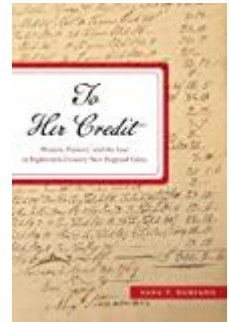


Sara T. Damiano. *To Her Credit: Women, Finance, and the Law in Eighteenth-Century New England Cities.* Studies in Early American Economy and Society from the Library Company of Philadelphia Series. Baltimore: Johns Hopkins University Press, 2021. Illustrations. 312 pp. \$55.95, cloth, ISBN 978-1-4214-4055-2.



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In this refreshingly jargon-free, clearly argued, and thoroughly documented monograph, Sara T. Damiano analyzes the nature of women's economic pursuits in New England port cities during the eighteenth century. By keeping her focus on two cities—Boston, Massachusetts, and Newport, Rhode Island—she offers an in-depth study of changes in women's participation in the law and the economy during the period leading up to the American Revolution.

In Newport and Boston, men's frequent absences due to military service or seafaring required that the women left at home provide economic stability to their households. Because seamen's wages were paid after journeys were complete, married women negotiated with landlords and wrangled with creditors to keep their families housed and fed until their husbands' ships returned home. This meant that married women not only managed family businesses but also ran businesses of their own as tavern keepers, landladies, and shopkeepers. In this setting, the economic and

legal transition from wife to widow could be somewhat seamless if they continued to maintain enterprises they had already managed while their absent husbands had been alive.

Damiano coins the term “gendered financial labor” to study the many activities involved in managing financial affairs, including making, preserving, and retrieving documents, running accounts, keeping track of cases before the courts, and warding off debt collectors, and she concludes that women at various stages in the life cycle ably took on these responsibilities. She posits that “from 1730 to the Revolution, white urban women's financial and legal work was an essential component of New England's political economy” (p. 3). This began to change in the middle and late eighteenth century, when “legal and cultural changes began to circumscribe women's authority in financial matters.” Damiano maintains that understanding women's involvement in trade “reshapes understandings of the development of At-

lantic capitalism and the social relations that undergirded it” (p. 4).

Damiano relies on an impressive array of primary documents, including court records, petitions, financial accounts, business correspondence, and personal papers, along with printed legal instruction manuals, to provide the evidential basis for this book. Most significantly, Damiano sampled a vast collection of cases heard by the Newport and Suffolk County courts between 1730 and 1790, assembling a total of over 1,800 cases for each location to identify the significance of debt suits as a percentage of the total cases (around 75 percent). Assembling this database must have been a formidable task. She discovered that the number of female litigants remained small but persistent throughout the colonial period. Between 1730 and the Revolutionary War, women made up 12 percent of the participants in the debt suits in Newport County and 9 percent of the litigants in Newport’s Suffolk County (p. 180). Her database allows her to trace incremental change over time as well as the impact of more abrupt events like war and postwar economic depressions on family finances.

In addition to her quantitative analysis, Damiano highlights several evocative case studies of some of the most well-documented women she discovered in the records, teasing out details about individual cases that cannot be reflected in analyses of databases. For example, she shows the importance of female witnesses who were often bystanders to transactions that escalated into court cases because financial exchanges occurred in spaces women frequented, especially homes but also in heterosocial public spaces.

Here, Damiano offers a thorough analysis of how women’s involvement in the economy and law were mutually dependent. She “mines” legal records to trace how exchanges occurred beyond the court and discovered that gendered differences existed in the economy. For example, men in these port cities engaged in both local and long-

distance transactions while women’s cases were generally limited to a more local focus. Women were overrepresented as creditors in debt suits and benefited from courts’ increasing support of creditors in cases.

The most evocative chapter, “Credit Relations Outside the Court,” takes readers into the archives to see what eighteenth-century documents looked like and how they functioned. This essay might be used effectively as a stand-alone chapter in a historical methods, economic history, or women’s history class to demonstrate the nature of documentation; the shape, allure, and limits of archives; and the process of historical research in manuscript collections. In eleven photographs, she shows documents that reveal how women were involved in transactions, starting with the preparation of handwritten promissory notes and moving to final receipts for payments on completed transactions. Damiano highlights how some documents reflect the ways that transactions occurred in the midst of everyday events where women were participants; in one instance, a tavern keeper’s transaction is recorded on a playing card. She contrasts this form of record keeping with the more formal and technical printed bonds to demonstrate the range of economic activity in these cities. The nine of clubs playing card, along with more conventional documents, is preserved in the archives.

Damiano’s argument connects to several historiographical debates, most notably the literature on gender, the economy, and the law in New England. Books that address the intersection of these fields include Laurel Ulrich’s *Good Wives, and Reality in the Lives of Women in Northern New England, 1650-1750* (1991), Cornelia Dayton’s *Women before the Bar: Gender, Law, and Society in Connecticut, 1639-1789* (1995), Lisa Norling’s *Captain Ahab Had a Wife* (2000), Elaine Forman Crane’s *Ebb Tide in New England: Women, Seaports, and Social Change, 1630-1800* (1998), and Ellen Hartigan-O’Connor’s *The Ties That Buy: Women and Commerce in Revolutionary America*

(2009). Like Damiano, Crane and Hartigan-O'Connor analyze Newport, though both also offer comparisons with other cities. The subjects of these volumes overlap with Damiano's book. Like Damiano, Dayton traces how the trend toward more formalized legal procedures and the rise of professional lawyers affected women and their cases into the eighteenth century. In contrast to the experience of women in Dayton's Connecticut, the women in Damiano's Boston and Newport continued to do "financial labor" and some hired the increasingly popular lawyers to manage their cases. After the revolution, according to Damiano, wealthy Newport and Boston women who were creditors in suits increasingly hired professional lawyers to shepherd their cases through the legal system while the women themselves took advantage of their privilege to retreat from direct involvement. Shifting social mores further encouraged these elite women to step back from direct confrontations in commercial life even while middling and poorer women continued to engage actively in the economy.

