlers, who made up their customers' accounts "by a talley of notches, or scotches, on a stick, and giving them credit from one visit to the next."<sup>65</sup> The peddler periodically cut down talley sticks when purchasers settled their debts.

Women also dominated the huckstering trade in late eighteenth and early nineteenth century Philadelphia.<sup>66</sup> Huckstering, which consisted of retailing small

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<sup>64</sup> Entries for Magdalene Devine and Mary Stewart, July to November 1775, Footman & Jeyes Receipt Book, 1775-1777, HSP; Magdalene Devine Will, proved May 14, 1783, Philadelphia County Wills, 1682-1819 (accessed via ancestry.com on May 4, 2017)

<sup>65</sup> Entry for Phyllis Meeser, February 4, 1797, Elizabeth Willing Powel Account Books, Volume 6, Powel Family Papers, HSP; Alison Adburgham, *Shops and Shopping, 1800-1914: Where, and in What Manner the Well-Dressed Englishwoman Bought Her Clothes* (London: George Allen and Unwin Ltd., 1966), 3.

<sup>66</sup> Candace L. Harrison notes that there were 440 hucksters listed in the Philadelphia city directories between 1791 and 1805, of which nearly two-thirds were women. Although these directories did not capture all hucksters living in the city, Harrison believes this gender proportion is accurate. Candace L. Harrison, "'Free Trade and Hucksters' Rights!"

quantities of foodstuffs in urban markets, was traditionally reserved for elderly, poor, and widowed women who could not find other “useful employment.”<sup>67</sup> Hucksters could offer little but their legwork, transporting produce from the country and suburbs to the city where it would find a consumer. However, they provided a valuable service, breaking down large quantities of goods into smaller parcels to be sold cheaply for ready money. Despite their lack of capital and low standing in the community, hucksters shared at least one skill with wealthier merchants, retailers, and vendue masters: knowledge of the market. They traveled where they knew their goods would sell best. However, following the Revolution and the disruption of local trade networks, hucksters were often viewed not as the industrious poor, but as parasites who “produced nothing and raised prices through their secondhand dealings,” hurting both country producers and urban consumers. Hucksters were increasingly banned from markets and accused of disorderly conduct.<sup>68</sup> Huckster women were “scolds” who “prey[ed] upon urban inhabits” by

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Envisioning Economic Democracy in the Early Republic,” *The Pennsylvania Magazine of History and Biography*, Vol. 137, No. 2 (April, 2013), 151, footnote 9.

<sup>67</sup> Harrison, “Free Trade and Hucksters’ Rights,” 150.

<sup>68</sup> Harrison describes ordinances passed in 1779, 1789, 1792, and 1805 that restricted hucksters from selling in Philadelphia markets. Descriptions of these ordinances can also be found in Philadelphia newspapers. Harrison, “Free Trade and Hucksters’ Rights,” 155, 156, 160, and 168; “Supplement to an Ordinance Entitled ‘An Ordinance for the Regulation of the Market, held in High-Street, in the City of Philadelphia, on the fourth and Seventh Days of the Week, called Wednesdays and Saturdays,’” *General Advertiser* (Philadelphia, PA), December 8, 1792. State and local governments often intervened to prevent “non-conventional” economic activities. Joanna Cohen shows how auctions in the early republic were “controlled by the state and auctioneers had to be licensed by local government.” Nicky Gregson and Louise Crewe argue that local governments still enforce “a particular operating environment for exchange” to prevent “unfair competition” with local market traders. Joanna Cohen, “The Right to Purchase is as Free as the Right to Sell,” 36; Gregson and Crewe, *Second-Hand Cultures*, 31.

inflating prices at regular licensed markets. They were disorderly, rapacious, and perilously close to being prostitutes, claimed some critics.<sup>69</sup> Like women in shops who haggled for a good value, huckstering women were maligned because of their conspicuous and confident presence in public purchasing, and yet both were necessary to the satisfaction of household and community necessities.

Another set of parallels between shopping middle class women and peddlers involved the circulation of information about market prices, current events, and distant family members. Elizabeth Drinker observed that it was “a great convenience” to have marketers come to her house with meat, eggs, and other provisions.<sup>70</sup> The Drinkers established a long-term relationship with Robert Crozier, who drove his market wagon to their home outside Philadelphia to deliver poultry, butter, and cheese “at the price he sold for in market,” and to share market information. Crozier may have been willing to sell his goods at market price despite the additional travel because the Drinkers were regular purchasers and guaranteed him stable sales. However, Crozier did additional work for the Drinkers by transporting letters and parcels between them and their son Henry. The appearance of the market wagon often meant news or a gift from a loved one. Sometimes these parcels were quite substantial. After paying Crozier for a delivery of cheese, the Drinkers sent him with a trunk of books for Henry and a packet of letters. It is likely that this arrangement did not make much additional work for Crozier, who dealt regularly

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<sup>69</sup> Harrison, “Free Trade and Hucksters’ Rights,” 167; “Mr. Printer.” *Freeman’s Journal* (Philadelphia, PA), April 2, 1788; “To Hilary Baker, Esq., Mayor of the City.” *Porcupine’s Gazette* (Philadelphia, PA), September 6, 1797; “Mr. Poulson.” *Poulson’s Daily American Advertiser* (Philadelphia, PA), January 23, 1805; “Communication.” *Poulson’s Daily American Advertiser* (Philadelphia, PA), August 9, 1805.

<sup>70</sup> Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 2, September 11, 1799, 1209.

with the Drinkers' children, but it provided them with an important social service at no additional cost.<sup>71</sup> Like shopkeepers of the same period, Crozier encouraged long-term relationships with his customers by providing valuable services only loosely related to trade in goods they carried regularly.

Drinker occasionally purchased goods from peddlers not only because it was convenient, but because she believed it was a way to help the industrious poor make a living.<sup>72</sup> When a peddler called in November 1794, Drinker purchased some of his merchandise although it was expensive and she "did not stand in need of the articles at present," reasoning that "there was a value received" and that the fellow deserved the profit. The peddler explained that he was too old to learn a trade when he was freed from service at the age of twenty-one, so he made his way through the world selling goods.<sup>73</sup> These charitable acts by wealthy women are also evident when Elizabeth Powel purchased sheeting linen from the inmates of the Philadelphia House of Employment, whose production of textiles helped pay for their upkeep.<sup>74</sup> Although Drinker and Powel may have paid more for goods from these sources, they could gain satisfaction from the

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<sup>71</sup> Crozier picked up the trunk of books on Jan. 23, 1802. He regularly transported goods and letters between members of the Drinker family from 1796 to 1802. See examples in Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 2, 771, 990, 998, 1127, 1265, 1269, 1364, and 1393, and Vol. 3, 1488.

<sup>72</sup> See David Jaffee for how peddling extended "the range of the distribution of goods" in the eighteenth century and also "allowed displaced farm boys the opportunity to explore commercial activities beyond the farm and to construct new self-identities through their travels and sales of consumer goods." David Jaffee, "Peddlers of Progress and the Transformation of the Rural North, 1760-1860," *The Journal of American History*, Vol. 78, No. 2 (Sept., 1991), 514, 522.

<sup>73</sup> Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 1, November 11, 1794, 617.

<sup>74</sup> Entry for July 14, 1795, Elizabeth Willing Powel Account Books, Volume 6, Powel Family Papers, HSP.

idea that their money was going where it was truly needed. These charitable purchases demonstrate that women consumed for reasons beyond displays of taste and convenience.

Along these lines, the Drinkers were among other wealthy white women who extended invitations to shop keepers and peddlers to enter their homes to make sales. Elizabeth Drinker often noted that men like John Balderston took tea or breakfast at her house, after which the family purchased apples, oats, and other foodstuffs from their visitor.<sup>75</sup> A local bookseller sent Drinker's daughter Molly home with a set of William Hogarth prints priced at five guineas so the family could study them more closely before deciding to buy.<sup>76</sup> Such service, or trust, was not extended to poorer families due to their limited purchasing power. Wealth not only brought access to a greater variety of goods, but also better opportunities to try them out before purchasing.

But these conditions changed, at least temporarily, during the Revolutionary War, when marketers, servants, and goods were in shorter supply. During periods of inflation and boycotts between 1765 and 1775, Drinker made only a few references to shops, markets, and the price of goods. However, Drinker filled her diary with the prices of butter, beef, flour, and candles throughout the British occupation of Philadelphia in 1777-1778, noting on November 5, 1777 that "we have not bought a pound of Butter for 3 or 4 weeks past all we get is from our Cow, about two pounds a week." Drinker's difficulty in maintaining the household was compounded by her husband's absence and her lack of access to his financial papers.<sup>77</sup> Despite her troubles, however, Drinker's diary

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<sup>75</sup> For examples with John Balderston, see Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 2, 1176 and 1235.

<sup>76</sup> Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 1. March 19, 1795, 695.

<sup>77</sup>For the entry on butter availability, see November 5, 1777 (251). Other discussions of prices can be found in entries for October 18, 1777 (246), November 12, 1771 (253),

demonstrates her remarkable savvy in locating goods, determining a fair price, and calculating value in multiple currencies. Poorer women, who lacked Drinker's wealth and access to hard currency, had fewer options. No amount of knowledge or legwork could overcome their diminished purchasing power.

### **The Revolutionary Moment**

For a brief time during the 1770s, women's vital roles in households and public markets became one of the subjects conflated with the goals of the Revolutionary movement. For example, an article appeared in the *Pennsylvania Gazette* on August 16, 1775, addressed to "those Ladies, whose Husbands possess a seat in Either House of Parliament." While the address was perhaps facetious, the content of the article was not. The writer argued that although Parliament might have had a right to tax the colonies, doing so was not just, since England had "no right to do wrong, that is to repeal the moral law, to destroy reasonable or equitable compacts, and to break through the necessary relation of things." To prove his point, the writer offered a parable. He depicted England as a husband in dire financial straits, demanding that America, his wife, pay him thirty percent of her pin money. In addition to showing how this arrangement would violate the "solemn compact" between them, the wife argued that she used her pin money for their mutual advantage, buying goods from her husband's tenants, and thereby improving his

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November 22, 1777 (257), November 29, 1777 (259), December 14, 1777 (264), January 1, 1778 (272), and January 3, 1778 (272). For the entry on Henry Drinker's financial papers, see September 24, 1777 (235). Crane, Ed., *The Diary of Elizabeth Drinker*, Volume 1.



estate. She warned that “if you seize upon my pin money, not only will I be dishonoured and impoverished, but your tenants will break, and your rents fail, and you will thereby lose power without gaining wealth.” Only she knew how to spend money to the couple’s—that is, the British empire’s—best advantage; in her husband’s hands it would be wasted. When her husband refused a small loan freely given, the wife replied that she would “rather submit to separation than injustice.”<sup>78</sup>

The comparison between married women’s right to pin money and colonial Americans’ right to representative taxation was surprisingly appropriate, since neither “right” was enshrined in common law, although it was increasingly supported by ideas of equity and contract. Susan Staves broadly defines eighteenth-century pin money as “payments under a contract by a husband to a wife during coverture of a set annual sum.” While the idea of pin money seemed simple enough, Staves argues that its use “imported” eighteenth-century contract ideology into marriage, at a time when “neither the legal establishment nor society generally was prepared to see all the traditional status incidents of marriage become the subjects of purely private negotiations.”<sup>79</sup> The Revolution did not alter the functions of pin money. Indeed, pin money remained a contested topic during the early nineteenth century. Legal thinkers not only debated its validity but also the extent of its use, with most jurists agreeing that it could be used for maintenance, but not as capital.<sup>80</sup> The wife in the 1775 newspaper anecdote blurred the

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<sup>78</sup> “A Letter to Those Ladies, Whose Husbands Possess a Seat in Either House of Parliament,” *The Pennsylvania Gazette* (Philadelphia, PA), August 16, 1775.

<sup>79</sup> Susan Staves, *Married Women’s Separate Property in England, 1660-1833* (Cambridge, MA: Harvard University Press, 1990), 132-134.

<sup>80</sup> Staves, *Married Women’s Separate Property*, 135-136.

line between these two categories, arguing that through her routine consumption she was also investing in her husband's estate. By casting America as a prudent wife committed to justice and contract, as well as the joint contributions to the welfare of the household, the writer also praised the discerning female consumer who was able to manage and spend money to the greater benefit of men.

Then, following the Revolutionary War, positive depictions of wives and their pin money became increasingly scarce. Despite the spread of contract ideology, it remained a contested topic, with Connecticut jurist Tapping Reeve arguing in 1816 that pin money made wives too independent of their husband's protection.<sup>81</sup> Even among its supporters, pin money did not signify greater liberalization of relations between husbands and wives, but rather the "patriarchal view that women should be kept contented."<sup>82</sup> Most post-revolutionary discussion of pin money focused on how women were only "contented" by purchasing the most frivolous goods. In 1787, the *Philadelphia Independent Gazetteer* published an anecdote about a woman given £1500 in pin money. The writer observed that the woman was so dissolute in her habits that she quickly spent all the money and contracted so many additional debts that her husband shut her up in a convent to stop the shopping spree.<sup>83</sup> In 1813, a Federalist newspaper in Wilkes Barre, Pennsylvania

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<sup>81</sup> Tapping Reeve, *The Law of Baron and Femme; of Parent and Child; of Guardian and Ward; of Master and Servant; and of the Powers of Courts of Chancery. With an Essay on the Terms, Heir, Heirs, and Heirs of the Body* (New-Haven: Printed by Oliver Steele, 1816), 94.

<sup>82</sup> Marcia Pointon, *Strategies for Showing: Women, Possession, and Representation in English Visual Culture, 1665-1800* (Oxford: Oxford University Press, 1997), 25.

<sup>83</sup> "New-York, August 8." *The Philadelphia Independent Gazetteer* (Philadelphia, PA), August 13, 1787. The writer then noted that the woman was seduced and eloped from her husband, further adding to the narrative of female weakness and treachery.

criticized a \$14,000 Congressional allotment to the president's household for new furnishings, describing the sum as "Mrs. Madison's pin money." The writer argued that the new furnishings would represent a repudiation of "republican simplicity" and an opportunity for "her Majesty of America . . . to outshine her Majesty of England." A Republican paper reminded readers that the furnishings belonged to the public, not the Madisons, and that every previous administration had received the same funds.<sup>84</sup> Still, if the First Lady of the United States could not be trusted to spend wisely, what woman could?

### **Knowledge and Gifting**

An important aspect of women's skills in buying and exchanging commodities involved gifting. For example, between 1812 and 1813, Elizabeth Willing Powel commissioned three sets of asparagus tongs from Philadelphia silversmith James Howell. She then bestowed these tongs on younger relatives, along with letters that made clear the intended meaning of the gifts. Powel highlighted their American manufacture, a salient feature when the nation was again at war with Great Britain. She appealed to her recipients' sense of patriotism, although she hoped her niece was not a "furious patriot." Powel then elaborated on the tongs' fine workmanship, their multipurpose use—she claimed they could also be used as a fish trowel—and their function as a "trifling" sign of her affection. She apologized to one nephew for sending his gift after most of the year's

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<sup>84</sup> "Mrs. Madison's Pin Money," *The Gleaner* (Wilkes-Barre, PA), August 20, 1813; "Mrs. Madison's Pin Money," *The True American* (Bedford, PA), September 1, 1813.

asparagus had been harvested, but reminded him that he was “young enough to enjoy many subsequent seasons for Asparagus, and all that is desirable in life.”<sup>85</sup>

Powel’s letters regarding the asparagus tongs reflect many of the gift-giving conventions she employed in the last decades of her life. She made gifts primarily to younger and dependent relatives, especially nieces and nephews, using the opportunity to encourage good habits or rebuke bad ones. She emphasized the material, stylistic, and cultural aspects of the gift that made it fit seamlessly into the recipient’s life. Powel almost always described the gifts as a sign of her affection, often attaching the word “trifling” to both suggest that it was a small token of her esteem and indicate that she had much greater resources at her disposal. Finally, she reminded her recipients of both their youth and her age, suggesting that while they would have “many subsequent seasons for asparagus,” she might not.

Powel was unusual in her thorough explanations of gifts to friends and relatives, but she was hardly unique in her use of material objects to substantiate and improve relationships. In her work on gift-giving practices, Annette B. Weiner argues that these exchanges were essential to the reproduction of social relations, a process that demanded work, resources, energy, and attention.<sup>86</sup> Powel scanned her relatives’ sideboards, libraries, and studies for signs of taste and needed items, sourced the appropriate goods, and couched her gifts in language that strengthened social bonds. She was in many ways

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<sup>85</sup> Letter to Edward S. Burd, July 4, 1812, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 8, Powel Family Papers, HSP; Letter to Mrs. Harrison, March 15, 1813, and Letter to Joseph Hopkinson, April 6, 1813, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 10, Powel Family Papers, HSP.

<sup>86</sup> Annette B. Weiner, *Inalienable Possessions: The Paradox of Keeping-While-Giving* (Berkeley: University of California Press, 1992), 3.

an independent woman. She was the daughter of wealthy merchant Charles Willing and had been the wife of Samuel Powel, a mayor of Philadelphia. Powel inherited dozens of properties and tremendous wealth in stock from her husband and parents, granting her considerable financial independence.<sup>87</sup> However, she was also widowed and childless.<sup>88</sup> She relied heavily on her male relatives, especially her nephews, to negotiate her financial and legal interests, removing herself from business matters she deemed inappropriate to her gender and station. To these men, particularly her nephew Edward Shippen Burd, she directed the largest number of gifts. In his discussion of marriage strategies among French aristocrats, Pierre Bourdieu observed that the “upkeep of kinship relations is clearly incumbent upon those who, standing to profit most from them, can keep them in working order and at the same time camouflage their true function only by continuously ‘cultivating’ them.”<sup>89</sup> Although Bourdieu rightfully acknowledges the mercenary aspect of maintaining kinship networks, Powel’s generosity was not purely self-serving. Her hard work at interpreting people’s taste, demonstrating consumer skill, and conveying affection through a grammar of goods shored up her relationships and made life more comfortable for others. Carefully chosen gifts greased the wheels of social and financial commerce.

