Sara T. Damiano, *To Her Credit: Women, Finance, and the Law in Eighteenth-Century New England Cities*

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REFERENCES

1 In *To Her Credit: Women, Finance, and the Law in Eighteenth-Century New England Cities*, Sara T. Damiano’s meticulously sourced first book, she effectively argues that “from 1730 to the [American] Revolution, white urban women’s financial and legal work was an essential component of New England’s political economy” (3). Taking examples from the court records of Newport County and Suffolk County (to which the colonial ports of Newport, Rhode Island, and Boston, Massachusetts belonged), Damiano reconstructs an immersive and accessible image of the economic life of colonial New England and challenges older historiography which maintained that finance and the law were the gendered spaces of men in colonial America. In addressing the matter of women’s involvement in colonial credit networks, Damiano also provides an excellent primer on the economic, social, and legal histories of colonial New England.

2 The first chapter explores four lawsuits pertaining to credit and debts in which women were active participants. These cases illustrate the financial acumen of women at the time, and the normalcy of women acting as agents of their husbands in business. Damiano also parses the differing legal positions of single women and married women relative to finance and property. Although married women could act as their husband’s agents, their financial labor or understanding could also be denied as a tactic to avoid payment of debts or demand return of credit. Chapter two traces the record-keeping practices and financial instruments used by women in extending credit and
documenting repayment of debt. This chapter is particularly laudable for its concise and accessible explanation of financial instruments and the common practices of credit relationships in eighteenth-century America. Chapters three and four expand upon the legal practices and participation of women. The third chapter focuses on women as litigants and their relationships to lawyers in an increasingly litigious environment, whereas chapter four traces the social resonance of witnessing and the perceived legitimacy of women as witnesses in court. In each of these legal encounters, women demonstrated their knowledge and understanding of finance and the law, using their competence in these matters to secure or reaffirm specific social position connected to their character or financial standing, which were closely linked ideas. The financial competence of women was emphasized and reiterated in the debt relief petitions which form the basis of chapter five. Knowledge of finance and adherence to legal formality were employed by women and men alike to receive relief from colonial legislatures amid financial downturn. The sixth and final chapter investigates how the American Revolution impacted women’s financial and legal practices. Although the war caused immediate disruption to credit and the courts of Boston and Newport, under British occupation, these changes were short lived. However, in the years following the American Revolution, Damiano uncovers a shift in financial practice and social acceptance at the intersection of gender and class. While working and middle-class women continued to engage in finance as they had done before the war, in the 1790s the expectations of elite women shifted in favor of a feminine disinterest in finance. The role of elite men became to protect and provide for the women in their lives by handling financial and legal matters on their behalf. This shift is marked by parallel changes in ideas around privacy and domesticity which applied to elite women as a contrast to working and middle-class women. Damiano’s conclusion recontextualizes nineteenth-century legislation and views of women’s involvement in finance through the lens of the eighteenth-century, in which the involvement of women was contingent and often obscured in the historical record but was nevertheless of vital importance to the development of the American economy. 


Boston and Newport are the focus of this study in part because of their unique characteristics. Each is a major port and trade center, each is an urban center, each hosts the county courts and has lawyers in the vicinity as a result thereof, and each is majority female because many men were routinely called away by work at sea or military service (from either of which not all returned). Although this makes Boston
and Newport ideal sites to uncover the skilled financial and legal involvement of
women, it also begs the question of the extent to which these examples are
representative of the experiences of women elsewhere in colonial America. It stands to
reason that other urban ports in New England would display similar patterns, but the
experience of urban women in port cities of the Middle or Southern colonies, or women
in rural areas, remain subjects for future study.

Throughout this work, Damiano reads the historical record against the grain to
uncover female voices. She flows masterfully between quantitative analysis of debt
litigation, establishing the presence of women across all aspects of financial and legal
practices, and the qualitative analysis of representative cases which show the specific
practices and attitudes of New Englanders to women, commerce, and the law. This book
will be of interest to historians of finance, commerce, the law, and early America, and
marks a strong debut book for Damiano.