Like other historians, Damiano warns against overreliance on legal distinctions between the *feme covert* (married woman) and *feme sole* (single or widowed woman) that have characterized legal histories of English and Anglo-American women. She cites the frequency of married women occasionally conducting business either independently or as partners with their husbands to support her claim. Nevertheless, she does add that if those transactions were contested, courts listed the cases only under their husbands' names, adhering to conventional expectations about legal agency. Furthermore, many of her most intriguing case studies focus on *femes soles*, widowed women who were administering estates or managing family businesses after the death of a spouse. What is impressive and distinctive about Damiano's book is her painstaking work in the court records, coding court appearances, and cross-refer-

ences case materials to provide an aggregate view of how women's cases developed.

Race and conditions of freedom are addressed briefly in this volume, and Damiano convincingly demonstrates that litigants were overwhelmingly white men. She refers briefly to Black women's participation in markets. What is less apparent are the ways that white women in these port cities benefited from the trade in enslaved people and the products of enslaved labor. Some of her case studies touch on this trade, notably that of Ann Maylem, who engaged in protracted legal wrangling over her family's business, distilling molasses into rum, and Ann Fletcher, who managed family commercial networks for her absent husband, who had absconded to the Caribbean to shirk his obligations in New England. Damiano makes the compelling claim that her work has the potential to reshape understandings of "the development of Atlantic capitalism and the social relations that undergirded it" (p. 4). Maylem's and Fletcher's cases reveal the direct and indirect ways that New England women's pursuits were connected to larger Atlantic trade that was built on bound labor.

The other fascinating storyline of this book is well encapsulated in its title, *To Her Credit*. Emerging systems of credit become significant in the early modern period. Damiano paints a clear picture of how gendered credit relationships mattered and changed over the eighteenth century. There is a growing body of literature assessing the logistics and operation of credit and financial instruments in the Atlantic world, from increasing awareness of the significance of cowrie shells in West African-based credit systems to maritime insurance for long-distance trade.[1] Access to credit for investment and mechanisms for collecting debts were increasingly significant in shaping commercial exchanges and investment strategies in the late eighteenth century and situating gender's significance in these valuable enterprises.

This dynamic Atlantic history has enormous implications that extended to distant ports, and Damiano makes a strong case for why women in New England who invested funds and labor to their enterprises need to be understood within this broader context. Her book provides a basis for exploring the larger trajectories of business and financial history. Yet Damiano's title overpromises because the book concentrates on two large port cities in her study of women in New England cities. It is not yet proven that these two trading centers provide a suggestive array of women's economic activities more generally. Perhaps they are representative, but some discussion of how they were similar or distinct to women's options in other locations would make the analysis more compelling.

Nevertheless, Damiano effectively demonstrates change over time in these two places. The volume could provide a foundation for more extensive comparative analyses in the future. How did Newport and Boston women's legal and economic histories compare to those of women in port cities elsewhere in the early modern Atlantic world or in rural settings? Books on women, the economy, and the law have proliferated and have begun to complicate the picture of women's economic and legal concerns in locations beyond New England. Ann Smart Martin's *Buying into the World of Goods: Early Consumers in Backcountry Virginia* (2008) demonstrates how a wide range of Virginia customers, including women and enslaved people, shopped in retail stores and the accounting systems used in these transactions. Christine Walker's *Jamaica Ladies: Female Slaveholders and the Creation of Britain's Atlantic Empire* (2020) further expands the geography of the maritime Atlantic world to include a vaster early America. With such a wealth of work on early North American women in the economy and law available, the time is right for an integrative, comparative, synthetic work that integrates existing studies and provides the kind of larger perspective that Marylynn Salmon's *Women and the Law*

of Property in Early America (1986) did for an earlier generation.

Active exclusion of individuals by race and gender from access to financial tools prevented income- and wealth-generating arrangements that provided financial stability to their families and serve as a concrete example of how systemic racism and sexism worked to sustain power structures. Parallel to redlining, these other forms of limiting access to credit prevented the formation of family enterprises and wealth creation efforts, and comparisons could be illuminating.

During the second wave of (white, middle class, cis, heterosexual, abled) US feminism, reformers hoped women would gain equal access to credit to that enjoyed by the men who shared congruent intersectional identities of race and economic status. They hoped that through access to credit, women could start businesses or acquire independent financial security. In many ways, *To Her Credit* brings gender and women's history to re-center the concerns that captured the attention of second-wave feminists, who believed that political and social autonomy was linked to financial power, economic acumen, and credit of one's own.

Note

[1]. Toby Green, *A Fistful of Shells: West Africa from the Rise of the Slave Trade to the Age of Revolution* (Chicago: University of Chicago Press, 2019), 13-17.

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