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<sup>87</sup> Powel Family Papers Scope and Content Note, Collection 1582, HSP (accessed July 19, 2017).

<sup>88</sup> Powel adopted her nephew, John Powel Hare, following her husband’s death and heavily financed his education and travel. To reflect this adoption and patronage relationship, Hare changed his name to John Hare Powel. Powel Family Papers Scope and Content Note, Collection 1582, HSP (accessed July 19, 2017).

<sup>89</sup> Pierre Bourdieu, “Marriage Strategies as Strategies of Social Reproduction,” in *Family and Society: Selections from the Annales, Economies, Societies, Civilisations*, ed. Robert Forster and Orest Rannum, trans. Ellborg Forster and Patricia M. Rannum (Baltimore: Johns Hopkins University Press, 1976), 121.

Powel frequently gifted and lent secondhand goods to relatives, often with accompanying information on their history and advice about their usefulness. She sent her niece a “Piece of fine Dacca Muslin” that had been “imported by a Lady for her own use; but afterwards found it convenient to dispose of it.”<sup>90</sup> When another relative was ill, she sent her a dozen of her muslin shifts while the woman waited for her own to be made. She had heard that the recipient had chills, and observed “consequently a great deal of perspiration must ensue.” Therefore, she must be dressed in absorbent muslin, not linen which was “cold and creates a chillness that is very uncomfortable, if not immediately changed; which is not always practicable with an Invalid; especially in the Night.”<sup>91</sup> Powel not only demonstrated her care for her relative with the loaned shifts, but also asserted her authority and knowledge of medical matters, including a great deal of familiarity with her relative’s body.

In determining a fair price for her intended gifts, Powel often considered the context of her purchase, including the needs of her recipient and the sentimental value the gift would carry. The same was true when she made purchases for herself. Two letters in Powel’s correspondence demonstrate that she often had to navigate “between and across systems of economic, social, and moral calculation.”<sup>92</sup> In 1810, she requested that her

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<sup>90</sup> Letter to E.P. Fisher, January 19, 1814, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 11, Powel Family Papers, HSP. Powel also offered to pay the mantuamaker’s bill when the material was made up. Powel was probably referring to material made in Dacca, India. See Florence M. Montgomery, *Textiles in America* (New York: W.W. Norton & Company, 2007), 304.

<sup>91</sup> Letter to E.P. Fisher, August 3, 1808, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 4, Powel Family Papers, HSP.

<sup>92</sup> Margot Finn, “Men’s Things: Masculine Possession in the Consumer Revolution,” *Social History*, Vol. 25, No. 2 (May, 2000), 144.

nephew commission a mourning ring and breast fastener incorporating the hair of her late mother, Anne Shippen Willing. Powel indicated that the jewelry was for herself and enclosed a paper ring to show the size of her finger. She provided a lengthy description of the desired designs, in which she specified that the ring be set with diamonds “emblematical of her [mother’s] intrinsick virtues” and the breast fastener be heart-shaped to represent “a Being that was all Heart.” She then abruptly shifted from effusive prose a succinct directive: “The cost not to exceed 25 Guineas.” The sentimental value of the ring and pin was surely high, but it had to be balanced against financial concerns—even the wealthy could pay too much for a totem of remembrance.<sup>93</sup>

Powel made a different calculation in 1814 when she commissioned a mourning pin as a gift for her niece, Rosalie Nelson. Powel asked her nephew, George Harrison, for his “aid on a subject of taste and feeling.” Nelson had sent a lock of her late sister’s hair, and while Powel had her own ideas for a design, she deferred to Harrison’s “modernized taste” in choosing an artist that would “execute with taste and fidelity this Memento of sisterly tenderness.” Rather than including specific instructions about price, Powel insisted that “Expense must not be regarded on this occasion, as I wish it to be elegantly finished, intending it as a Present, to a Branch of my dear lamented Sisters family that will not derive any benefit from my Property when the Grave closes on [my] mortal Particles.” In this instance, Powel considered both sentiment and her long-term economic relationship with her niece.

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<sup>93</sup> Letter to Walter Stirling, Jr., June 25, 1810, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 6, Powel Family Papers, HSP.

## Creating Meaning

Powel gave unusually detailed accounts of the gifts she gave and received, dwelling on their physical characteristics and their intended meanings. However, was she unique in assigning such personal meanings to the objects she exchanged with her loved ones? In her work on Elizabeth Shackleton, a wealthy woman living in eighteenth-century Lancashire, Amanda Vickery discusses how her subject freighted her material goods with meanings that could not be expressed purely by their form or function. But Vickery also questioned whether most women had the opportunity to develop such a close attachment to their possessions, concluding that “sentimental materialism, along with mahogany furniture, may have been a luxury many women simply could not afford.”<sup>94</sup> Indeed, it seems that few women articulated their sentiments towards their possessions in their daily lives. Despite her relative wealth and deep familiarity with her household objects, Elizabeth Drinker rarely discussed the emotional meaning of goods in her voluminous writings, only describing with particular regard some crab-eye beads and sleeve buttons that were a wedding gift from her husband.<sup>95</sup> Certainly, poor women had few possessions to imbue with sentiment.

However, Daniel Miller argues that just because people in the early modern era did not regularly record their emotional connection to their possessions, does not mean they did not express themselves through goods. Miller points to Marcel Mauss’s work on gift exchange in non-capitalist societies as evidence that “the relationship of object and person is so close that the distinction is often blurred.” Miller criticizes the idea that

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<sup>94</sup> Vickery, “Women and the World of Goods,” 293.

<sup>95</sup> Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 2, 1157 and 1290.



consumption and personal expression through consumer goods are in opposition to authenticity, concluding that while scholars often write as if “shopping is an enchanted domain . . . the discourse appears to imply that this is to be held against some other, or some previous relation to material culture which was strictly functionalist.”<sup>96</sup> Miller rejects the existence of this assumed “previous relation to material culture,” as well as the idea that early modern people engaged in consumption that was somehow in opposition to sociality. As now, consumer goods may not operate as perfect signifiers of individual taste or convey discrete and unambiguous messages about gratitude or status, but they are repositories of cultural meanings that are usually widely shared. While wealthy women such as Elizabeth Powel may have had access to a greater variety of expressive objects and a more nuanced knowledge of how they could be used, she was drawing on a larger cultural vocabulary that was available, at least in part, to everyone.

A number of scholars have argued that women had a disproportionate influence in constructing the meaning of goods in Anglo-American culture. Maxine Berg suggests that because a greater amount of women’s wealth was concentrated in personal possessions, they may have attached greater emotional significance to household goods and attire.<sup>97</sup> Likewise, Lorna Weatherill argues that “women sought to cope with their legally inferior position by developing their own cultural—in this case material cultural—values.”<sup>98</sup> While they had little power over buying and selling real estate,

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<sup>96</sup> Miller, *Acknowledging Consumption*, 24-26.

<sup>97</sup> Maxine Berg, “Women’s Property and the Industrial Revolution,” *The Journal of Interdisciplinary History*, Vol. 24, No. 2 (Autumn, 1993), 245.

<sup>98</sup> Lorna Weatherill, “A Possession of One’s Own: Women and Consumer Behavior in England, 1660-1740,” *Journal of British Studies*, Vol. 25, No. 2 (April, 1986), 132. Marcia Pointon presents a similar thesis, arguing that because they possessed so little, women invested their belongings with greater symbolic importance. Mary Beth Norton’s

women did have the freedom to transfer small amounts of money and goods, and they certainly participated in the paper economies of stocks, bonds, promissory notes, vendue receipts, and store credits. In her work on Hannah Barnard's cupboard, Laurel Ulrich noted that women often circulated moveable and non-durable goods, but they also transformed many of their possessions into inalienable goods, making them less exchangeable and more meaningful to themselves.<sup>99</sup> In this way, women's knowledge, familiarity, and attachment to goods may have grown over time even as the law reaffirmed women's subordinate legal status.

### **Multiple Materialities and Valuations**

In their work on secondhand goods, Nicky Gregson and Louise Crewe encourage readers to push the boundaries of consumption past the initial purchase. In most cases, the process of consumption was not complete when a good was initially purchased, or even

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early work on Loyalist women also demonstrates that although many women could not place precise valuations on property confiscated by the Patriots, they were more successful than their husbands in describing household goods in detail. Marcia Pointon, *Strategies for Showing: Women, Possession, and Representation in English Visual Culture, 1665-1800* (Oxford: Oxford University Press, 1997), 43; Mary Beth Norton, "'What An Alarming Crisis Is This': Southern Women and the American Revolution," in *The Southern Experience in the American Revolution*, eds. Larry J. Crow and Larry E. Tise (Chapel Hill: The University of North Carolina Press, 1978), 389, 396.

<sup>99</sup> Laurel Thatcher Ulrich, "Hannah Barnard's Cupboard: Female Property and Identity in Eighteenth-Century New England," in *Through a Glass Darkly: Reflections on Personal Identity in Early America*, eds. Ronald Hoffman, Mechal Sobel, and Fredrika J. Teute (Chapel Hill: The University of North Carolina Press, 1997), 255, 258. On transferring money and goods, see Joan M. Jensen, *Loosening the Bonds: Mid-Atlantic Farm Women, 1750-1850*. New Haven: Yale University Press, 1986, 25.

after it was brought home and integrated into the household. They argue that there is no “straightforward, linear and finite act of objectification,” no ultimate claims of possession on many consumer goods. Instead, these goods moved through “multiple temporalities (and spatialities) of possession,” transcending boundaries of generation and class.<sup>100</sup> Consumer goods regularly moved back out of early mid-Atlantic households, whether they were resold, bartered, lent, gifted, donated, seized, or bequeathed. As a result, consuming was a continuing process of labor, as discussed at the opening of this chapter, and a multidimensional expression of women’s knowledge and special skills.

One kind of multiple materialities inhering in consumer goods involved re-sale or barter of items that were no longer useful to someone. Elizabeth Drinker regularly purchased goods from her children and described having her daughters Sally and Nancy over to barter linen.<sup>101</sup> When T.W. Francis decided to sell his damask curtains for \$600 in 1804, he informed his aunt, Elizabeth Powel, that he would “once more tender [them] to [her] for that sum as a Bargain.”<sup>102</sup> When she heard that her niece Mrs. Harrison planned to sell a set of “French and India China,” Powel inquired after the price and stated her interest “on the presumption that it is sound and free from blemish.” After learning that another relative was interested in the porcelain, she relinquished her claims immediately, declaring that it was “a matter of perfect indifference” to her, especially since “a better price might be obtained for it even at a Shop.” It is unclear if the price

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<sup>100</sup> Gregson and Crewe, 10.

<sup>101</sup> Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 2, May 9, 1800, 1299. Drinker also observed that her Nancy was “changing chintz with her father” later that year. See Vol. 2, June 13, 1800, 1308.

<sup>102</sup> Letter from T.W. Francis, November 17, 1804, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 3, Folder 9, Powel Family Papers, HSP.

really was unacceptable or if Powel wished to avoid a conflict over what she described as “a trifling pecuniary transaction.”<sup>103</sup> Despite her substantial wealth, Powel saw no shame in buying secondhand goods and even prided herself in making prudent purchases. Asking her nephew to buy her a silver ink stand, she wrote that she would “rather have it second hand as you can get it for less Money.” She felt no “paltry pride” on the matter, “as every Article for use must belong to somebody before we get it, unless we made it ourselves.”<sup>104</sup> It is unclear if this was a widely shared sentiment, or if Powel was secure enough in her position that she didn’t need to worry about the possible negative connotations of owning secondhand goods. In any event, she displayed a formidable array of knowledge about the values and demand for goods passing through women’s hands.

Even as consumer goods were integrated into the home, they remained a “realizable form of wealth,” items that could be translated into cash, used to pay debts, or act as security on another economic transaction.<sup>105</sup> For those with little real property or capital, household goods were sometimes seized for failure to pay a debt, even when

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<sup>103</sup> Letter to Mrs. Harrison, September 7, 1811, and Letter to E.P. Fisher, September 14, 1811, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 7, Powel Family Papers, HSP.

<sup>104</sup> Letter to John Hare Powel, September 18, 1810, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 6, Powel Family Papers, HSP.

<sup>105</sup> Rosie MacArthur and Jon Stobart, “Going for a Song? Country House Sales in Georgian England,” in *Modernity and the Second-Hand Trade: European Consumption Cultures and Practices, 1700-1900*, eds. Jon Stobart and Ilja van Damme (London: Palgrave MacMillan, 2010), 180. Many of these goods continued to have resale value even after use. Beverly Lemire notes that even used clothing had a relatively high and stable retail value throughout the eighteenth century. Beverly Lemire, “Peddling Fashion: Salesmen, Pawnbrokers, Tailors, Thieves and the Second-Hand Clothes Trade in England, c. 1700-1800,” *Textile History*, Vol. 22, No. 1 (1991), 73.

those items were necessary to household production. When Deborah Morris seized goods from her tenant John Leach for failure to pay rent, he not only handed over a bed, table, chairs, and a full set of dishes, but also gave a spinning wheel as security.<sup>106</sup> While it is unlikely that Leach would have used the spinning wheel in his own work, it was necessary equipment in a well-appointed household and a possible source of income for the women who lived there.

The Revolutionary War also provided ample opportunities for the seizure and redistribution of household goods, whether this was done by political authorities or as a household response to dire times. On numerous occasions, Drinker carefully recorded when Patriot officials seized the family's belongings to pay taxes; she noted frequently that the goods were worth far more than the valuation confiscators put on them. On June 15, 1779, she wrote that "George Pickering came this Afternoon for the Nonassociation fine, which came to 13 pounds, which is 13 [shillings] as the Money now to exchange'd 20 for one—he took a Looking-Glass worth between 40 and 50 [shillings] 6 new Fashion'd Pewter Plates and a 3 qt pewter Bason, little or nothing the worse for the wear." The Patriots levied heavy taxes during 1779 and 1780. Drinker fumed when Jeremiah Baker took a mahogany table for a Northern Liberties tax "amounting to about 18 [shillings] the Table worth between 3 & 4 pounds." By the summer of 1780, she wrote crossly that "taxes at a great rate almost daily com[e] upon us," noting that many of her household goods were seized as part of a tax "for sending two men out in the Militia." A dining table, tea table, six walnut chairs, a looking glass, and two pewter dishes were seized for the Continental tax, although Drinker stated that they would be taken to John Cling's

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<sup>106</sup> Receipt dated March 28, 1787, Deborah Morris Receipts, Box 63, Folder 11, Coates and Reynell Family Papers, HSP.

vendue, where they would likely be sold to other Philadelphia residents. While Drinker may have felt that these seizures would earn either Cling or the tax collectors a much larger profit than the value of the tax, the scarcity of cash and rampant inflation could hamper the sale of these goods for their full value. Drinker noted that officials seized over £300 worth of goods from her neighbor Joshua Howell, “but as he made some stir in the matter, they only sold one pair End Irons, Shovel and Tongues and a small Looking-Glass.” Since these auctions were open to the public, Howell’s disruptive presence seems to have pressured neighbors to abstain from purchasing. Although Drinker methodically recorded the value and physical descriptions of her lost goods, there is no evidence that she interfered with their resale.<sup>107</sup>

Probably the most common way that consumer goods traveled back out of the household and became imbued with new values was through legacies after the death of the original owner. On average, women held “an exceptionally high percentage of their wealth in consumer goods,” and they were more likely than men to disperse these possessions widely over a network of friends and distant relatives after their death.<sup>108</sup>

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<sup>107</sup> Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 1, 354, 359, 368, 370, 371. Bruce Mann argues that the scarcity of money affected the sale of personal property at public auction from the 1760s through the 1780s since “payment was in cash, not promissory notes.” In 1763, one sheriff conducting a sale reported that he bartered seized goods “for rum and other items that he hoped would be more salable after there had been no buyers at auction for want of cash. Twenty years later, James Mercer complained that goods in Virginia were selling at auction for a quarter of their cost for the same reason.” Bruce H. Mann, *Republic of Debtors: Bankruptcy in the Age of American Independence* (Cambridge, MA: Harvard University Press, 2002), 30-31.

<sup>108</sup> Carole Shammas shows that women were more likely to “have legal title over consumer goods rather than producer.” Widows’ inventories only “reflected the portion of their husbands’ estate that they received with no strings attached,” that since they inherited “land, producer goods, or financial assets for life only...the property would revert directly to lineal descendants.” Joan Jensen argues that as late as the 1790s, women “dispersed wealth over a far wider range than men. They gave less to nuclear kin and far

When these holdings were substantial and relatives were numerous, women frequently had to reassess their possessions and relationships and amend their wills. Between 1811 and 1814, Elizabeth Powel made at least four amendments to her will regarding legacies, writing detailed letters to her nephew, Edward Shippen Burd, who acted as her attorney. Burd was also a frequent recipient of his aunt's gifts, suggesting that she facilitated the relationship with periodic displays of gratitude.<sup>109</sup>

In her work on women's possessions in eighteenth-century England, Marcia Pointon demonstrates the significance of legacies in women's wills in shaping their relationships with other women. Even when these legacies were very small, they were important because of the "naming of the women as individuals, the precise delineation of these individuals and their status, the selection of these items appropriate to the person, and the description of those items in a text that functions both as permanent legal record and as declaration of sentimental attachment."<sup>110</sup> Transferring possessions was a means of making sure that lineages were maintained beyond the lifetime of each individual, and

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more to near-kin, especially grandchildren, and to distant kin, especially nieces and nephews." Carole Shammas, "Consumer Behavior in Colonial America," *Social Science History*, Vol. 6, No. 1 (Winter, 1982), 69, 78; Joan M. Jensen, *Loosening the Bonds*, 26.

