Domestic Persuasions of National Importance:

Money in Jane Austen's *Persuasion*

Jenni Rouvinen
University of Tampere
School of Modern Languages
and Translation Studies
English Philology
Pro Gradu Thesis
May 2008

Tampereen yliopisto
Englantilainen filologia
Kieli- ja käännöstieteiden laitos

JENNI ROUVINEN: Domestic Persuasions of National Importance: Money in Jane Austen's *Persuasion*

Pro Gradu –tutkielma, 84 sivua
Kevät 2008

Pro Gradu-työssäni ole tutkinut rahaa ja sen vaikutuksia Jane Austenin romaanissa Persuasion (1817). Teoreettinen lähtökohtani on Georg Simmelin teos Philosophie des Geldes (1907), jossa raha ja arvo ovat näkökulmia moderniin yhteiskuntaan sosiologisena ja filosofisena ilmiönä. Simmel näki rahatalouden osana yhteiskuntaa, jossa kaikki subjektien välinen vuorovaikutus on vaihtoa, jonka perustana ovat subjektiiviset arvot. Austen puolestaan käytti rahaa kuvailemaan henkilöhahmojensa asemaa englantilaisessa yläluokkaisessa yhteiskunnassa, jossa 1800-luvun vaihteessa raha oli poikkeuksetta perittyä ja tulot saatiin maanvuokrista.

Työni tarkoitus on ollut tutkia millä tavoin raha näkyy Austenin romaaneissa ja kuinka muutos feodaalisesta yhteyskunnasta moderniin liiketalousyhteiskuntaan manifestoituu rahan kautta myös Napoleonin sotien aikaiseen englantilaiseen yläluokkaiseen sääty-yhteiskuntaan. Viimeiseksi jääneessä romaanissaan Austenin ihanneaviomies on vaihtunut maanomistajasta laivaston kapteeniin, joka on ansainnut omaisuutensa ammattitaidollaan. Tämä on selkeä näyttö muuttuvasta yhteiskunnasta.

Koska yläluokkaiset naiset eivät voineet tehdä työtä ilman että heidän sosiaalinen asemansa huononisi, avioliitto oli myös taloudellinen ratkaisu. Tämä aspekti on hyvin esillä Austenin kaikissa teoksissa. Sopivien sulhasehdokkaiden valinta oli Austenille mahdollisuus kommentoida yhteiskunnan rahakeskeisyyttä sillä sääty-yhteiskunnassa ei ollut tavatonta, että naimisiin mentiin rahan tai paremman yhteiskunnallisen aseman takia. Kuitenkin Persuasionissa Austen on laajentanut perinteistä naisen roolia tasa-arvoisemmaksi kuin aikaisemmissa töissään, tässä teoksessa osa naisista on myös aktiivisia ja viisaita taloudellisia toimijoita.

Austen otti myös kantaa moraalikeskusteluun rahan korruptiovasta luonteesta, josta myös poliittiset taloustieteilijät keskustelivat. Austenin teoksissa tämä keskustelu jatkuu sekä naimakauppojen että kuluttamisen kautta. Austen preferoi kirjoissaan ylempää keskiluokkaa ja kirjoitti usein aristokraattiset hahmot humoristiksi ja typeriksi kuluttajiksi, jotka raha ja paremman sosiaalisen statuksen tavoittelu ovat korruptoineet. Usein tämä korruptoituminen näkyy myös muodikkuutena ja muodinmukaisena kuluttamisena. Tämän ryhmän vastakohdaksi Austen esittelee Persuasionissa laivaston upseeriston yhteisönä, jonka kulutustottumukset ovat myös moraalisesti kestäviä.

Asiasanat: Jane Austen, Georg Simmel, money, value, consumerism

Table of Contents

1. Introduction

> "It makes me most uncomfortable to see
> An English spinster of the middle class
> Describe the amorous effect of 'brass',
> Reveal so frankly and with such sobriety
> The economic basis of society."
>
> W. H. Auden[1]

"It is a truth universally acknowledged, that a single man in possession of a good fortune must be in want of a wife"[2]. It is also equally true that at the time when Jane Austen wrote the opening line of *Pride and Prejudice,* single women of the genteel classes were in need of wealthy husbands. Austen wrote in a time when especially middle and upper class women were not economically independent, and when selecting a partner was an economic matter as well as a matter of the heart, as Auden so wittily points out above in his 'Letter to Lord Byron'. Modern readers of Austen might overlook this fact or even not be aware of it at all. Furthermore, in the genteel society in which Austen's novels are located, women were not allowed to work without losing their social status. This is one of the reasons why it was important for the women themselves that they marry, since married women had financial security and a place in society, whereas single women were totally dependent on their families for economic support and security. There was no welfare system at the turn of the nineteenth century apart from one's own family.

