

compilation of this data into a single source is itself a commendable contribution to the field.

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To Her Credit: Women, Finance, and the Law in Eighteenth-Century New England Cities. *By Sara T. Damiano.* Baltimore: Johns Hopkins University Press, 2021. 312 pp. Photographs, maps, tables, appendix, notes, index. Cloth, \$55.95. ISBN: 978-1421440555.

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Reviewed by Susan Ingalls Lewis

Sara T. Damiano's *To Her Credit: Women, Finance, and the Law in Eighteenth-Century New England Cities* makes an important contribution to economic history, legal history, business history, women's history, urban history, and eighteenth-century studies. Its argument is convincing and its methodology innovative. Analyzing the involvement of white urban women—single, married, and widowed—in the varied financial transactions of eighteenth-century Boston and Newport, Damiano finds substantial evidence of female participation. She concludes that women were vital actors in the local, regional, and sometimes transatlantic economies and that they demonstrated significant knowledge and expertise in their diverse transactions.

Damiano refutes the assumption that women, particularly married women or *femes covert*, played only a minor role in New England's expanding but volatile eighteenth-century port economies. Using court records, she demonstrates not only that women commonly engaged in economic and legal activities but that male and female roles were less different than expected. She merges a quantitative analysis of legal cases (using a sampling system described in her appendix) with stories of individual women built from documents such as probate records, family letters, correspondence with lawyers, court testimony, and printed materials.

Damiano's monograph is based on painstaking, meticulous research and a unique methodology, exposing women's contributions that official documents often obscure. She brings us into the homes and households, streets, lawyer's offices, and courthouses where women and men engaged in a heterosocial financial world. She insists that free white women "demonstrated financial savvy, numeracy, and familiarity with a wide range of records" (p. 57). Although she recognizes that women

were indeed excluded from the public sphere of politics and the legal profession, she shows them as visible financial actors in the public business of private enterprise.

In Boston and Newport, businesses were family ventures, located within households; urban properties were often residential as well as commercial. Men in these port cities were regularly absent as sailors and merchants, privateers and soldiers. Credit was based on familial wealth and reputation; the resources that a wife brought to the marriage, as well as her contributions within it, were part of credit evaluations. When husbands were absent, women routinely undertook credit transactions, becoming debtors and creditors in their husband's names. Regardless of marital status, female involvement in both retail and service enterprises was not unusual or controversial, while wives often supervised what was described as "her husband's business" in his absence. Widows commonly acted as administrators and executors of their family estates after their husbands' deaths and were thought to have the same interest in preserving family property and passing it to the next generation.

Collecting and linking "shards of evidence across multiple decades," this study demonstrates—again and again—that women, like men, were central and skilled contributors to the circulation of goods, services, and capital in port economies (p. 28). Specifically, Damiano finds that women kept accounts, negotiated sales and credit, and hired and supervised legal representation. Even women who were capable only of leaving a mark as their signature employed such financial instruments as promissory notes. Women collected, preserved, and presented the requisite legal papers that recorded their transactions; at times they traveled significant distances to deliver these papers to the proper individual at the proper time.

*To Her Credit* is well organized and written in a style accessible to scholars and students from multiple fields. Damiano has a particularly neat way of turning memorable phrases, writing of "women's extensive skilled involvement in microlevel power negotiations surrounding finance and law," describing free women as "legal actors," and regularly stressing women's "financial labor" (p. 13). At times, however, Damiano does seem to stretch her definition of power. For example, her suggestion that women gained significant recognition simply because they were called to testify in a public court of law is less than convincing.

The book is dense with rich details, probably too much so for historians outside of women's business and economic history. Yet simply reading the introduction and conclusion, plus any one of the excellent chapters—on (1) women in the urban credit economy; (2) credit relations outside of court; (3) debt litigation, lawyers, and

legal practices; (4) the knowledge and power of witnesses; (5) the problem of debt and vocabularies of grievance; and (6) redefining financial work in the late eighteenth century—would be an illuminating graduate school assignment for multiple specialties. In addition to an appendix titled “Sources and Sampling for the Quantitative Analysis of Debt Cases,” the volume includes a comprehensive essay on sources, particularly the primary sources from which Damiano pulled her “shards” of evidence.

This work joins other groundbreaking studies of women’s unexpected economic activity in the colonial era, such as Ellen Hartigan-O’Connor’s *The Ties That Buy: Women and Commerce in Revolutionary America* (2009) and Susannah Shaw Romney’s *New Netherland Connections: Intimate Networks and Atlantic Ties in Seventeenth-Century America* (2014). Its evidence also supports a wider movement, observed in several panels at the recent World Economic History Congress (2022), of identifying, describing, and attempting to quantify women’s previously unrecognized contributions to commerce and capitalism in the early modern and modern periods.

In light of that larger project, it is somewhat disappointing that Damiano’s secondary sources are narrowly trained on the colonial period, neglecting studies of women’s economic contributions and credit relationships in the following century. Brushing over any examination of—or even speculation about—women’s role in the nineteenth-century credit economy, her conclusion instead focuses on the founding of the first US female brokerage firm. Established in 1870 by the suffragist sisters Tennessee Claflin and Victoria Woodhull, and funded by millionaire Cornelius Vanderbilt, this endeavor may have been pathbreaking but was a unique incident without lasting impact. Its story reveals nothing about the daily economic and credit activities of “ordinary” women, which most of *To Her Credit* does so brilliantly.

As a historian of businesswomen in the long nineteenth century, I found this volume fascinating and extremely valuable, and believe it makes a significant contribution to the scholarly discussion of many historical fields and subfields.

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