<sup>109</sup> Letter to Edward Shippen Burd, June 17, 1811, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 7, Powel Family Papers, HSP; Letter to Edward Shippen Burd, November 14, 1812, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 8, Powel Family Papers, HSP; Letters to Edward Shippen Burd, May 7, 1814 and May 12, 1814, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 11, Powel Family Papers, HSP. In 1815, Powel also completed a room-by-room inventory of her household furnishings, establishing the approximate value of each item. It is unclear if she did this to create accurate tax assessments or alter her will. For inventory, see Elizabeth Willing Powel Financial Correspondence, Box 6, Folder 9, Powel Family Papers, HSP.

<sup>110</sup> Pointon, *Strategies for Showing*, 40.

such transfers could also recognize the depth of friendships or appreciation of service in a household. Descriptions of each item and each person were brief, but powerful, relying on carefully chosen adjectives to both identify objects and convey personal feelings.<sup>111</sup>

Deborah Morris's will, executed following her death in 1793, demonstrates many of the elements described by Pointon. The majority of Morris's legacies went to other women, identified by name and their relationship to Morris.<sup>112</sup> While all the men enumerated in her will were either relatives or friends, the women included friends, family members, servants, and tenants. Morris matched her legacies to her housekeeper Rachel Bearmore with her station, granting her servant all her wearing apparel once the best items were distributed to close female relatives, furniture from the back rooms and upper floors of her house, "common household linen," and "as much kitchen furniture as she thinks necessary." However, she also gave Bearmore a silver porringer, six silver spoons, and table linens marked with her own initials, suggesting a stronger sentimental attachment and appreciation for long service in the Morris household, and conferral of items that could be resold for ready cash should Bearmore need to do that. In a similar manner, she specified that her "little maid" Margaret Boyer be well clothed and returned to her parents, but also receive a silver spoon marked "DM (to be made)." No male servants or tenants were singled out for such special attention.<sup>113</sup>

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<sup>111</sup> Pointon describes this as "an economy of significance which is present in all of culture's representational forms." Pointon, *Strategies for Showing*, 29, 41, 43.

<sup>112</sup> Morris made bequests to at least 36 women and only 12 men. Abstract of Special Legacies in the Will of Deborah Morris, Deceased, Deborah Morris Papers, Box 1, Folder 8, Marjorie P.M. Brown Collection, HSP.

<sup>113</sup> Abstract of Special Legacies in the Will of Deborah Morris, Deceased, Deborah Morris Papers, Box 1, Folder 8, Marjorie P.M. Brown Collection, HSP.



Morris matched each item carefully with its recipient, passing on cyphered silver objects to individuals with the same initials and matching objects once belonging to others with their closest living relation. To her niece, Phebe Morris, she left a pair of old-fashioned table salts and six fruit forks belonging to her mother, Phebe Guest Morris, the items marked with the initials “PG” and “PM.” To Elizabeth Galloway, a Loyalist who fled to England after the war, she left a pint can belonging to Galloway’s mother and Galloway’s own “worked needle book bound with lace,” suggesting the continuance of their friendship.<sup>114</sup> While in some cases male recipients received items of greater value, female recipients were granted items of greater familial significance. Morris left her entire library to Jonathan Jones, except for two legacies to nieces Elizabeth Mifflin and Willy Smith. Mifflin received her Aunt Claypoole’s volumes of *Sacred History* and Smith her Aunt Molly’s copy of Sewell’s *History* with the “needle work cover.” Finally, Morris gave to each child or grandchild of her deceased father a quarto family bible, which she described as “a small memorandum of much love.”<sup>115</sup> While Morris rarely had attached great significance to her personal possessions while she was running her household, these legacies show that she had a deep familiarity with the material and emotional values of these items to others around her.

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<sup>114</sup> Galloway sent Morris a letter from England in 1791 decrying the Patriots’ treatment of her family. Letter from E. Galloway, March 1, 1791, Deborah Morris Correspondence, Box 63, Folder 6, Coates and Reynell Family Papers, HSP.

<sup>115</sup> Abstract of Special Legacies in the Will of Deborah Morris, Deceased, Deborah Morris Papers, Box 1, Folder 8, Marjorie P.M. Brown Collection, HSP.

## **Conclusion**

The premise that women's consumption activities were a form of unproductive labor or a "degraded hobby" became ever more rooted in early nineteenth-century commentaries, but it rested on a series of false assumptions. The premise assumes that information about consumer goods and skills needed for their purchase was costless and had no value. It takes for granted that the circulation of goods relied primarily on unpaid legwork. It assumes that women lacked economic competence rather than access and opportunity. Finally, it relies on the contradictory assertion that women possessed "taste" as an innate ability but lacked skill in purchasing, when in fact both were forms of cultivated expertise. Despite accusations of dissipation and frivolity, female shopping played a crucial role in the substantiation of social and economic relationships. It was an expansive process, reaching beyond the confines of individual shops and homes, and it was rarely completed at the point of purchase. The conflation of women with shopping—and disassociation of shopping from work—opened female consumers to a host of criticisms, but also created ways for women to invest their goods and relationships with tremendous meaning.

## Chapter 4:

### SINGLE WOMEN OF BUSINESS: OPPORTUNITIES AND CONSTRAINTS

In 1751, Deborah Morris turned to the first page of her new ledger and recorded the £4.10.0 she had entrusted to merchant John Pemberton to procure goods from Europe. Below this entry, she noted its significance: “this is my first venture.” The venture resulted in imported chair canvas, Paduasoy silk, and horse whips, which Morris retailed for a profit.<sup>1</sup> Over the next forty years, Morris would embark on many more ventures, both overseas and at home in Philadelphia. The daughter of prominent Philadelphia Quakers Anthony and Phebe Morris, she was in her late twenties when she began her ledger.<sup>2</sup> Unlike her older sisters, Mary and Elizabeth, she never married. Instead, she remained an independent woman of fortune. Her earliest surviving ledger demonstrates her facility with exchange, instruments of credit, and values of consumer goods. It also shows how she actively honed this economic knowledge. On the back cover of the ledger, Morris copied out the “Rule of III Direct,” a mathematical formula she noted was “so called because that by three Numbers known is found a fourth unknown, which fourth

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<sup>1</sup> First entry, 1751, Deborah Morris Ledger, 1752-1768, Box 63, Folder 9, Coates and Reynell Family Papers, Historical Society of Pennsylvania (HSP). Although the finding aid describes Morris as having kept this ledger from 1752 to 1768, the first dated entry is from 1751.

<sup>2</sup> The records for the Philadelphia Monthly Meeting at Arch Street indicate that Morris lived with her parents until at least 1759. Monthly Meeting of Friends of Philadelphia, Pennsylvania, List of Members, 1759-1772, Quaker Meeting Records, Friends Historical Library, Swarthmore College. (Accessed via ancestry.com on February 7, 2017).

number is in proportion to the 3<sup>rd</sup> as ye second is ye 1<sup>st</sup>.”<sup>1</sup> In this explanation, Morris laid out the mechanics of cross-multiplication in search of a variable, and reminded herself that it was necessary to work with quantities in the same denomination. As she filled the front pages of her ledger with mercantile ventures, retail transactions, and currency exchange rates, she filled the back pages with mathematical word problems, calculating the price of yards of shalloon and pounds of tobacco. Theoretical calculations of interest, profits, and measurements reinforced her real-life economic pursuits.

Morris was soon turning a tidy profit from her efforts to retail silks, woolens, gloves, and other dry goods in Philadelphia.<sup>2</sup> However, she did not limit her economic pursuits to local retail activity. She sent textiles and shoes to New York in the 1760s in the hope of commanding higher retail prices than Philadelphians would pay. In the 1770s, she helped outfit a brig for a voyage to Jamaica, possibly to sell locally-produced flour.<sup>3</sup> Morris also purchased and rented out properties throughout her life, and she didn't hesitate to get tough with tenants when they failed to pay rent on time. In all these pursuits, Morris relied on a far-reaching, largely Quaker, economic network of male merchants, female shopkeepers, and intermediaries of both sexes. She was drawn into this economic web by members of her immediate and extended family; in turn, she pulled a large number of relatives into local and overseas trade. Morris often held the purse

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<sup>1</sup> Back cover, Deborah Morris Ledger, 1752-1768, Box 63, Folder 9, Coates and Reynell Family Papers, HSP.

<sup>2</sup> Deborah Morris Ledger, 1752-1768, Box 63, Folder 9, Coates and Reynell Family Papers, HSP.

<sup>3</sup> Deborah Morris Accounts with Anthony Shoemaker, 1767-1770, Estate of Deborah Morris Accounts, 1763-1793, Box 64, Folder 2, Coates and Reynell Family Papers, HSP.

strings in these pursuits, organizing the production of goods, employing nephews to act as agents on her behalf, and deploying well-placed gifts to facilitate her transactions.

However, Morris's position as a wealthy single woman came with a number of limitations, mostly imposed by her family. As the only unwed daughter in the family, it seems that Morris was expected to assist her siblings financially and help shoulder the burden of raising her nieces and nephews. She administered the estates of her deceased mother and siblings, and she loaned money to struggling relatives with little hope of repayment. She acted as the guardian for at least two nieces, a great-niece, and a great-nephew, one of whom still had a living parent. Finally she set up several nephews in business, continuing to support them financially even when they had lost thousands of pounds of her money. While not constrained by coverture, Deborah Morris was still subject to the demands of familial expectation, which could be quite abundant.

Single and widowed women constituted a significant proportion of early Mid-Atlantic society, especially in urban areas like Philadelphia, and many had greatly expanded opportunities outside of coverture.<sup>4</sup> Like the single Deborah Morris, widowed women like Elizabeth Paschall, Mary Coates, and Rebecca Steel, operating in mid-eighteenth-century Philadelphia, were able to open successful retail establishments, transact with merchants, gain access to instruments of credit, forge partnerships with

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<sup>4</sup> Karin Wulf estimates that "women headed up to 20 percent of Philadelphia households in the late colonial period." She demonstrates that single women in Philadelphia were quite common both because marriage was not universal and because "it was only one stage in the life cycle of most women." She also argues that a much higher percentage of the Quaker elite in Philadelphia in this period never married compared to the general population, and that widows of all faiths were less likely to remarry than widowers. Despite their prevalence, Wulf acknowledges that the experiences of single women were often marginalized as "marriage and motherhood [took] center stage as normative" aspects of female life. Karin Wulf, *Not All Wives: Women of Colonial Philadelphia* (Ithaca: Cornell University Press, 2000), 4, 6-7, 13-14.

other independent women, and even engage in long-distance trade. Two generations later, economic opportunities for wealthy single women had changed, but remained plentiful. Following the death of her husband in 1793, Elizabeth Powel continued to purchase property, buy stock in banks and canal companies, and borrow and lend large amounts of money well into the nineteenth century. However, Powel, Morris, and other unmarried women continued to face limitations throughout the late colonial and early national periods, regardless of their economic standing. Linda Sturtz observes that this period was one of “universal dependence on family ties,” but familial obligations did not affect men and women equally. Sturtz shows “both men and women relied on family capital and connections to get ahead, but women’s agency was diminished by being subsumed under the heading of ‘the family.’”<sup>5</sup> The ownership of property and capital conferred some autonomy; after all, wealth opened many doors. The experiences of Morris and Powel in particular demonstrate that unmarried women could wield great power, but they were expected to nurture and support an extensive web of male and female dependents in ways their male counterparts were not.

### **Shopkeeping Networks**

Single women in late colonial and early republic Philadelphia pursued a wide range of economic activities, relying on both local and long-distance networks of kin, friends, and neighbors. As Karin Wulf shows, Philadelphia’s economy “thrived in large measure because of women’s paid and unpaid labor,” and because single women in

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<sup>5</sup> Linda L. Sturtz, *Within Her Power: Propertied Women in Colonial Virginia* (New York: Routledge, 2002), 9, 127.

particular cultivated connections among relatives and neighbors.<sup>6</sup> An examination of female shopkeepers in the late eighteenth century demonstrates how these women organized their economic networks to coordinate the local production of goods, gain access to imported merchandise, and mitigate risk, relying substantially on informal partnerships with men and other women. Although the majority of these female shopkeepers were widows, they did not confine themselves to their deceased husbands' business contacts. Many embarked on new endeavors, often allying themselves with other widowed women of similar socioeconomic status.

Philadelphia tax records from 1756 identify thirty-nine female and forty-three male shopkeepers spread throughout the city. Evidence from receipt books, account books, and newspaper advertisements shows that male and female shopkeepers trafficked in similar goods, primarily textiles and foodstuffs like tea, coffee, and sugar. However, female shopkeepers did not have the same level of wealth as their male counterparts. While the tax assessments of male shopkeepers in Philadelphia in 1756 ranged from £10 to £180, the wealthiest female shopkeeper in Philadelphia in 1756 was Sarah Lloyd, who was assessed at £40. At a time when male shopkeepers' assessments averaged nearly £34, those of female shopkeepers averaged just over £15.<sup>7</sup> This discrepancy suggests that female shopkeepers ran smaller operations than their male counterparts. However, this gap also reflects a larger pattern in which the majority of wealth of all kinds was

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<sup>6</sup> Wulf, *Not All Wives*, 121-124.

<sup>7</sup> For the list of Taxables in the City of Philadelphia for 1756, see Hannah Benner Roach, *Colonial Philadelphians* (Philadelphia: The Genealogical Society of Pennsylvania, 1999), 105-146. Rebecca Steel and Elizabeth Paschall were not identified in this list as shopkeepers, although they likely were at this time. Their estates were valued at £50 and £80, respectively. See Karin Wulf for information on the scale of women's retail enterprises. Wulf, *Not All Wives*, 142.

concentrated in male hands, and it suggests that the trope of the poor widow or struggling spinster had some merit.

The majority of female shopkeepers in late colonial Philadelphia were widows, challenging the perception that widows were primarily passive recipients of hand-outs from relatives and the city who did not contribute to the local economy. Patricia Cleary shows that many widows chose to pursue retailing even when their husbands' businesses had no connection to trade, which she believes indicates that shopkeeping was "an appealing and accessible enterprise."<sup>8</sup> But Philadelphia widows' entrance into shopkeeping also reflected the constraints Pennsylvania law placed on widows' inheritance and property throughout the eighteenth and early nineteenth centuries.

Retailing was one permissible route for widows living with these constraints. Following the death of her merchant husband in the early 1740s, Elizabeth Paschall opened a shop in Philadelphia. During her two-decade retailing career, Paschall developed financial relationships with a wide variety of Philadelphians; there are over 775 individuals with at least one entry in her receipt books covering this period. However, Paschall's most substantial and long-lasting economic relationship was with her sister-in-law, Mary Coates. Following the death of Coates' husband (Paschall's brother) in 1748, Coates took over the family store. Over the next eighteen years, Coates

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<sup>8</sup> Patricia Cleary, "'She Merchants' of Colonial America: Women and Commerce on the Eve of Revolution" (PhD. Diss.: Northwestern University, 1989), 112. Cleary also notes that roughly 2/3 of female shopkeepers in Boston between 1750 and 1776 were widows and 1/3 spinsters, a pattern that seems to hold in Philadelphia in the same period. Cleary, "'Who shall say we have not equal abilitys with the Men when Girls of 18 years of age discover such great capacitys?': Women of Commerce in Boston, 1750-1776," in *Entrepreneurs: The Boston Business Community, 1700-1850*, eds. Conrad Edick Wright and Kathryn P. Viens (Boston: Northeastern University Press, 1997), 44. Karin Wulf encourages scholars not to view widowed women in this period as passive recipients of wealth. Wulf, *Not All Wives*, 132.



and Paschall transacted frequently, occasionally sending their children to settle debts, but most often conducting business face to face. Paschall and Coates visited Philadelphia vendues regularly, purchasing parcels of textiles, shoes, accessories, and foodstuffs that they divided between themselves or with a third party, usually another female shopkeeper. In most instances, only one of the women paid the vendue master, and the women then reckoned accounts every few months to determine who owed what. Their shared economic activity peaked in 1751 and 1752, during which time they made a total of thirty-seven purchases at various vendues. The goods they acquired became new stock in their separate retail establishments. During the summer of 1752, Paschall and Coates met on three separate occasions to reckon accounts, each making a notation for payment received in the other's receipt book.<sup>9</sup> It is likely that these periodic reckonings took place around social visits, family gatherings, and Quaker Meetings.