---

[1] Auden. "Letter to Lord Byron" *Collected Longer Poems.* London: Faber and Faber, 1968, 41.
[2] Austen, Jane. *Pride and Prejudice*. (1813) London: Headline Review, 2006, Ch.1, 3.

Modern adaptations of Austen's novels to the big screen and television have concentrated on the romance and somewhat overlooked the link between future happiness and future financial security. It is of course important in Austen's novels that the protagonists find suitable and good husbands towards whom they have amorous feelings. However, there is no escaping money in the Austen romances. Suitable and good were synonyms for wealthy and responsible, preferably with good family connections and land.

Being in love was not enough in the time when financial security depended on inheritance, annuities, interests, allowances and patronage. Women of the gentle classes were at home, as mothers, daughters and wives. The gentlemen rarely worked for a living either. However, they had more career opportunities but most of them were dependent on good connections and patronage in order to make a good living. However, there was an understanding in the genteel society at the time that gentlemen were not connected with labour and their money should have a respectable distance of a few generations from commerce. Nevertheless, the turn of the nineteenth century witnessed the growth of the bourgeoisie, the wealthy merchants and tradesmen, who had earned their own fortune in the wave of imperialism. As *nouveax riches*, they were looked down on by the rural genteel society. The growing affluence of the middle classes also created a consumer culture with growing demand for both normal household items as well for luxury.

Genteel society was very aware of and particular about social differences and status. This is shown in all Austen's novels by the use of positional goods, things that mark the line between different levels of wealth in the upper middle class society. The growth of the consumer culture also raised question about conscientious consuming. This was discussed by all female writers at the time from different perspectives.

Austen fits to this bigger picture as a representative of the genteel classes. She uses different variations of the Cinderella-story to connect her heroines with the suitable prince charming, who is usually a rich, respectable, landowning gentleman. However, she takes a stance for the professional men in her final novel *Persuasion*, where the daughter of Sir Walter Elliot, a spendthrift baronet, eventually marries Captain Wentworth, who had made his fortune in the Navy during the Napoleonic wars. This is an interesting shift in perspective from rural class society towards a professionally driven commercial one.

I will focus on the money because it is strongly present in all Austen's work. The reasons for this are threefold. Firstly, because she is mostly writing about suddenly impoverished or nearly destitute women of the gentle classes, and secondly, as I have mentioned before, in the upper layers of rural society the money was never self-made, it came from the land as profit or rent whereas in the professional world men had to earn their way to personal wealth. And thirdly, because money was becoming a powerful means of gaining social acceptance and esteem. In my opinion, Austen saw this change from feudal to a modern bourgeois society quite clearly from her perspective as an unmarried and clear-sighted author from the upper middle-class. Her status as an outsider from formal society gave her an opportunity to observe and comment on the said society. Also, her position in between the middle class and aristocracy with family connections to both worlds gave her the needed perspective.

My aim is to give an overall picture of money in Austen's work. This will yield a perspective to the contrast between the leisurely genteel society of the landed gentlemen and the professional ranks of the upper layers of society represented in Austen's fiction by the Navy officers. This change is enhanced by reference to her earlier work, of which a good example is her first published novel *Pride and*

Prejudice, in which Elisabeth Bennet marries Mr. Fitzwilliam Darcy, a great landlord with a considerable fortune. Furthermore, my theoretical basis gives a good perspective to the dawning modern consumer culture, of which Austen also gives hints in her work. This is the secondary aim of my thesis related to the first by the affluence of the genteel society and their use of goods as signs of their rank and status. Austen's opus spans from *Northanger Abbey* (1798-9) to the pre-Waterloo era depicted in *Persuasion* (1817) and will give a good understanding to the gradual economic and social change which took place during the turn of the nineteenth century.

The previous studies on Austen and money are mostly related with consumerism. I have used Edward Copeland's book *Women Writing about Money – Women's Fiction in England 1790-1820* as well as his articles on Jane Austen and money from *Cambridge Companion to Jane Austen* (1997) and *Jane Austen in Context* (2005) as my starting point. Copeland's work concentrates on the consumer power as well as on the competence and clarifies the scale of consumer power in Austen's work. The two above-mentioned collections also offer a nice picture of the society during Austen's lifetime as well, especially Juliet McMaster's articles on class as well as Chris Jones' article on landownership in the latter, which also discusses the inheritance of landed estates. D. J. Greene's classic article "Jane Austen and the Peerage" (1953) also explores how Austen related to the great landowners. Furthermore, Roy Porter's study *English Society in the Eighteenth Century* (1984) has been valuable source material for the overall understanding of the society at the time. Studies have been made on Austen's writing in relation to the Royal Navy for example by Monica Cohen in "Persuading the Navy Home" in which she describes the professional men and women, which is also very important for my study.