In addition to forging this familial bond, Paschall and Coates developed close economic interests with Philadelphians whom they identified as "neighbors." As Karin Wulf points out, Paschall identified neighbors as those people who both lived near her and "shared common interests and socioeconomic status."<sup>10</sup> While the latter is certainly true, Paschall and Coates created a network including many customers and creditors who did not necessarily live close by. Shopkeepers and fellow Quakers Rebecca Steel and

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<sup>9</sup> See entries in Paschall and Coates' receipt books for July 14 and 28 and August 21, 1752 in Elizabeth Paschall Receipt Book, 1750-1762, Volume 27, William Henry Russell Collection of Morris Family Papers, Hagley Library Manuscript Collection (HLMC); and Mary Coates Receipt Book, 1748-1759, Volume 119, Coates and Reynell Family Papers, HSP. Over the course of their partnership, Paschall spent £110.10.11 ½ at vendues on Coates' behalf while Coates paid £161.10.10 ½ to various vendue masters for goods delivered to Paschall.

<sup>10</sup> Wulf, *Not All Wives*, 128-129.

Sarah Lloyd resided in the North Ward near the Paschall and Coates stores, but the majority of Paschall's economic associates lived elsewhere. Shopkeepers Mary Gordon, Patience Gray, and Content Nicholson, with whom Paschall often made vendue purchases in partnership, resided in Middle Ward. The merchants she engaged with resided in every Philadelphia ward other than Southwark and the Northern Liberties in 1756, clustering especially in Upper Delaware and Lower Delaware Wards.<sup>11</sup> Paschall and Coates' most lucrative and long-lasting economic relationships were with other Quakers, who lived in all neighborhoods of the city. When going to vendues they often chose to buy from Quakers Judah Foulke, Charles Meredith, and William Biddle. In 1751 alone, Paschall made 62 separate payments for vendue goods to Biddle, Foulke, and Meredith. When Paschall and Coates chose to split parcels bought at vendue, they often formed partnerships with other Quaker shopkeepers from various locations in the city.<sup>12</sup> Shared interests, religious beliefs, and socioeconomic status were a much greater predictor of economic association than geographic proximity, and for ambitious widows with the means to give and get credit on their own accounts, there were many opportunities to reach beyond one's immediate neighborhood.

Widows Paschall and Coates also stretched their modest resources by teaming up at local vendues with a number of other Philadelphians to purchase goods. From 1742 to

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<sup>11</sup> Taxables in the City of Philadelphia for 1756, Roach, *Colonial Philadelphians*, 105-146.

<sup>12</sup> Of the 778 individuals I was able to identify in Paschall's receipt book, I could establish conclusively that 180 were listed as members of the Arch Street Quaker Meeting between 1759 and 1772. Elizabeth Paschall Receipt Books 1742-1750 and 1750-1762, Volumes 26 and 27, William Henry Russell Collection of Morris Family Papers, HLMC; Monthly Meeting of Friends of Philadelphia, Pennsylvania, List of Members, 1759-1772, Quaker Meeting Records, Friends Historical Library, Swarthmore College. (Accessed via ancestry.com on February 7, 2017).

1762, Paschall bought auction goods with eleven other shopkeepers, including five men and six women. Between 1748 and 1770, Coates invested in vendue purchases with other Philadelphians on seventeen occasions, consisting of six men, ten individual women, and one pair of female shopkeepers, Mary Taggart and Ruth Webb.<sup>13</sup> Many, but not all, of these shopping partners were fellow members of the Arch Street Quaker Meeting, who resided throughout Philadelphia. In line with their husbands' previous business interests, Paschall and Coates almost always purchased textiles, usually imported fabrics that could be divided into smaller parcels and sold at multiple retail locations. In another example, following the death of her husband in the 1770s, Catherine Roman teamed up with Widow Clayton to make several large purchases from William Sitgreaves and John Hood. In a similar fashion, Susannah Morris began purchasing large quantities of cotton fabric with Widow Peirce after the death of her husband, distiller Richard Morris, in 1771.<sup>14</sup>

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<sup>13</sup> These numbers only include individuals who I could conclusively as shopkeepers in Philadelphia tax lists, newspaper advertisements, or other sources. It's likely that many other people in Paschall and Coates's receipt books engaged in retailing goods. Paschall transacted with vendue masters on her own behalf, rather than as part of a partnership, much more often than Coates, who tended to make purchases in partnership with other female shopkeepers. Between 1742 and 1754, Paschall made between twenty-eight and sixty-nine individual purchases from various Philadelphia vendue masters each year. The largest number of individual purchases Coates made in any year was sixteen, all transactions with Judah Foulke in 1753. Paschall's purchases tapered off after 1754, dwindling to between 12 and 17 for the rest of the 1750s, and into the single digits by the early 1760s. Elizabeth Paschall Receipt Books 1742-1750 and 1750-1762, Volumes 26 and 27, William Henry Russell Collection of Morris Family Papers, HLMC; Mary Coates Receipt Book, 1748-1759, Volume 119, Coates and Reynell Family Papers, HSP; Mary Coates Personal Receipt Book, 1760-1770, HSP.

<sup>14</sup> Entries for September 16, 1778 and December 18, 1778, John and Catherine Roman Receipt Book, 1770-1780, HSP; Entries for February 1, 1772 and March 18, 1772, Richard and Susanna Morris Receipt Book, 1756-1775, HSP. Catherine Roman was a shopkeeper until at least 1794, when she last appeared in the Philadelphia Directory.

Although Paschall and Coates engaged with a number of other female shopkeepers, their economic networks were not entirely, or even predominantly, female. Both women made joint purchases with male shopkeepers, merchants, distillers, and tavernkeepers.<sup>15</sup> Apart from their own long-standing collaborative consumption, both Coates and Paschall made multiple purchases with men as well as women.<sup>16</sup> Furthermore, there was no gender divide in the types of goods purchased by men and women. Both men and women most frequently purchased unfinished textiles, followed by accessories such as gloves and stockings. While male shopkeepers and merchants occasionally sent a female dependent to collect payment from Paschall or Coates, they also sent other men. Likewise, female shopkeepers Rebecca Steel and Content Nicholson sent their sons, daughters, nieces, and other dependents to collect debts. Although they drew heavily upon Quaker and familial ties, Paschall and Coates constructed an array of trading relationships with members of both sexes to gain access to the goods they needed to do business.

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James Hardie, *The Philadelphia Directory and Register* (Philadelphia: Printed for the author, by Jacob Johnson & Co. No. 147, Market-Street, 1794), 131.

<sup>15</sup> Between 1742 and 1762, Paschall made vendue purchases in partnership with thirty-two men and twenty-four women. Mary Coates records joint purchases at vendue with twenty-four men and twenty-seven women.

<sup>16</sup> I borrow the phrase “collaborative consumption” from Ellen Hartigan-O’Connor, who argues that “choice took place in a context of collaboration, which could be creative or oppressive, as it incorporated individuals of strikingly different economic and social standing.” Ellen Hartigan-O’Connor, “Collaborative Consumption and the Politics of Choice in Early American Port Cities,” in *Gender, Taste, and Material Culture in Britain and North America, 1700-1830*, eds. John Styles and Amanda Vickery (New Haven: Yale University Press, 2006), 126.

Ruth Webb and Mary Taggart, also widows, ran a successful retail establishment together that specialized in imported spices, liquor, and textiles. In addition to this shared business venture, Webb and Taggart appear to have lived together and were jointly assessed for taxes. Coates not only made joint vendue purchases with Webb and Taggart, but also frequented their shop to purchase items for her own personal use or to stock her store shelves. On October 11, 1753, Ruth Webb recorded in that she had received from Coates “two pounds seven shillings for half a pc. of linnin bot of John Lee and two pounds five shillings for snuff bott of Usher & Wharton likewise two shillings for shop account.” Upon Webb’s death, she named Taggart and Coates the executors of her estate in addition to leaving Taggart the remainder of her estate and half of the goods in their shop.<sup>17</sup> For Webb and Taggart, business and personal ties were deeply intertwined.

While female shopkeepers often sold similar goods and competed for the same pool of customers, some sustained mutual buying and selling with another woman for years. Between December 1753 and April 1764, Deborah Morris and Rebecca Steel each sold the other £148.1.9 worth of goods. Morris provided Steel with numerous items, including ells of paduasoy, loaves of sugar, and buttons. From Steel, Morris purchased “sundreys” on many occasions.<sup>18</sup> Morris kept a similar long-term account with shopkeeper Sarah Lloyd from at least 1753 to 1767. In both cases, however, the women rarely reckoned accounts. Morris and Lloyd did not settle their debts between December 10, 1761 and June 27, 1767, when Morris took a large amount of goods from Lloyd’s

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<sup>17</sup> Entry from Ruth Webb, Oct. 11, 1753, Mary Coates Receipt Book, Volume 119, 1748-1759, Coates and Reynell Family Papers, HSP; Wulf, *Not All Wives*, 145.

<sup>18</sup> Account with Rebecca Steel, Deborah Morris Ledger, 1752-1768, folio 22, Box 63, Folder 9, Coates and Reynell Family Papers, HSP.

shop to close out the account.<sup>19</sup> Even then, although Lloyd was in substantial debt to Morris, the length of time they were exchanging credit and goods suggests that friendship ties were strong.

Most shopkeepers did not simply stock their shelves and wait on customers throughout the day, and Paschall and Coates were no exception. They aided the processing and transport of goods to customers. They also coordinated the transformation of raw materials into finished goods, drawing upon a pool of labor living nearby. After purchasing two hundred and fifty pounds of cocoa in May 1744, Paschall hired Jonathan Peasley to grind it for her. A year earlier, Peasley advertised in the *Pennsylvania Gazette* that his wife Dorcas had repeatedly run away from him, and he warned potential creditors to turn her away. However, Dorcas Peasley must not have run far. Following Jonathan's death in 1744, Dorcas took over his trade, regularly grinding chocolate for Elizabeth Paschall from 1745 to 1748. She reappeared in Paschall's receipt book in 1750 under the name Dorcas Tallet. Mary Coates also hired the wayward chocolate grinder, and her receipt book contains an entry from William Tallet, who came to collect two shillings for Dorcas Peasley, "she now being my wife." While Paschall and Coates continued to do business with Dorcas Peasley Tallet, now in business for herself, all parties recognized that payments for her labor belonged to her new husband upon remarriage.<sup>20</sup>

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<sup>19</sup> Account with Sarah Loyd/Lloyd, Deborah Morris Ledger, 1752-1768, folio 26, Box 63, Folder 9, Coates and Reynell Family Papers, HSP.

<sup>20</sup> Jonathan Peasley appears in Paschall's receipt book on Aug. 16, 1744. Dorcas Peasley first appears in the receipt book on Jun. 3, 1745 and appears regularly for several years. She is recorded as Dorcas Tallet in Paschall's receipt book on Nov. 14, 1750. William Tallet appears in Coates' receipt book on May 8, 1751. "Whereas Dorcas, Wife of Jonathan Peasley...", *Pennsylvania Gazette* (Philadelphia, PA), Aug. 25, 1743; Entries for the Peasleys, August 16, 1744 to April 3, 1746, Elizabeth Paschall Receipt Book, 1742-1750, Volume 26, William Henry Russell Collection of Morris Family Papers, HLMC; Entry for Dorcas Tallet, Elizabeth Paschall Receipt Book, 1750-1762, Volume

Paschall, Coates, Morris, and other shopkeepers utilized local men and women's labor to produce and process large quantities of textiles that they intended to sell. Paschall paid William Reed for 63 ¼ yards of unbleached linen in April 1745. At the same time, she was purchasing large quantities of indigo from various Philadelphia merchants, suggesting that she employed other local working people to dye large quantities of cloth. A month after she paid Mary Tunes to whiten 188 yards of linen, Paschall purchased thirty pounds of indigo from merchant and neighbor David Deshler.<sup>21</sup> In the early 1760s, Deborah Morris paid Mary Jones just over £7 to hackle flax, spin, boil, and whiten fifty pounds of linen thread, and construct several table cloths.<sup>22</sup> In 1753, Coates purchased a large quantity of flax from her brother-in-law John Reynell and later paid local weavers for hundreds of yards of tow cloth. Between May 1749 and January 1756, Coates paid at least thirteen people for producing tow cloth. Although Adrienne Hood argues that the weaving profession was dominated by men in the eighteenth-century Mid-Atlantic, Coates employed male and female weavers in fairly even numbers. The majority of these weavers were illiterate; only one woman and two men could sign their names in her receipt book. Because very few people lived under her roof during these years, Coates almost certainly intended to sell the cloth in her store and

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27, William Henry Russell Collection of Morris Family Papers, HLMC; Entry for William Tallet, May 8, 1751, Mary Coates Receipt Book, 1748-1759, Volume 119, Coates and Reynell Family Papers, HSP.

<sup>21</sup> Entries for purchase of linen and indigo on April 19, 1745 and April 29, 1745, payment to Mary Tunes on June 24, 1748, and payment to David Deshler on July 28, 1748, Elizabeth Paschall Receipt Book 1742-1750, Volume 26, William Henry Russell Collection of Morris Family Papers, HLMC.

<sup>22</sup> Receipts from May 20, 1760 and May 31, 1761, Deborah Morris receipts, etc. 1775-1792, Box 63, Folder 12, Coates and Reynell Family Papers, HSP.

perhaps sell some of it to other retailers.<sup>23</sup> While shopkeepers were mainly known for distributing goods to local customers, the activities of Paschall, Morris, Coates, and others indicates that they also organized skilled dyers and weavers, as well as numerous local laborers, to help produce and finish goods.

### **Entrepreneurial Makeshift**

Paschall, Coates, Morris, Roman, and others were able to find some financial stability in retailing, maintaining their shops for a decade or longer in late eighteenth-century Philadelphia. However, most women's (and men's) economic efforts in this period were characterized by their mutability. Philadelphia women often employed multiple strategies to make ends meet, mixing elements of production and service. Many women moved in to shopkeeping for a short period of time before trying their luck as boardinghouse keepers or seamstresses. City directories published almost annually after the Revolution provide a better sense of the fluidity of women's employment than late colonial tax lists, which were created more sporadically and survive in fewer numbers. Mary Head, who was listed in the 1791 Philadelphia directory as a widow, was identified

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<sup>23</sup> Adrienne Hood, "The Gender Division of Labor in the Production of Textiles in Eighteenth-Century, Rural Pennsylvania (Rethinking the New England Model)," *Journal of Social History*, Vol. 27, No. 3 (Spring 1994), 3. Tow linen was a coarse, heavy linen often used for work clothing. Robert C. Loehr describes tow cloth as a common farm product. See Robert C. Loehr, "Self-Sufficiency on the Farm," *Agricultural History*, Vol. 26, No. 2 (Apr. 1952), 38. Coates' first purchase of tow linen occurred on May 20, 1749, and the last was recorded on Jan. 10, 1756. She employed seven women and six men. Mary Coates Receipt Book, 1748-1759, Volume 119, Coates and Reynell Family Papers, HSP. The prices Coates paid per yard varied from 5 ½ to 24 shillings, probably reflecting the varying quality of the fabric.



as a plaited hat maker in 1793. In 1794, she described herself as a shopkeeper, suggesting that she had shifted the majority of her economic efforts from producing a specialized item to retailing. The following year, Head had changed tactics again, identifying herself as a boardinghouse keeper.<sup>24</sup> During these transitions, Head maintained the same address on Mulberry Street, indicating that the space she used—probably in her home—could be pressed into service as a workshop, retail space, or living quarters for lodgers. Elizabeth Bryce, a widow located on South Second Street, employed a similarly flexible approach in advertising her services. Described as a china and glass dealer in the 1793 city directory, the following two years the directory identified her as a shopkeeper and boardinghouse keeper. By 1797, she provided a description of her retail activities as a dealer in earthenware and china as well as a boardinghouse keeper, suggesting a mixed use of space.<sup>25</sup> These changing descriptions not only illustrate the multiple economic strategies women employed but also suggest that they constantly had to reposition their skills and services to compete in the economy of early republic Philadelphia and find markets for their skills.

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<sup>24</sup> It is likely that Head continued to pursue a mixture of economic strategies during this period, but was forced to choose one primary occupation for the directory. Clement Biddle, *The Philadelphia Directory* (Philadelphia: Printed by James & Johnson, no. 147, High-Street, 1791), 46; James Hardie, *The Philadelphia Directory and Register* (Philadelphia: Printed for the Author, by T. Dobson, No. 41, South Second Street, 1793), 62; Hardie, *The Philadelphia Directory and Register*, 1794, 67; Edmund Hogan, *The Prospect of Philadelphia and Check on the Next Directory* (Philadelphia: Printed by Francis & Robert Bailey, at Yorick's Head, No. 116, High-Street, 1795), 67.

<sup>25</sup> Hardie, *The Philadelphia Directory and Register*, 1793, 17; Hardie, *The Philadelphia Directory and Register*, 1794, 19; Edmund Hogan, *The Prospect of Philadelphia and Check on the Next Directory*, 1795, 122 (listed as Elizabeth Bruce); Cornelius William Stafford, *The Philadelphia Directory for 1797* (Philadelphia: Printed for the editor, William W. Woodward, No. 17 Chesnut St., 1797), 32.

Although post-Revolutionary city directories did not include all of the female retailers in Philadelphia, these records suggest that the percentage of female shopkeepers declined immediately following the Revolution, but rose again by the 1790s. In 1785, women constituted only 25.74% of the total number of non-specialized retailers. However, by 1795, that percentage had risen to 36.49%. In both the 1800 and 1810 city directories, women constituted over 41% of non-specialized retailers, almost all of them unmarried or widows.<sup>26</sup> At the same time, the number of female hucksters, who retailed small amounts of food and other goods through the city streets or in outlying areas, began to climb.<sup>27</sup> The 1795 directory listed forty-nine female and fourteen male hucksters,

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<sup>26</sup> Percentages calculated from Francis White, *The Philadelphia Directory* (Philadelphia: Printed by Young, Stewart, and McCulloch, 1785); Hogan, *The Prospect of Philadelphia*, 1795; Stafford, *The Philadelphia Directory for 1800* (Philadelphia: William W. Woodward, 1800); James Robinson, *The Philadelphia Directory for 1810* (Philadelphia: Printed for the Publisher, 1810). Most specialized retailers reflect a similar breakdown in gender percentages apart from grocers, who were overwhelmingly male in the 1800 (88.64%) and 1810 (92.12%) directories.

<sup>27</sup> Candice L. Harrison defines hucksters as “retailers of small quantities of food in urban streets,” while Karin Wulf notes that hucksters often walked out from the city center to “find customers among those who could not get to the market.” Harrison rightly identifies female hucksters “as part of a large group of savvy and resourceful women who struggled through, capitalized on, and expanded early American commerce,” although I think her assertion that Philadelphia city directories in the 1790s “overwhelmingly identified hucksters as female,” overstates the case. Helen Tangires observes that hucksters were often suspected of unethical trade practices in early republic Philadelphia, and “in 1797 a farmer complained to a Philadelphia newspaper that hucksters aggressively jumped onto farmers’ boats before they landed.” Betty Wood explores hucksters’ association with racial and sexual improprieties, citing a publication from early republic Savannah that argued “the first thing a bondswoman did when given permission to vend goods was to look for ‘a paramour (white, black, or yellow), hire a hovel [and] open a huckster shop,’ the proceeds of which kept ‘the male partner...in a state of intoxication.’” Candice L. Harrison, “‘Free Trade and Hucksters’ Rights!’ Envisioning Economic Democracy in the Early Republic,” *The Pennsylvania Magazine of History and Biography*, Vol. 137, No. 2 (April 2013), 148 and 151; Wulf, *Not All Wives*, 144; Helen Tangires, *Public Markets and Civic Culture in Nineteenth-Century America* (Baltimore: The Johns Hopkins

including three black women and one black man. In 1796, there were seventy-six female hucksters and only twenty-eight male hucksters. These numbers not only demonstrate the preponderance of women in this low-income occupation, but also the fluctuation in economic strategies from year to year. Several women shifted from huckstering to shopkeeping and back again, perhaps because these women temporarily lost store space or fell too far into debt to acquire goods for a store. In some cases, records indicate that built spaces alternated as “retail stores” or indoor “huckster shops,” suggesting that one’s stocks of goods or methods of doing business also changed within short periods of time. Mary Elwes, a widow, was identified as a huckster living at 140 North Front Street in 1794; in 1795 and 1796 she was listed as a shopkeeper at the same address, perhaps reflecting an improvement in circumstances.<sup>28</sup> Elizabeth Everheart’s prospects seem to have diminished over time. She was listed as a shopkeeper at 82 North Sixth Street in 1791, but as a huckster at the same address from 1794 to 1798.<sup>29</sup> Ann Johnson employed a number of strategies throughout the 1790s, acting as a huckster shopkeeper in 1791, a

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University Press, 2003), 7; Betty Wood, *Women’s Work, Men’s Work: The Informal Slave Economies of Lowcountry Georgia* (Athens, GA: The University of Georgia Press, 1995), 144.

<sup>28</sup> Hardie, *The Philadelphia Directory and Register*, 1794, 45; Edmund Hogan, *The Prospect of Philadelphia*, 1795, 96 (listed as Mary Elvis); Thomas Stephens, *Stephens’s Philadelphia Directory for 1796; or Alphabetical Arrangement: Containing the Names, Occupations, and Places of Abode of the Citizens* (Philadelphia: Printed for Thomas Stephens, No. 60, South Second Street, by W. Woodward, 1796), 56 (listed as Mary Elvis).

<sup>29</sup> Biddle, *The Philadelphia Directory*, 1791, 38; *The Philadelphia Directory and Register*, 1794, 47; Edmund Hogan, *The Prospect of Philadelphia and Check on the Next Directory*, 1795, 57; Stephens, *Stephens’s Philadelphia Directory for 1796*, 1796, 58; Stafford, *The Philadelphia Directory for 1797*, 1797, 66; Stafford, *The Philadelphia Directory for 1798* (Philadelphia: Printed by William W. Woodward, No 17, Chesnut Street, 1798), 53.

tavernkeeper in 1793 and 1794, and an innkeeper in 1796. She was again listed as a huckster in 1797 before returning to tavernkeeping in 1798. It is likely that Johnson participated in multiple forms of retail and service during this time period, but advertised the occupation that generated the greatest amount of income or would draw in the most needed customers; it is also possible that her economic fortunes rose and fell regularly and shopkeeping was a fallback occupation.<sup>30</sup>

Following the Revolution, widows continued to take over their deceased husbands' shops. For instance, John Abraham ran a shop at 62 So. Second Street in 1793, after which time he disappeared from the record. For the following six years, Ann Abraham, his widow, kept the shop at the same address.<sup>31</sup> However, many widows moved into retailing even when their husbands had pursued other occupations. Mary Anderson, Ann Attmore, and Catherine Hamelin became Philadelphia shopkeepers following the deaths of their husbands, a weaver, a hatter, and a teacher of French.<sup>32</sup>

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<sup>30</sup> Biddle, *The Philadelphia Directory*, 1791, 65; Hardie, *The Philadelphia Directory and Register*, 1793, 73; Hardie, *The Philadelphia Directory and Register*, 1794, 78; Stephens, *Stephens's Philadelphia Directory for 1796*, 1796, 96; Stafford, *The Philadelphia Directory for 1797*, 1797, 98; Stafford, *The Philadelphia Directory for 1798*, 1798, 79. Almost all of the female hucksters in these directories are identified as widows.

<sup>31</sup> Hardie, *The Philadelphia Directory and Register*, 1793, 1; Hardie, *The Philadelphia Directory and Register*, 1794, 1; Edmund Hogan, *The Prospect of Philadelphia and Check on the Next Directory*, 1795, 122; Stephens, *Stephens's Philadelphia Directory for 1796*, 1796, 2; Stafford, *The Philadelphia Directory for 1797*, 1797, 1; Stafford, *The Philadelphia Directory for 1798*, 1798, 1; Cornelius William Stafford, *The Philadelphia Directory for 1799* (Philadelphia: Printed by William W. Woodward, No. 17, Chesnut Street, 1799), 1.

<sup>32</sup> For William and Mary Anderson, see Biddle, *The Philadelphia Directory*, 1791, 3; Hardie, *The Philadelphia Directory and Register*, 1794, 3. For Caleb and Ann Attmore, see Hardie, *The Philadelphia Directory and Register*, 1793, 5; Hardie, *The Philadelphia Directory and Register*, 1794, 5; Stephens, *Stephens's Philadelphia Directory for 1796*, 1796, 7. For Josiah and Catherine Hamelin, see Biddle, *The Philadelphia Directory*,

Like many merchants' wives, Catherine Roman settled her husband's debts when he died in 1772 and then established herself as a shopkeeper. Weathering the high inflation of the late Revolutionary years, Roman continued to maintain a shop at 57 Sassafras (Race) Street until at least 1793.<sup>33</sup>

Women in post-Revolutionary Philadelphia also passed on their shops to male relatives when they died or changed occupations. Jane Bartram, a shopkeeper at 98 Front Street in 1791, bequeathed her business to two male family members, Alexander and James Bartram, in 1793; the two men advertised as china dealers at the store address.<sup>34</sup> Elizabeth Sawyer was a shopkeeper at the corner of Second and Pine Streets in 1785; from 1791 to 1799, a male relative named James Sawyer kept shop at the same address, possibly along with Elizabeth.<sup>35</sup> Similarly, James Bowyer had replaced shopkeeper Mrs. Bowyer, or joined her in business and became the primary shopkeeper, sometime between 1785 and 1791, only to be succeeded by Miss Dorothy Bowyer in 1796.<sup>36</sup> As many women shifted economic strategies to make ends meet, one strategy for staying afloat was to bring other family members into a business.

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1791, 52; ; Hardie, *The Philadelphia Directory and Register*, 1793, 58; Hardie, *The Philadelphia Directory and Register*, 1794, 63.

<sup>33</sup> John and Catherine Roman Receipt Book, 1770-1780, Am. 958, HSP. Hardie, *The Philadelphia Directory and Register*, 1793, Catherine Roman, 123.

<sup>34</sup> Biddle, *The Philadelphia Directory*, 1791, 7; Hardie, *The Philadelphia Directory and Register*, 1793, 7; Hardie, *The Philadelphia Directory and Register*, 1794, 8.

<sup>35</sup> White, *The Philadelphia Directory*, 1785, 71; Biddle, *The Philadelphia Directory*, 1791, 113; Stafford, *The Philadelphia Directory for 1799*, 1799, 122.

<sup>36</sup> White, *The Philadelphia Directory*, 1785, 7; Biddle, *The Philadelphia Directory*, 1791, 13; Stephens, *Stephens's Philadelphia Directory for 1796*, 1796, 20.

## Lodgers and Renters

In April 1799, Elizabeth Drinker noted in her diary that Betsy Jervis had come for tea and spent part of the evening with her. Jervis explained that she was “in much trouble” since “John Nelson, her last lodger, ha[d] left her,” and family members were “now turning their minds to some other method of living.” While Drinker observed tartly that to have kept house “at a high rent as they have done for many months past with but one lodger, was ridiculous,” Jervis’s circumstances and economic strategies were far from unique.<sup>37</sup> Women in late eighteenth and early nineteenth-century Philadelphia regularly leased out houses or individual rooms to lodgers in an attempt to make ends meet. These women often combined renting space with providing services such as laundry and meals to lodgers who might stay a few weeks or a few years. Some women took on boarders to pay for specific expenses. To pay her debt for sugar, tea, molasses, and other foodstuffs from the firm Barton & Shaffner in 1792, Ann Henry boarded David R. Barton for thirty-nine weeks between August 1791 and May 1792.<sup>38</sup> While many room and board arrangements were casual, they often provided unmarried and widowed women, or families with an extra room, with a steady source of income that could make the difference between economic survival and household dissolution.

Boarding multiple lodgers was a common economic strategy in early republic Philadelphia, and one that was disproportionately practiced by women. The 1785 Philadelphia directory listed forty-three women identified as boardinghouse keepers and

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<sup>37</sup> Elaine Forman Crane, ed., *The Diary of Elizabeth Drinker*, Vol. 2 (Boston: Northeastern University Press, 1991), Apr. 6, 1799, 1152.

<sup>38</sup> Account with Barton & Schaffner, Ann Henry Financial Records, 1759-1799, Box 10, Folder 3, Henry Family Papers, HLMC.

only seventeen men. Of the women listed, thirty-four were identified as “Mrs.,” suggesting that they were widowed instead of never married. Directories from the 1790s continue this pattern of preponderantly female rather than male boardinghouse keepers, although the total numbers continued to fluctuate. In addition to boardinghouse keepers, the 1791 directory identified ten people as keepers of lodging houses that offered rooms but not other services such as cooking and laundry. In this case, seven out of the ten keepers were men, reinforcing the linkage between service and gender. Men could provide space for lodgers, but cooking, cleaning, and caring for household members, regardless of whether they were family members, was still women’s work. By 1796, the number of boardinghouse keepers listed in the Philadelphia directory had grown to 180, of whom 143 were women.<sup>39</sup> Ellen Hartigan-O’Connor argues that many of these female boardinghouse keepers were on the economic margins and “driven into business more by urgent necessity than entrepreneurial zeal,” but she also notes that it brought in a larger and more regular income than washing or mending. While Wendy Gamber notes that nineteenth-century middle-class sensibilities bristled against the close connection between economic and emotional care provided by boardinghouse keepers, causing few women to advertise their additional services openly, many female boardinghouse keepers in Philadelphia nevertheless made arrangements to care for their renters beyond providing rooms.<sup>40</sup>

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<sup>39</sup> White, *The Philadelphia Directory*, 1785; Biddle, *The Philadelphia Directory*, 1791; Hardie, *The Philadelphia Directory and Register*, 1793; Hardie, *The Philadelphia Directory and Register*, 1794; Edmund Hogan, *The Prospect of Philadelphia*, 1795; Stephens, *Stephens’s Philadelphia Directory for 1796*, 1796.

<sup>40</sup> Ellen Hartigan-O’Connor, *The Ties that Buy: Women and Commerce in Revolutionary America* (Philadelphia: University of Pennsylvania Press, 2009), 44; Ellen Hartigan-O’Connor, “‘She Said She did not Know Money:’ Urban Women and Atlantic Markets in the Revolutionary Era,” *Early American Studies* (Fall 2006), 331; Wendy Gamber,

Women of greater means sometimes increased their incomes by renting separate properties in the city to tenants. Deborah Morris rented several properties in Philadelphia, although her letters reveal that renting property was not always easy work. Several financial statements delivered to delinquent tenants show Morris seizing household goods for failure to pay rent. In order to retrieve a bonnet, box, bed, 2 blankets, a pillow, and a sheet that Morris seized, Ann Dary promised to work for Morris to pay off her debt. In addition to these items, Dary noted that Morris retained several items of personal apparel, including a frock, a pair of hose, and three children's petticoats. What would Morris, a woman of means, do with these used items of apparel? She is not clear in her writings, but she could have hired still other women to clean and repurpose the clothing, or she might have held the items as leverage to ensure Dary fulfilled her obligations to work for,

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"Tarnished Labor: The Home, The Market, and The Boardinghouse in Antebellum America," *Journal of the Early Republic* Vol. 22, No. 2 (Summer, 2002), 183. Claudia Goldin corroborates Gamber's assessment. See Claudia Goldin, "The Economic Status of Women in the Early Republic: Quantitative Evidence," *The Journal of Interdisciplinary History*, Vol. 16, No. 3 (Winter, 1986), 397. Clare Lyons identified boardinghouse keeping as a form of domestic employment which "provided a livelihood for women in Philadelphia outside the marriage partnership. She goes on to note that the "urban economy also provided opportunities in retailing goods, food, and drink." Susan Strasser places boarding in the context of wage labor, arguing that "boarders much have money to pay for their lodgings, which they must earn elsewhere in the community." Mary Schweitzer uses information from the 1790 census to show that 110 Philadelphia residents (1.5% of the total city population) identified as boardinghouse keepers. For comparison, 370 (4.4%) identified as widows and 249 (3.0%) identified as shopkeepers. Clare A. Lyons, *Sex Among the Rabble: An Intimate History of Gender & Power in the Age of Revolution, Philadelphia, 1730-1830* (Chapel Hill: University of North Carolina Press, 2006), 32; Susan Strasser, *Never Done: A History of American Housework* (New York: Pantheon Books, 1982), 146-148; Mary M. Schweitzer, "The Spatial Organization of Federalist Philadelphia, 1790," *The Journal of Interdisciplinary History*, Vol. 24, No. 1 (Summer, 1993), 33.



or pay her debt to, Morris. In the process, landlady Morris regularly assessed and reassessed the value of tenants' goods as a substitute for rent payments.<sup>41</sup>

Poor men and women who were buffeted by irregular employment and the rising cost of living in Philadelphia during the 1780s and 1790s paid rent with their labor rather than with cash. Sarah Allen submitted an account to her landlady Deborah Morris detailing the variety of work she had completed to help offset the cost of one year's rent. Allen's account noted scouring Morris's pewter, scrubbing her house, working in the garden, and washing her apparel. Allen also hackled flax for Morris on several occasions and spun cotton, wool, and seven pounds of candlewick. Taking into account cash paid to Morris "at sundry times," Allen asserted that she owed Morris only £0.2.5 ½ out of her £9 yearly rent. Morris did not agree with Allen's appraisal, calling it a "false account" and observing that "tho poor she should be honest." Morris continued to have issues with Allen, finally ordering her eviction in 1791 and threatening to resort to legal action.<sup>42</sup> Allen's various strategies for paying her rent bills ultimately failed, although it is not clear if she did over-value her labor as Morris asserted. If she had valued her labor less steeply, she may have been evicted just as quickly as a result of not working for Morris enough. In any event, tenants and property owners often did not share the same valuation tasks performed.

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<sup>41</sup> Morris's housekeeper Rachel Bearmore witnessed these transactions. Morris returned a petticoat and a bucket to Dary on Mar. 6, 1786. Dary received a trunk, sheets, a cap, and smoothing irons in May 1786. Receipt with Ann Dary dated 1786, Deborah Morris Receipts, 1762-1793, Box 63, Folder 11, Coates and Reynell Family Papers, HSP. See also accounts of goods seized from John Leach in March 1787 in the same folder.

<sup>42</sup> Sarah Allen Account for 1790, Deborah Morris Receipts etc., 1775-1792, Box 63, Folder 12, Coates and Reynell Family Papers, HSP; Letter to Sarah Allen, Oct. 4, 1791, Deborah Morris Correspondence, 1791, Box 63, Folder 6, Coates and Reynell Family Papers, HSP.

### **Credit and Debt Linking Family to an Outside World**

While women such as Paschall, Coates, and Morris drew on a local network of neighbors, shopkeepers, and family members to run their retail operations smoothly on a daily basis, they also protected and expanded their investments with a web of economic contacts that stretched beyond local markets and their own households. Women in mid-eighteenth century Philadelphia used instruments of credit extensively, not only in their local contexts but in order to link their shopkeeping to commerce at some distance, including bills of exchange to pay distant merchants and interest-bearing bonds to ensure the repayment of loans.