Elsie Michie's article "Austen's Powers: Engaging with Adam Smith in the Debates about Wealth and Virtue" (2000) offers a new perspective to the discussion about money at the turn of the nineteenth century. Her work relates money to the moral discussion about virtue and answers the question of money's moral corruptiveness which Adam Smith discusses in his *Theory of Moral Sentiments.* Michie concentrates on the concept of the poor woman in contrast with the rich woman in Austen's novels whereas my study covers the whole economic spectre Austen offers including both sexes. However, since none of the previous work written on Austen has taken into consideration the whole economic aspect of her novels I decided to write my thesis on the money with that point of view.

Since making money *per se* is quite boring and straight forward as a subject in the case of landed gentlemen, I also study the ways upper middle-class and upper-class people used it to maintain their place in society and also to enhance their chances to better their status. This aspect allows me to study consumerism and fashion as a manifestation of rank and status. This topic has been touched on by David Wheeler in his article "Jane Austen and 18th-century English Spa Culture", which also discusses Bath as a centre of leisure, amusement and fashion.

Genteel women and money, on the other hand, is more interesting as a subject of the study because of the social realities of the time. Their limited possibilities for making money created a situation where marriage was seen as a financial matter as well as a matter of the heart. Apart from Edward Copeland, this subject has been previously studied in the field of economic history by Janette Rutterford and Josephine Maltby in their article "The Widow, the Clergyman and the Reckless" as well as David R. Greene and Alastair Owens in "Gentlewomanly Capitalism? Spinsters, Widows, and Wealth Holding in England and Wales, c. 1800-1860".

I chose *Persuasion* as my primary topic, because it allows me to study the two ways genteel society had money, from land and working for a fortune. The novel has a wider perspective to the society than rest of Austen's work, characters ranging from lower aristocracy to nurses, and it even explores the destiny of a destitute gentlewoman who manufactures goods to be sold. However, the rest of Austen's novels are included because they give a more comprehensive picture of her way of dealing with rank, money, marriage and consuming.

The theoretical basis of my thesis lies with Georg Simmel's theory of money, which he formulated in his masterpiece *The Philosophy of Money*, written in Germany at the turn of the twentieth century, approximately eighty years after Jane Austen's time. The reason for using Simmel is quite simple: as far as I can tell, it has never been done before. Much like Austen, Simmel used money as a looking glass to society and social change during the time when Germany was facing the major wave of its second industrial revolution, whereas Austen wrote her books at the beginning of the first industrial revolution in Great Britain. During their lifetimes both of the authors witnessed radical social and economic changes within their respective communities.

It is a well-known fact that Austen set her books at the countryside, within small genteel communities. The few towns that are of any importance, and in fact ever mentioned are London, Bath, Lyme and Portsmouth. Of these London is the only metropolis in terms of its sheer size but also as the centre of consumption, money economy and fashion. Bath and Lyme, on the other hand, were health resorts for the rich, and thus also centres of consumption and fashion. Their distinction being that Bath was well established and Lyme, like other seaside resorts at the time, was just beginning to develop. In contrast, Simmel concentrated on the life in Berlin as the city

witnessed unprecedented growth. However, both authors examined the consumer culture of the period. Austen's reason is mostly to do with the fact that the women in the genteel community did not have anything better to do with their time than shop and sit around in parlours since they were deprived of meaningful work. Simmel, on the other hand, observed the metropolitan life, which he experienced as the hub of money, consumption and fashion[3].

I will begin my thesis by explaining Simmel's theory of money using his two key terms 'value' and 'exchange'. These are needed in order to understand what money is and what its functions are. In this section I will also include a short passage on gift giving as an example of exchange without money. In chapter three, I will give an account of income in the nineteenth century England, both from the point of view of the landed wealth as well as the ways fortunes were made in the Navy. In this section I will also include the competence scale of the time, which is vital in order to understand the level of consumer power a certain amount of money allows. In chapter four, I will discuss the combination of marriage and money. This is one of the overall themes in all Austen novels, because of the above-mentioned reasons of economic security and having a place in society. I will start the section by explaining the economic basis of marriage and how marriages are realised in Austen's work. I will also discuss marrying for money in a separate section as well as the economic situation of single women, including both widows and spinsters. In chapter five, I will discuss the various ways money was spent, when it finally was got. In this concluding chapter I will discuss consumerism in Austen's time and how Austen related to the on-going discussion of money's moral corruptiveness. In this chapter I will also

[3] Noro, Arto. "Georg Simmel – muotojen sosiologiasta moderniteetin diagnoosiin" in Jukka Gronow, Arto Noro, and Pertti Töttö. *Sosiologian Klassikot.* Helsinki: Gaudeamus. 1996, 236.

explore the ways Austen used goods in her work to point out the subtle differences of rank and status in the upper classes. I will also include a short section on fashion and style in this chapter since they are the manifestation of appearances and gives another perspective to consumption in general. Fashion and style also connect Austen's work to Simmel's discussion of the modern way of life in a mature money economy.