Deborah Morris kept a separate account that meticulously recorded the bonds she had issued and accepted. Morris was indulgent with family members, often forgiving the debts of her nephews.<sup>43</sup> However, she was not afraid to resort to legal measures when the debts of non-kin lay too long without even an interest payment. When schoolmaster Thomas Powell failed to pay the interest due on his bond for a debt to her late brother's estate in early 1784, Morris threatened to sell the bond to someone who would demand immediate and total payment. She reminded Powell that she was "acting for orphan children," and when Powell did not respond for a month, Morris turned to a lawyer friend. She wrote to James Kinsey, asking for advice about how to get the overdue interest from Powell, surmising that he could not pay the principal on the debt. Morris argued that she would prefer to settle the matter without a lawsuit, but noted that "if it

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<sup>43</sup> Accounts with Anthony Shoemaker, Deborah Morris Ledger, 1760-1789, folios 26 and 31, Box 63, Folder 10, Coates and Reynell Family Papers, HSP.

cannot be done without, I think I stand acquitted in desiring it may be proceeded upon.” Powell died in the summer or autumn of 1784, making Morris’s position as creditor even more difficult. She wrote again to Kinsey, explaining her reluctance to initiate a suit against Powell’s estate but acknowledging she would do so “as soon as decency will admit.” In the meantime, Powell’s widow asked Morris to “favour” her by seizing and holding her household goods while she paid off her husband’s debt.<sup>44</sup> In this way, creditor Morris could gain surety against the outstanding debt without bringing the grave embarrassment to Mrs. Powell that a public auction or formal creditors’ hearings would have; moreover, Morris would be spared legal expenses. It is unclear whether or not Morris accepted this arrangement. In other cases, female property owners showed similar tendencies to consider the financial circumstances of debtors. When John Connard paid off his bond and mortgage to Sarah Rhoads in 1798, Rhoads notes that “in consideration of his being a poor man I have abated the interest.”<sup>45</sup>

Deborah Morris extended credit based upon bonds from a large number of individuals in the 1750s and 1760s, the majority of whom were local men outside her family. Morris spread her own debts across a fairly equal number of men and women in Philadelphia, both family members and non-relations.<sup>46</sup> Despite her willingness to spread her debts among members of both sexes, however, Morris did business in an economic

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<sup>44</sup> Letter to Thomas Powell dated April 5, 1784, letter to James Kinsey dated April 28, 1784, and letter to James Kinsey dated October 1784, Deborah Morris Correspondence, 1781-1784, Box 63, Folder 3, Coates and Reynell Family Papers, HSP.

<sup>45</sup> Entry for John Connard, January 16, 1798, Sarah Rhoads Daybook, 1796-1798, Samuel W. Fisher Papers, HSP.

<sup>46</sup> Deborah Morris Account for Bonds, Deborah Morris Ledger, 1752-1768, pp. 26-34, Box 63, Folder 9, Coates and Reynell Family Papers, HSP.

environment favoring men legally and customarily. So, it was natural for her to put her most important financial instruments in the hands of male relatives when she traveled or faced possible personal injuries or infirmities. For example, when Morris traveled to England in 1772 to support the preaching efforts of her aunt, Sarah Morris, she chose male relatives to guard her financial interests. Prior to her journey, she deposited a set of papers with her uncle Luke Morris and kept a list of the documents in her own possession. The list highlighted Morris's varied economic responsibilities to family members. It included several bonds and mortgages from nephews Anthony and William Shoemaker, a deed from her brother Anthony and an unnamed son, a covenant with her brother John, and an obligation to board a woman known only as "Nell." Morris also granted power of attorney to two men, her uncle Luke and Enoch Story.<sup>47</sup> Beyond safeguarding her financial assets with trusted male relatives, she prepared for her long journey by dispersing most of her household goods to men as well, perhaps reasoning that men would be far more likely to be respected by her creditors in unforeseen legal battles. And given that most of the women in her family were married (and thus under the strictures of coverture) or inexperienced in business, it was only sensible to look to men to provide her with economic security.<sup>48</sup>

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<sup>47</sup> A List of Papers left with Luke Morris belonging to Deborah Morris, ca. 1772, Deborah Morris's Account of Rents, Repairs, etc., 1777-1793, Box 63, Folder 13, Coates and Reynell Family Papers, HSP.

<sup>48</sup> In preparing for her journey, Morris trusted most of her furniture, textiles, silver, and fine ceramics to male relatives and friends. She sent most of her linens in drawers to Isaac Attmore; important documents, china, and most furniture to her uncle, Luke Morris; and, rather strangely, all of her corner cupboards to Israel Pemberton. However, Morris also lent a substantial number of her possessions to her maid, Sarah Greenland. The items loaned suggest that she trusted Greenland, but only gave her access to goods proper to her station and daily habits. Most goods she lent to Greenland related to cooking and eating, including a baking pan, iron pot, mortar and pestle, and pewter dishes. The furniture and

Deborah Morris regularly stepped into the “men’s world” of bills of exchange markets, where she purchased bills in order to make payments to London merchants for wholesale goods she imported. During the 1750s and early 1760s, Morris remitted bills of exchange to merchant John Hunt of London, as when in February 1763, Hunt informed Morris that he received a bill of exchange from her “via Ireland covering a bill for one Hundred pounds wch met with due honor and is pass’d to thy Cr[edit].” Morris was not so lucky with a bill she sent Hunt the following August. Hunt noted in his accounts with Morris that a bill for £80 sterling drawn on Lane & Co. was protested and returned, garnering Morris a penalty of eight shillings and three pence. The only time that Morris appears to have sent currency to pay her debts with Hunt was when her nephew Anthony Shoemaker traveled to London as her agent, probably because the money could be safely carried only by a trusted associate. Shoemaker settled his aunt’s debt with 284 ½ dollars, 10 Johans, 7 English Guineas, 9 ½ French Guineas, and 2 English shillings.<sup>49</sup>

Elizabeth Paschall also purchased bills of exchange frequently during the 1750s and 1760s, seeking out prominent Philadelphia merchants with numerous contacts in

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furnishings were utilitarian rather than decorative, including a pine table and joint stool, a chair pan, two old blankets, and a small trundle bedstead. The only items suggesting greater comfort or refinement were a japanned tea table, a leather-bottomed armchair, and two scone looking glasses. These items were chosen carefully, allowing Greenland to go about her daily business with a modicum of comfort, but not so valuable as to be inappropriate to her position or liable to be stolen. Inventory of Household Goods, 1772, Deborah Morris Estate Accounts, Box 64, Folder 2, Coates and Reynell Family Papers, HSP.

<sup>49</sup> Receipts and accounts for July 28, 1762, February 9, 1764, and August 1764, Deborah Morris Receipts, 1762-1793, Box 63, Folder 11, Coates and Reynell Family Papers, HSP; Letter mentioning bill sent via Ireland, February 28, 1763, Deborah Morris Correspondence 1763-1770, Box 63, Folder 1, Coates and Reynell Family Papers, HSP.

foreign ports from whom to buy bills that approximated the amounts of her debts.<sup>50</sup>

Although many of the merchants she dealt with were Quakers belonging to the Arch Street Meeting, she also bought bills from merchants outside her faith, including Jewish merchant partnership Levy & Franks. Paschall purchased only one bill of exchange from her brother-in-law John Reynell, relying primarily on merchants outside her own family for instruments of credit. Paschall remitted most bills of exchange to London, where recipients tended to draw on Paschall's credits with other London merchants in order to secure payments of her debts. The same scenario is not true for Mary Coates, who did not purchase bills of exchange during the twenty-one years she kept receipt books, suggesting that she placed orders for her shop's goods with merchants who traded abroad for her and made remittances to London with bills of exchange they purchased on her

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<sup>50</sup> Bruce Mann provides an explanation of how bills of exchange operated in the eighteenth-century transatlantic economy, identifying them as "the precursors to modern checks," which "facilitated long-distance commercial transactions by serving as vehicles for borrowing money, making third party payment of debts, and moving money without having to do so physically. In its plainest form, a bill of exchange was a written order by one person instructing a second to pay a third. Or, in legalese, a drawer drew on a drawee in favor of a payee. The drawee—whose position in the transaction approximated that of a bank where one has a checking account—became liable for payment to the payee only by agreeing to do so when physically presented with the bill—or, again, in legalese, by accepting the draft, upon which blessed event the drawee became an acceptor. The party that presented the bill for payment was, technically, the holder of the bill—it might be the original named payee, or someone to whom the payee had endorsed the bill, or subsequent endorsees for intervening endeavors. Upon acceptance, the drawer became liable to the drawee for the amount of the draft." Serena Zabin notes that "the worth of the bill was not static; it depended upon the fluctuating rate of exchange between London and the colonies as well as the reputation of the local merchant (the drawer) and his or her overseas agent (the drawee)." Paschall's accounts show evidence of this fluctuation. Bruce H. Mann, *Republic of Debtors: Bankruptcy in the Age of American Independence* (Cambridge, MA: Harvard University Press, 2002), 11. Serena Zabin, *Dangerous Economies: Status and Commerce in Imperial New York* (Philadelphia: University of Pennsylvania Press, 2009), 13.

behalf. Such arrangements also fit with Mary Coates' preference for buying her shop goods at Philadelphia auctions, where she had greater control over quantity, quality, and prices for textiles than when she relied on male Atlantic traders.<sup>51</sup>

Following the death of merchant Joseph Paschall, his widow Elizabeth began investing in the voyages of the Brig *Vernon* between Philadelphia and Jamaica in 1742. In addition to shipping some unidentified cargo, Paschall purchased three barrels of turpentine for the crew's use. In voyages of the same brig that year, she paid for portage on thirteen casks of molasses in August 1743, an island commodity that was easy to purchase because it was the main by-product of sugar production and easy to resell in Philadelphia because it was a main ingredient in distilling rum. In 1748 local miller Samuel Morgan noted in Paschall's receipt book that she paid him £30.18.4 to buy flour bound for Jamaica; in 1745 she purchased 150 barrels of flour and paid Joseph King to brand it that July. By 1750, she was wholesaling flour to Barbados as well, thereby tapping into the rapidly rising demand for the Mid-Atlantic region's primary exportable commodity.<sup>52</sup>

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<sup>51</sup> Paschall's accounts show that she purchased bills of exchange from Reese Meredith on at least six occasions. She also purchased bills of exchange from William Moore, John Wilcocks, John Pole, William Jackson, Edward Pennington, Samuel McCall Sr., John Reynell, Peter Chevalier Jr., Joshua Howell, George Bryan, and Joseph Shewell, and firms Coleman & Pemberton, Levy & Franks, Pole & Howell, and Mifflin & Saunders. Elizabeth Paschall Receipt Books 1742-1750 and 1750-1762, Volumes 26 and 27, William Henry Russell Collection of Morris Family Papers, HLMC; Mary Coates Receipt Book, 1748-1759, Volume 119, Coates and Reynell Family Papers, HSP; Mary Coates Personal Receipt Book, 1760-1770, HSP.

<sup>52</sup> The first reference to the Brig *Vernon* appears in Paschall's receipt book on June 29, 1742. In August of that year, Paschall made several payments regarding outfitting the ship for its journey to Jamaica. Paschall again paid for portage in November 1742 and laid out £92.0.0 in part for cargo shipped from Jamaica in December 1742. She made payments for the sixth and seventh journeys on March 11 and April 6, 1743. She paid for the casks of molasses on August 13, 1743. Paschall paid Morgan for flour on November

Paschall traded with merchants at the commercial heart of the empire as well. Between 1742 and 1762, she frequently imported goods from Bristol, and occasionally received merchandise from London and Londonderry. Her sister-in-law, Mary Coates, also sold merchandise abroad and imported wholesale goods, although we have seen that she used local Philadelphia men as her intermediaries. Between August 1759 and January 1760, Coates' receipt books show that she sent eighty-four pounds of Bohea tea to William Large in Bristol, England, almost certainly on vessels outfitted by local male merchants rather than herself. She also ordered a box of merchandise from Ann Thornton, formerly of Philadelphia and now resident in London, in 1766, with the aid of merchant Abel James.<sup>53</sup> Just how many Philadelphia women traded like Paschall or Coates to trans-Atlantic locations remains unclear, but account books offer tantalizing reminders that it might have been a frequent addition to the economic networks that middling and elite women developed far beyond the thresholds of their homes.

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28, 1748. She paid Robert Beeby and Owen Williams for 150 barrels of flour in April 1745 and paid Joseph King to brand it on July 11, 1745. All of these entries are found in Elizabeth Paschall's Receipt Book, 1742-1759, Volume 26, William Henry Russell Collection of Morris Family Papers, HLMC. The entry regarding selling flour in Barbados is dated Nov. 15, 1750 and is found in Paschall's Receipt Book, 1750-1762, Volume 27, William Henry Russell Collection of Morris Family Papers, HLMC. Information on the Brig Vernon can be found in "Shipping News," *Pennsylvania Gazette* (Philadelphia, PA) for November 13, 1740, March 19, 1741, July 9, 1741, and March 3, 1742 (Barbados), and March 31, 1742, July 1, 1742, July 29, 1742, and November 18, 1742 (Jamaica).

<sup>53</sup> Entries for August 9, 1759, August 18, 1759, and September 7, 1759, Mary Coates Receipt Book, 1748-1759, Volume 119, Coates and Reynell Family Papers, HSP; Entries for January 16, 1760 and June 7, 1766, Mary Coates Personal Receipt Book, HSP. Monthly Meeting of Friends of Philadelphia, Pennsylvania, List of Members, 1759-1772, Quaker Meeting Records, Friends Historical Library, Swarthmore College. (Accessed via ancestry.com on February 7, 2017). Ann Thornton signed Coates's receipt book on Oct. 27, 1755, suggesting that she was in Philadelphia at the time.



Philadelphians who had no connection to retailing or wholesaling were able to take part in overseas ventures by placing modest orders for particular commodities in the hands of merchants and ship captains who agreed to transport the goods returning to Philadelphia. In May 1797, Sarah Rhoads sent \$150 with Henry Waddell “as a venture to the East Indies.” The following June, Rhoads received three boxes of china and two parcels of lutestring cloth. Although this purchase was likely intended for personal use rather than resale, Rhoads did not consume all of it herself. On July 11, 1798, she noted that she had received from her brother-in-law Samuel Pleasants 15 ½ pounds of coffee “which with 25 lbs. he spared me in the spring at 2 [shillings] per pound amounts to £4.1.0.” Rhoads paid the entire debt “by sparing my sister [Mary Pemberton Pleasants] 9 yards of lutestring at 9 [shillings per yard], part of my East India Venture.” Although this was an intrafamilial exchange, Rhoads treated it as a business transaction.<sup>54</sup>

Possibly, the kinds of transactions Rhoads undertook were more common than those of Coates and Paschall. But women who traded to distant markets normally had to reach beyond the credit, goods, and expertise of their own male family members. Coates and Paschall were not only related to each other; they were also the sisters-in-law of prominent Philadelphia merchant John Reynell. This familial connection undoubtedly gave Coates and Paschall increased access to goods and networks of trade. However, the two women did not trade extensively with Reynell; he appeared sporadically in their accounts as an occasional source for flax, a piece of paduasoy, or a bill of exchange.

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<sup>54</sup> Entries for May 24, 1797, June 29, 1797, and July 1, 1798, Sarah Rhoads Daybook, 1796-1798, Samuel W. Fisher Papers, HSP.

They relied more heavily on merchants, vendue masters, and shopkeepers outside their families or with those who had only loose familial connections.<sup>55</sup>

As shown by her venture with John Pemberton in 1751, Deborah Morris was involved in overseas trade by her late twenties. In the early 1750s she engaged Captain Richard Budden as an agent to act on her behalf, entrusting him to purchase textiles and gloves from London in the early 1750s.<sup>56</sup> Although Morris continued to rely on a network of trade agents, sea captains, and both local and foreign merchants outside of her family throughout her life, she increasingly drew relatives into her economic activities. When Morris engaged in a joint venture with her sister and sister's son-in-law, William Griffiths, to purchase paduasoy, gloves, clogs, needles, and thread, she set the pattern she would follow for much of her life.<sup>57</sup> Morris primarily transacted with her male relatives, especially cousins, uncles, and nephews, but it appears that most were more dependent on her than she was on them. While these male family members often acted as her agents with London merchants, Morris almost always held the purse strings. She entered into

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<sup>55</sup> According to her records, Reynell only sold Paschall a bill of exchange on one occasion on September 9, 1754. Samuel Coates acted as the middleman between his mother and Reynell on at least six occasions between 1764 and 1770. Entry for September 9, 1754, Elizabeth Paschall Receipt Book, 1742-1750, Volume 26, William Henry Russell Collection of Morris Family Papers, HLMC; Mary Coates Personal Receipt Book, 1760-1770, HSP.

<sup>56</sup> Entries for May 5, 1771, and March 23, 1752, Deborah Morris Ledger, 1752-1768, Box 63, Folder 9, Coates and Reynell Family Papers, HSP. Shipping news from the *Pennsylvania Gazette* between July 1751 and March 1752 shows Budden commanding the ship *Myrtilla*, which traveled to and from London in this period. "Shipping News." *Pennsylvania Gazette* (Philadelphia, PA), July 1751 to March 1752.

<sup>57</sup> Entries for June 1752 and August 1753, Deborah Morris Ledger, 1752-1768, Box 63, Folder 9, Coates and Reynell Family Papers, HSP. Morris notes that this information is also recorded in Folio 14.

joint ventures with nephews, allowing them to draw on her credit to set themselves up in trade. She enabled impoverished relations to make purchases at her own shop and draw on her account at other local retailing establishments. When family members fell into debt or bankruptcy, she lent money and set them up in new ventures, but she never forgot how much money she lost to insolvent Morrisises. In many ways, Deborah Morris's financial acumen and stability, and perhaps even her spinsterhood, guaranteed she would be placed in positions of overall responsibility, since family members increasingly relied on her to provide not only funds but lodging, board, and care within her home.

Morris often imported wholesale goods from London, and in some instances also directed their manufacture, requesting textiles with specific prints and patterns. In a letter from February 1763, London merchant John Hunt informed Morris that while some of her goods were ready to ship, "the silks are not made, nor the oil'd silk & linen ready to ship." When Hunt sent Morris a new shipment of goods that June, he provided a detailed description of the merchandise, which included "43 ells paduasoy to pattern at 11 [shillings] p[er] ell." Morris's familiarity with her customers' preferences made her fastidious in her search for the right goods. When she attempted to order forty yards of camlet in a pattern she had previously purchased, the prominent London merchant Daniel Mildred informed her that the weaver had died. Mildred noted that this weaver had been an especially good workman and such quality textiles could not be procured elsewhere except at a much higher price. Mildred awaited Morris's instructions since he feared that a substitute would not satisfy her and "would be at least 3 months in the Loom."<sup>58</sup>

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<sup>58</sup> Letter from John Hunt, February 28, 1763, Deborah Morris Correspondence, 1763 to 1770, Box 63, Folder 1, Coates and Reynell Family Papers, HSP; Letter from Daniel Mildred, July 20, 1774, Deborah Morris Correspondence, 1772-1778, Box 26, Folder 2, Coates and Reynell Family Papers, HSP; Invoice from John Hunt dated June 1763,

In addition to sending information to agents to search for quality goods, Deborah Morris established social relationships with wives of London merchants. Morris transacted extensively with merchant John Hunt, but a letter to Morris from Hunt's wife Dorothea shows that they had a personal relationship as well. In March 1765, Dorothea Hunt wrote to Morris thanking her for a gift of cranberries, noting that this gift and many other "former favours" had laid her under "such obligations that as I know not how to discharge." Hunt then assured Morris that the bird she had sent as a present some years earlier was still alive and singing "his sweet soft song." While Hunt claimed that she did not know how to discharge her obligations, the rest of her letter indicates that she helped grease the wheels of commerce for Morris. She assured Morris that she would obtain the precise retail and personal goods she desired, since she "gave our Clark a great charge to be very careful in ye execution of thy order." In later correspondence, John Hunt's agent, John Whinney, complained that Morris's instructions for two women's saddles were not explicit enough, and hoped that the goods would meet Morris's expectations "as they were made principally by my Mistress's direction."<sup>59</sup> When Morris cultivated social relationships in this manner, she also facilitated her financial transactions.

Morris created enduring economic relationships with several of her younger male relatives in the Mid-Atlantic region for the purposes of trans-Atlantic trade. She maintained a financial relationship with her nephew-in-law, merchant William Griffiths,

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Deborah Morris Receipts, 1763-1793, Box 63, Folder 11, Coates and Reynell Family Papers, HSP.

<sup>59</sup> Letter from Dorothea Hunt, March 12, 1765, Deborah Morris Correspondence, 1763 to 1770, Box 63, Folder 1, Coates and Reynell Family Papers, HSP; Letter from John Whinney, August 18, 1766, Deborah Morris Receipts, 1763-1793, Box 63, Folder 11, Coates and Reynell Family Papers, HSP.

throughout the 1750s, exchanging large quantities of consumer goods, paper financial instruments, and access to credit at retail establishments. The accounts between Morris and Griffiths were longstanding, reckoned and settled only every few years. Together, they frequently made purchases from London merchants, including Neate & Neave, although Griffiths was more likely than Morris to order from them directly.<sup>60</sup> Morris often purchased bills of exchange from Griffiths as a way to make payments to merchants in London. Griffiths also gave Morris access to his account with Rebecca Steel, another Philadelphia retailer. In the fall of 1753, Griffiths gave Morris nineteen casks and other goods from Steel worth £15. Morris settled her debt the following year by paying Griffiths in 113 pounds of loaf sugar and other unnamed sundries.<sup>61</sup>

Morris also traded extensively with the Shoemaker family, especially the children of her sister, Elizabeth Morris Shoemaker, and Elizabeth's husband Benjamin. Morris established a longstanding relationship with her nephew Anthony Shoemaker around 1763. It appears that Morris helped set up her nephew in trade, appointing him as her agent with London merchant John Hunt. Shoemaker charged his aunt a 2 ½% commission, the same rate she paid John Whinney, a non-relation acting as middleman between Morris and Hunt.<sup>62</sup> Unlike Whinney, Shoemaker did not just shepherd Morris's

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<sup>60</sup> Morris notes on page 14 of her ledger that she is purchasing from Richard Neave and William Neate of London, not Samuel Neate and Samuel Neave of Philadelphia. Deborah Morris Ledger, 1752-1768, folio 14, Box 63, Folder 9, Coates and Reynell Family Papers, HSP. On Neate & Neave, see Thomas M. Doerflinger, *A Vigorous Spirit of Enterprise: Merchants and Economic Development in Revolutionary Philadelphia* (Chapel Hill, University of North Carolina Press, 1986), 56.

<sup>61</sup> Entries for William Griffiths, Deborah Morris Ledger, 1752-1768, folio 24 and loose sheet between folios 24 and 25, Box 63, Folder 9, Coates and Reynell Family Papers, HSP.

<sup>62</sup> Morris purchased from Hunt as early as October 1757. Entry for John Hunt, October 1757, Deborah Morris Ledger, 1752-1768, folio 30, Box 63, Folder 9, Coates and

goods to Philadelphia where she could retail them. In March 1764, he set off from London aboard the Brig *Charming Sally* for New York with a large quantity of textiles and shoes purchased on Morris's account. An advertisement in the *New-York Gazette* in July 1764 noted that Shoemaker was selling a variety of textiles from the *Charming Sally* as well as goods ranging from wax necklaces to bread baskets imported from Bristol and Liverpool, promising customers cheap prices for cash or short credit.<sup>63</sup>

As Shoemaker sold dry goods from the *Charming Sally* on Morris's behalf, he presumably sold Bristol and Liverpool goods for his own profit as well. Shoemaker sent an account of the sales to his aunt which included the names of the purchasers, most of whom bought large parcels, probably for retail sale. In addition to thirteen cash sales where the name of the purchaser was not entered, twenty-two men, six women, and two merchant partnerships purchased textiles from Shoemaker on Morris's behalf. Deborah Morris also made several "purchases" from Shoemaker, probably having him set aside certain items that she could retail in Philadelphia. On a loose receipt, Morris recorded that she purchased black calamanco and brown damask from Shoemaker, noting that they would fetch more in Philadelphia than they were selling for in New York.<sup>64</sup> Indeed,

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Reynell Family Papers, HSP; Anthony Shoemaker receipt, February 1764, Deborah Morris Receipts 1762-1793, Box 63 Folder 11, Coates and Reynell Family Papers, HSP; John Hunt receipt, April 1763, Deborah Morris Receipts 1762-1793, Box 63 Folder 11, Coates and Reynell Family Papers, HSP.

<sup>63</sup> The shipment on the *Charming Sally* included Irish sheeting, cotton check, striped linen, Irish linen, damasks, camlets, shalloons, durants, broadcloth, and flannel. Anthony Shoemaker receipt, March 1764, Deborah Morris Receipts 1762-1793, Box 63, Folder 11, Coates and Reynell Family Papers, HSP; "Just imported in the *Charming Sally* from London," *The New-York Gazette* (New York, NY), July 23, 1764.

<sup>64</sup> Account Sales of Sundry Dry Goods rec'd from London pr Brigg Sally 1764-1765 and loose receipt August 15, 1764, Deborah Morris Receipts 1762-1793, Box 63, Folder 11, Coates and Reynell Family Papers, HSP.

Morris earned a tidy profit from their joint London venture and she entrusted Shoemaker with selling on her behalf, while continuing to gather knowledge about the value of goods in disparate places, through 1765.<sup>65</sup>

### **Family Entanglements**

Although Morris exercised a great deal of economic autonomy, her status as an unmarried, wealthy woman also set her up to assume extensive familial responsibilities. Following William Griffiths' death in 1762, Morris took financial responsibility for his daughter Henrietta, called Hetty. In addition to paying for Hetty's clothing and schooling, Morris also allocated small amounts for Hetty's pin money and charitable giving to the local poor.<sup>66</sup> Morris helped to raise several other orphaned family members, including two nieces and a great-nephew.<sup>67</sup> Following the death of her sister Mary Morris Powell in 1759, Deborah Morris took care of her niece Sarah Powell. The first entry for Sarah's expenses appears in Deborah Morris's account book just days after her mother's death. Morris continued to keep accounts for her niece until 1769, when Powell married Joseph Potts.<sup>68</sup> In her account book, Morris carefully recorded each outlay of cash or credit for

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<sup>65</sup> Deborah Morris Account Current with Anthony Shoemaker, April 12, 1766, Deborah Morris Receipts 1762-1793, Box 63, Folder 11, Coates and Reynell Family Papers, HSP.

<sup>66</sup> Account for Henrietta Griffiths, Deborah Morris Papers, Box 1, Folder 8, Marjorie P.M. Brown Collection, HSP; Entries in Sarah Powell's accounts from April 1762 to January 1767 regarding Henrietta Griffiths, Deborah Morris Account Book, 1759-1786, HSP.

<sup>67</sup> These included nieces Sarah Powell and Sarah Morris, and great-nephew John Morris Potts.

<sup>68</sup> Morris begins to keep accounts of Powell's expenses on November 2, 1759. Joseph Potts previously married Mary Morris, Sarah Powell's first cousin on her mother's side.

Sarah's benefit, separating expenses into categories such as articles of dress, educational expenses, and other "sundries and necessities." Morris detailed Powell's every expense, from purchased handkerchiefs to horse pasturage to charitable donations. Although Morris clearly had an emotional investment in her niece's well-being, she was also mindful of her financial expenditures in part because she was sharing the cost of Powell's upbringing with other family members, with whom she would have to reckon accounts. Periodically, Morris's brother Samuel reimbursed her for their niece's expenses. While Deborah Morris monitored or directed everyday purchases on her niece's behalf, both she and her brother held the purse strings together in family collaboration.<sup>69</sup>

Following her return to Philadelphia from London in the 1770s, Morris again gained responsibility for the economic affairs of family dependents. When her niece Sarah Powell Potts died, Morris became the guardian of her son, John Morris Potts. Although Potts' father was still alive, John Morris Potts and an unidentified woman known as Elinor Siddons came to live with Morris in 1782. Morris kept accounts of all of Morris Potts and Siddons' expenses, identifying Potts' father, Joseph, as debtor for any and all cash advanced. Despite the assurance of Potts' future payment, Morris was responsible for the John Morris Potts' day-to-day care. He was a sickly child, as regular

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Following Powell's death in 1773, Potts married twice more. Deborah Morris later cared for John Morris Potts, the son of Joseph Potts and her niece Mary Morris Potts. See Sarah Powell's accounts Nov. 2, 1759 to an unspecified date in 1769, Deborah Morris Account Book, 1759-1786, HSP. Receipts for Sarah Powell's upkeep can also be found in Deborah Morris Papers 1763-1787, Box 1, Folder 8, Marjorie P.M. Brown Collection, HSP.

<sup>69</sup> Samuel Morris's credit payments to his sister are often undated, but can be found at the end of Powell's accounts for clothing, education, and "sundry other necessary expenses" for 1761 as well as for her educational expenses in 1762. There is also a payment from Powell's brother Samuel for £60.10.0 on Aug. 14, 1760. Deborah Morris Account Book, 1759-1786, HSP.



entries for bleedings, various pills, and doctors' visits show in Morris's ledger. Yet he also prepared for a career, going to Joseph Clark for instruction in bookkeeping. John Morris Potts passed away in 1785, leaving behind a record of expenses still unreimbursed to Deborah Morris totaling £961.15.2, including at least £78.10.0 in doctors' bills.<sup>70</sup>

Deborah Morris recorded the significant debts of other male relatives. Despite the profitability of his early ventures with her, Anthony Shoemaker did not thrive as a merchant, perhaps due to financial trouble within his immediate family. His father, Benjamin Shoemaker, was a successful merchant with a tax assessment of £110 in 1756, placing him within the richest 5% of those assessed.<sup>71</sup> However, he accumulated substantial debt with Deborah Morris in the 1760s, purchasing textiles, tea, and other goods from her shop on credit and then making few payments. Benjamin Shoemaker also drew on his sister-in-law's credit at other female-run shops, where he purchased silk thread, spectacles, and textiles from Sarah Lloyd and Rebecca Steel. Elizabeth Morris Shoemaker made sporadic cash payments to her sister throughout the 1760s, but the Shoemaker family remained £72.15.0 in debt to Morris at the time of Benjamin's death in 1767. Benjamin Shoemaker's additional debts were so extensive that creditors to his estate seized the family's household goods. Once again, Deborah Morris stepped in to pay a relative's debt, this time to Samuel Burge, who held the Shoemaker goods worth £24.5.8. Morris then returned the household furnishings to her sister, including bedding,

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<sup>70</sup> Morris Potts's medications included asafetida, Lockyer pills, gum pills, mistletoe, and valerian root. Morris paid Joseph Clark for John Morris Potts' instruction in bookkeeping on Aug. 26, 1784. Deborah Morris Day Book of Account with Joseph Potts 1782-1785, Box 63, Folder 14, Coates and Reynell Family Papers, HSP.

<sup>71</sup> Roach, *Colonial Philadelphians*, Taxables in the City of Philadelphia for 1756, 135; Gary B. Nash and Billy G. Smith, *The Magazine of Early American Datasets (MEAD)*, <http://repository.upenn.edu/mead/5/>, accessed 4/13/2016.

cookware, dishes, napery, fireplace tongs and jack, washing tubs, and a worsted quilt. Morris expected that her sister would pay off this debt as well, but later noted in her ledger that she had given up the balance of the account “for piece sake.”<sup>72</sup>

Other family debts remained unpaid, too, as the Shoemakers’ financial prospects continued to crumble. Anthony was broke by Fall 1770 and in debt to Morris for £30 shortly before the appraisal of his late father’s estate. Morris responded by fitting out her nephew for a voyage to help improve his prospects, loaning him £125 for the costs of the trip and cargo insurance. It is unclear if Shoemaker profited from the journey, but his aunt noted that the debt remained unpaid at least a decade later. Morris laid out another £16 in 1770 for “her poor sister’s necessitys.” She paid Thomas Powell of Burlington £79.10.0 for boarding and schooling Anthony’s younger brothers Charles and James in the 1770s, a sum she likewise never recouped. Meanwhile, Anthony Shoemaker continued to borrow money from his aunt through the 1770s, rarely paying the interest let alone the principal. Later notations showed that Morris often forgave these debts as well.<sup>73</sup>

During Anthony Shoemaker’s slide into insolvency, Deborah Morris continued to support him. In 1781, she loaned him £1500 to purchase the improved part of a farm from his brother William. Indebted to his aunt for over £1800 at this time, Shoemaker managed to pay off only about £13 of his debt between 1782 and 1785, mainly by giving her farm

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<sup>72</sup> Benjamin Shoemaker’s account, Deborah Morris Ledger, 1760-1789, folio 25, Box 63, Folder 10, Coates and Reynell Family Papers, HSP.

<sup>73</sup> Estate of Deborah Morris Accounts, 1763 to 1793, Box 64, Folder 2, Coates and Reynell Family Papers, HSP; Deborah Morris Ledger, 1760-1789, folio 31, Box 63, Folder 10, Coates and Reynell Family Papers, HSP.

produce.<sup>74</sup> To make matters worse, a financial dispute between the two brothers threatened familial harmony. When William Shoemaker sold the farm to his brother in the spring of 1781, he expected to harvest the grain already in the ground the following autumn, but insisted that Anthony pay the land taxes for the year in their entirety.<sup>75</sup> When the tax assessors decided that the brothers should split the payment, they seized the harvested grain in partial payment of William Shoemaker's portion of the taxes. The grain seizure led to a temporary estrangement between the brothers and emboldened William Shoemaker to demand payment for the grain from his aunt, threatening to make the entire affair public, and arguing that Anthony was so far in debt he would never be able to repay either of them.<sup>76</sup> In January 1784, William Shoemaker was still attempting to recover the debt from his aunt, arguing that Anthony had sent word through another Shoemaker brother that he wished to be reconciled. However, William told his aunt "I cannot think of making up the matter with him until I am paid as I think him the cause of our falling out." Deborah Morris responded by refusing to pay the debt *until* the brothers had reconciled, and admonished William for being "the sole cause [of our disgust]" and asking that he "Recollect thy Abusive Language to me at sundry times in my own

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<sup>74</sup> Accounts with Anthony Shoemaker, Deborah Morris Ledger, 1760-1789, folios 35 and 38, Box 63, Folder 10, Coates and Reynell Family Papers, HSP. In addition to the farm, Morris paid Jeremiah Heacock to construct a mill on the property and covered various other expenses. Shoemaker paid his debt primarily in fish, pork, turkeys, and chickens.

<sup>75</sup> Letter from Anthony Shoemaker, December 2, 1781, Deborah Morris Correspondence 1781-1784, Box 63, Folder 3, Coates and Reynell Family Papers, HSP.

<sup>76</sup> Letter from William Shoemaker, January 14, 1783, Deborah Morris Correspondence 1781-1784, Box 63, Folder 3, Coates and Reynell Family Papers, HSP.

house.”<sup>77</sup> William Shoemaker’s next letter was sent through his brother Charles, who stated that “if you [Morris] don’t think proper to pay his Demand against you, it may remain & be settled by your Executor,” threatening to wait for Morris’s death to apply to her estate executors for satisfaction. When Morris could not prevail upon Anthony Shoemaker to pay the debt, William made good on his threat, demanding and receiving £60 from Morris’s estate for two hundred bushels of buckwheat and 200 bushels of Indian corn following her death in 1793.<sup>78</sup>

Ultimately, Anthony Shoemaker failed to make the farm profitable, returning it to his aunt “almost Ruin’d” in 1788.<sup>79</sup> By this point, Deborah Morris had created a list entitled “State of moneys lost by D. Morris by her Sister Shoemaker’s family.” In addition to debts incurred by Benjamin Shoemaker prior to his death, Anthony Shoemaker’s misadventures, and Charles and James Shoemaker’s schooling debt, Morris tallied a total of nearly £1900 owed to her.<sup>80</sup> By then, Morris did not expect to be paid back for any of these debts, but she kept her accounts just the same, perhaps hoping for something beyond an economic reckoning.

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<sup>77</sup> Letter from William Shoemaker, January 29, 1784, and letter from Deborah Morris, February 6, 1784, Deborah Morris Correspondence 1781-1784, Box 63, Folder 3, Coates and Reynell Family Papers, HSP.

<sup>78</sup> Letter from William Shoemaker via Charles Shoemaker, February 3, 1791, and letter from Deborah Morris to Anthony Shoemaker, February 29, 1791, Deborah Morris Correspondence, 1791, Box 63, Folder 6, Coates and Reynell Family Papers, HSP; Decision in favor of William Shoemaker, August 17, 1793, Estate of Deborah Morris Accounts, 1763-1793, Box 64, Folder 2, Coates and Reynell Family Papers, HSP.

<sup>79</sup> Account with Anthony Shoemaker, Deborah Morris Ledger, 1760-1789, folio 31, Box 63, Folder 10, Coates and Reynell Family Papers, HSP.

<sup>80</sup> State of moneys lost by D. Morris by her Sister Shoemakers family, Estate of Deborah Morris Accounts, 1763-1793, Box 64, Folder 2, Coates and Reynell Family Papers, HSP.

## **Investing in Land and Improvements**

In 1793, former Philadelphia mayor Samuel Powel perished in the city's yellow fever epidemic. Since he had no children, Powel left the majority of his substantial estate to his widow, Elizabeth Willing Powel. Like Morris, Elizabeth Willing Powel demonstrated impressive financial competence, an expertise that was reinforced by advice from a network of nephews and other young male relatives. However, unlike Morris, Powel did not turn to retailing goods and international commerce as her primary business concerns. Two generations after Morris initiated her first venture, economic opportunities for women of independent fortunes had changed. For over thirty years after her husband's death, Powel bought and sold real estate, invested in the nation's new financial institutions, and helped finance the construction of roads, canals, and bridges in the Philadelphia area. In a 1799 letter discussing her shares in the Bank of Pennsylvania, Edward Shippen acknowledged her financial acumen, describing her as "a Lady of business."<sup>81</sup>

Powel's financial transactions indicate that she was a savvy but cautious investor. When she was searching for a place to invest nine or ten thousand pounds earned from real estate sales in 1808, Powel sought the advice of her nephew Thomas M. Willing, a Philadelphian from a long line of commercial and land investors. She specified that she

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<sup>81</sup> Letter from Edward Shippen to Elizabeth Willing Powel, July 16, 1799, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 3, Folder 8, Powel Family Papers, HSP.

wished the money to be productive, but the “primary object” was to “place it securely.”<sup>82</sup> As Lisa Wilson Waciega shows, Powel was attuned to the vagaries of the market and knew that real estate was a safer investment than stocks and bonds during an era fraught with economic crises.<sup>83</sup> In fact, Powel was abundantly cautious—with salutary consequences—about her substantial investment in the Bank of the United States during the first decade of the nineteenth century. When the institution’s charter was up for renewal in 1811, her nephew George Harrison offered to buy her stock, confident that the bank would be preserved. Powel confessed that she wished to sell “to get rid of all responsibility respecting...that Institution,” trusting her nephew would “find an apology for my timidity in the knowledge you have of my Sex.” Despite assurances from Harrison and Willing of the bank’s stability, Powel sold her shares to Harrison on January 5, 1811, hoping that their “sanguine expectations respecting the renewal of the Charter, would be realized.” They were not. While Powel collected a tidy sum for her shares, Harrison and Willing watched as the Republicans’ refusal to recharter the bank caused stock values to plummet over the next several months.<sup>84</sup>

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<sup>82</sup> Letter from Elizabeth Willing Powel to Thomas M. Willing, January 15, 1808, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 4, Powel Family Papers, HSP.

<sup>83</sup> Lisa Wilson Waciega, “A ‘Man of Business’: The Widow of Means in Southeastern Pennsylvania, 1750-1850,” *The William and Mary Quarterly*, Vol. 44, No. 1 (Jan. 1987), 54.

<sup>84</sup> Letters from Elizabeth Willing Powel to George Harrison, January 4 and 5, 1811, and letter from Powel to Thomas M. Willing, January 6, 1811, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 7, Powel Family Papers, HSP; Waciega, “A ‘Man of Business,’” 53-54. Powel seems to have been conservative in her investments, but this was not true of all wealthy women of the period. Woody Holton describes how Abigail Adams began to play the bond market in the 1770s and 1780s and observes that she was much more willing than her husband to take financial risks. While John Adams considered investment in land safer and remained suspicious of bond

Despite her financial savvy, good luck, and extensive connections to prominent Philadelphia families, Elizabeth Willing Powel's economic influence was limited by her gender. She frequently relied on her nephews and other male relatives to pursue economic opportunities, even though her ample real estate holdings, investments in stocks, and extensive shareholdings in various public projects gave her enough economic clout to rival any gentleman in Philadelphia. When the directors of the Pennsylvania and Lancaster Turnpike Company took gravel from her estate at Powelton in 1808 without her permission (and without compensation), Powel wrote to her nephew to intervene on her behalf. She reminded him that she was the largest shareholder in the company at the time, a position that should have earned her greater deference and consideration. She argued that "there could be no propriety in making the last dividend in January 1808 unless every just demand had been paid for the Materials to make a Road evidently the Property of the Company." However, she then hesitated, telling her nephew that "perhaps it is best not to suggest my idea, that may be irritating, although I am sensible that my claim has been shamefully neglected." She confessed that the experience with the turnpike company left her "ardour for rendering pecuniary aid to publick Undertakings... considerably abated," although she continued to invest in various relief organizations for the remainder of her life.<sup>85</sup> Powel's frustration with the turnpike company's lack of

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speculators, Abigail saw bonds as much more productive. Holton argues that since Abigail Adams was "entitled to use and charged with managing property that she could never actually possess, [she] cared less about what form the family's assets took than about the rate of return." Woody Holton, "Abigail Adams, Bond Speculator," *The William and Mary Quarterly*, Vol. 64, No. 4 (Oct., 2007), 831.

<sup>85</sup> Letter from Elizabeth Willing Powel to a nephew, perhaps Thomas Willing Francis, March 14, 1808, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 4, Powel Family Papers, HSP.

transparency and refusal to acknowledge her demands was likely a common experience for investors in stock companies in this period. However, Powel's gender compounded her frustrations, and she felt forced her to make appeals through a male representative rather than advocating on her own behalf.

While Elizabeth Powel's familial connections to financially-savvy men often helped her make intelligent investments, they were not always productive. When male relatives who acted on her behalf fell on hard times, she had to honor their previous attentions to her interests by handing over cold hard cash. Nephews who had been conduits for economic transactions became financial burdens, and Powel was obligated to assist them if she wished to keep economic and familial relationships intact and call upon them for advice in the future. When Powel received a letter from the Conewago Canal Company demanding her immediate payment of \$3000, she turned to her nephew Thomas Willing Francis, the company's Treasurer, for an explanation before making the payment. Powel insisted on seeing "all Documents from which a true judgment can be formed."<sup>86</sup> Francis complied with his aunt's request, sending her the company's minute book, but pleaded that it not go out of her possession as he feared he was "trespassing the Rules of the Company." Francis told his aunt that notes of indebtedness from the Bank of the United States had been given to the Conewago Company for its development; the notes had been drawn by Samuel Meredith and endorsed by himself, and they now fell due to the Bank. But every member of the Company who had assured his help in

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<sup>86</sup> Letter from Samuel Meredith to Elizabeth Willing Powel, April 3, 1798, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 3, Folder 8, Powel Family Papers, HSP; and letter from Elizabeth Willing Powel to Thomas Willing Francis, April 4, 1798, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 3, Powel Family Papers, HSP.



discharging the notes (a form of investing in the Company) now refused to pay, claiming poverty or disavowing their responsibilities entirely. “Thus,” Francis complained, “I am saddled with a very heavy load of debt for people who care not one *sous* for my situation. The result is that the notes remain unprovided for, and consequently [will] be protested at the Bank and my credit damn’d.”<sup>87</sup> Elizabeth Powel’s response to her nephew’s distressed letter does not survive, but a note signed by “Thomas W. Francis, Treasurer of the C.C. Co” from April 7, 1798 acknowledged that Powel paid the full assessment of her share.<sup>88</sup>

The result of this attempt to save her nephew’s financial reputation was not apparent until Powel received a letter in 1811 from Samuel Meredith, regarding his own involvement in the Conewago debacle and outlining his \$40,000 lawsuit against Francis.<sup>89</sup> Powel admitted that she had been advised by William Bingham to withhold her assessment payment until the delinquents had made good, crediting Bingham with “more penetration and more knowledge of mankind than [she] could pretend to.” However, seeing that Meredith and her nephew Francis’s good name were imperiled, Powel decided to act:

I felt myself impelled by a sense of Justice and respect for the motive that had induced Gentlemen to hazard their credit; Viz. for the mutual

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<sup>87</sup> Letter from Thomas Willing Francis To Elizabeth Willing Powel, April 5, 1798, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 1, Powel Family Papers, HSP.

<sup>88</sup> Receipt from April 7, 1798, Elizabeth Willing Powel Account Books, Volume 7, Powel Family Papers, HSP.

<sup>89</sup> Letter from Samuel Meredith to Elizabeth Willing Powel, February 22, 1811, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 3, Folder 12, Powel Family Papers, HSP.

advantage of their Associates, and also respect for the memory of my departed friend whose delicacy, and sense of honour would I was certain have induced instant compliance with the demand.<sup>90</sup>

Powell equated her payment, which was sacrificed with the eventual liquidation of the company, with a fulfillment of the gentleman's code of honor, as well as a sentimental remembrance of her deceased husband. She revealed that she and her husband had actually sacrificed above five thousand dollars in this endeavor, even though they knew that the canal's benefit to Philadelphia "was trifling and inadequate to the cost and trouble that must be experienced by the Citizens of Pennsylvania." She described her husband's initial investment as "one of those taxes which his situation often imposed. No Persons are less masters of their actions that involve pecuniary results, than Men of independent fortunes."<sup>91</sup> With her continued support of the company, Powel proved that the same could be said of women of independent fortunes—that this independence was limited, held hostage to notions of honor, mutual advantage, and family ties. Although Francis purchased the Conewago Canal Company after its liquidation, Powel was never reimbursed for her investment, nor does it appear she expected to be. She continued to use Francis as a proxy in her financial transactions, perhaps aware that this was simply the cost of doing business as a woman of independent fortune.

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<sup>90</sup> Letter from Elizabeth Willing Powel to Samuel Meredith, February 27, 1811, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 7, Powel Family Papers, HSP.

<sup>91</sup> Letter from Elizabeth Willing Powel to Samuel Meredith, February 27, 1811, Elizabeth Willing Powel Incoming and Outgoing Correspondence, Box 4, Folder 7, Powel Family Papers, HSP.

## Conclusion

Single women played an important role in creating the economic networks of late eighteenth- and early nineteenth-century Philadelphia. Women like Elizabeth Paschall, Mary Coates, Deborah Morris, and Elizabeth Powel participated in collaborative consumption that involved knowing about long-distance and local market conditions, organizing the productive labor of local men and women, engaging with men in far-reaching Atlantic trade, and playing an important role in early banking and canal investing. Their wealth was a key ingredient in their success, guaranteeing them greater access to credit and rescuing them from the short-lived, makeshift enterprises available to poorer women. These women often acted as family brokers, using their wealth and connections to set up dependent male relatives in business. However, in engaging these male family members as agents and financial advisers, women like Morris and Powel ultimately sacrificed some of their autonomy. When these male dependents hit hard times, Morris and Powel were expected to subordinate their individual interests for the good of the family. How could they refuse? Thus, although they were “ladies of business” who carved out a place in the mostly male world of finance and trade, they did not enjoy equal status with men of the same economic background.

**Coda:**  
**BACK INTO THE SHADOWS?**

On August 31, 2017, the *New York Times* published an article on the current U.S. presidential administration's reversal of a 2016 regulation that would have required companies to report how much they paid their employees, along with demographic information on their sex and race.<sup>1</sup> The regulation was proposed to help address the pay gap that exists between white men and almost all other workers. According to a Pew Research Center analysis of Bureau of Labor statistics data, white women's median hourly earnings are only 82 percent of those of white men. Women of color fare even worse, with black women earning 65 percent and Latino women earning 58 percent of white men's median hourly earnings.<sup>2</sup> The article's author acknowledged that greater transparency alone would not have solved the pay gap problem. However, she argued, "without it, employees and regulators won't have evidence that a problem exists at any particular company—and employers will face less pressure to fix it."

Opening the article's comments section, I quickly found what I was looking for. An anonymous commenter, who began his post with the phrase "Everyone knows,"

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<sup>1</sup> Claire Cain Miller, "One Effort to Close the Pay Gap Won't Get a Try," *New York Times* August 31, 2017, accessed August 31, 2017. <https://www.nytimes.com/2017/08/31/upshot/one-effort-to-close-the-gender-pay-gap-wont-get-a-try.html?mcubz=0>

<sup>2</sup> Eileen Patten, "Racial, gender pay gap exists in U.S. despite some progress," Pew Research Center Fact Tank, accessed August 31, 2017. <http://www.pewresearch.org/fact-tank/2016/07/01/racial-gender-wage-gaps-persist-in-u-s-despite-some-progress/>

proceeded to explain what we all clearly did not know. He argued that since all companies paid their workers as little as possible, if there were a pay gap, companies would hire only women to save on costs. Since companies did not hire only women, there could be no pay gap, Bureau of Labor statistical data be damned!

Leaving aside the logical fallacy at the heart of this argument, the comment illustrates an important point: many people will believe an economic model that stresses the objectivity and rationality of the market over evidence of how that market operates in practice. This is particularly true if the contradictory evidence challenges the belief that the market rewards labor based on its intrinsic merit, rather than the identity and status of the person who performs it. The author of the article is correct: we cannot begin to solve a problem if we do not know that it exists. Words have meaning, and putting a name to a phenomenon is a crucial step in confronting it. However, no amount of naming or marshaling evidence will be enough for those who would prefer a problem remain unsolved.

Many of the legal and social constraints on women described in this dissertation were overturned, albeit slowly, over the course of the nineteenth and twentieth centuries. Individual states began to pass married women's property acts in the late 1830s, which allowed these women to control real and personal property, enter into contracts, and claim ownership of their wages. Pennsylvania passed such a law in 1848, just weeks before the Seneca Falls Convention met in upstate New York. However, the passage of these laws had more to do with fear of market vagaries and a desire to protect family assets from husbands' creditors than liberalized attitudes towards women's economic rights.<sup>1</sup> It was not until the passage of the Equal Credit Opportunity Act in 1974 that

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<sup>1</sup> Carole Shammas, "Re-Assessing the Married Women's Property Acts," *Journal of Women's History*, Vol. 6, No. 1 (Spring 1994), 11.

married American women could apply for credit in their own names.<sup>2</sup> The 1960s and 1970s witnessed the liberalization of divorce laws, the criminalization of marital rape, and, through the *Roe vs. Wade* decision (1973), the assertion of women's bodily autonomy. All of these trends depended on seeing the household as more than a private space and had important implications for women's economic status.

These expansions of women's economic, social, and familial autonomy were hard-won, and are by no means guaranteed in the future. A large percentage of women's economic labor remains invisible, especially that performed by poorer women and women of color. Shopping continues to be performed primarily by (and identified with) women, who gain little recognition for such labors apart from ridicule and condescension. This dissertation is a first step in naming the problem: recognizing the deliberate erasure of work and attempting to bring women's economic labor at production and consumption out from the shadows and into the light. But we need to do more. We need to challenge economic models that obscure the participation of certain people and fail to represent the realities of the market. We need to find new ways to talk about economic value that are not predicated on wage labor. Most of all, we need to listen to and trust the experiences of people who lack access to institutional power and recognition, whose labor remains in the shadows.

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<sup>2</sup> "Facts for Consumers: Equal Credit Opportunities," Federal Trade Commission website, accessed August 31, 2017.  
<https://web.archive.org/web/20070425123434/http://www.ftc.gov:80/bcp/online/pubs/credit/ecoa.shtm>

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