2. Theory of Money

There are two key terms in Simmel's *Philosophy of Money* that have to be defined in order to understand what money really is and what its functions are. The first term is 'value', which Simmel regarded as a relational concept. This means that value is not a characteristic of things but rather "a judgement upon objects which remains inherent in the subject"[4]. The value of objects has no universal, objective foundation, but is founded on a subjective judgement[5].

Valuation is based on desire. According to Simmel, we only desire objects that are not immediately given to us and resist our desire to possess them[6]. Objects are not unattainable because they are too expensive but because they "resist our desire to possess them"[7]. Value originates from "the separation between the subject and the content of enjoyment as an object that stands opposed to the subject as something desired and only to be attained by conquest of distance, obstacles and difficulties"[8]. Frisby points out that although values vary according to subjective desires and distance, this does not negate the central premise[9], i.e. "in the case of those objects whose valuation forms the basis of the economy, value is the correlate of demand. Just as the world of being is my representation, so the world of value is my demand"[10].

---

[4] Simmel, Georg. *Philosophy of Money.* (1907) London: Routledge and Kegan Paul, 1978, 63.
[5] Sassatelli, Roberta. "From Value to Consumption. A Social-theoretical Perspective on Simmel's *Philosophie des Geldes*" *Acta Sociologica* 43(2) (2000), 209.
[6] Simmel. 1978, 66.
[7] Simmel. 67.
[8] Simmel. 66.
[9] Frisby, David. *Simmel and Since, Essays on Georg Simmel's Social Theory.* London: Routledge, 1992, 89.
[10] Simmel. 1978, 69.

In order to understand economic valuation, the terms 'utility' and 'scarcity' must be defined. Simmel regards them as constituent elements of value. 'Utility' is required for an economic object to exist at all. 'Scarcity' on the other hand is needed if the object is to acquire a specific economic value.[11] According to Simmel scarcity corresponds with supply and utility with demand. He claims that in this way "utility would decide whether the object is in demand at all and scarcity the price we are obliged to pay"[12]. Utility is needed in order to make an economic exchange at all, since it appears as an absolute part of economic values. Scarcity, however, is a relative term. It only represents the "quantitative relationship of the object in question to the total available amount"[13]. However, it is a determining factor when a subject is valuating objects. In more general terms, valuation is socially and culturally constructed through social interaction and hence it is not arbitrary[14] or only based on subjective perception. In other words, even though individuals value things from their own perspectives and desires, there are common, social foundations, such as culture, that guide the valuation process.

Simmel criticized Marx's labour theory of value, which sees the value of a commodity as 'use value' coming from the physical objects themselves and only having the value that is drawn from the contribution of labour. Hence, in Marx's view, as Sassatelli puts it, the value of objects derives from their material relationship with the human body and it is through human productivity that these values can be enhanced[15]. The problem with the theory in Simmel's view is that Marx has reduced

[11] Simmel. 1978, 91.
[12] Simmel. 1978, 91.
[13] Simmel. 1978, 91.
[14] Sassatelli. 2000, 211.
[15] Sassatelli. 2000, 210.

all forms of labour to manual labour[16]. In contrast to Marx, Simmel understands value as founded on consumers' subjective judgements rather than production costs. This is a change in perspective in comparison to earlier economic historians, such as Adam Smith and Karl Marx, and it enables an analysis that concentrates on consumer culture and individual's demand for goods.

Furthermore, Simmel made a distinction between use value and exchange value for individual economic actors. According to Frisby, the use value of goods to be acquired will vary according to individual needs. Spivak explains Marx's notion of use value as being "that which pertains to a thing as it is directly consumed by an agent"[17]. Thus use value is subjective and will vary according to individual needs. The exchange value, on the other hand, in Spivak's terms does not relate directly to fulfilment of a specific need, but is assessed in terms of what a thing can be exchanged for in terms of labour-power or money[18]. In Simmel's view the exchange value of money will vary according to the amount of individual wealth possessed[19]. Exchange value is the anticipated use value of the things that can be acquired for money, and it is always subjective. Simmel also uses the notion scarcity value. This comes in handy when the desired object's supply does not meet the needs of demand. In these cases scarcity value increases whereas in some instances it can decrease.

The second key term is 'exchange' which Simmel saw as the common form of human interaction that is needed when the world includes more than one subject and object[20]. Moreover, "exchange is one of the functions that creates […] a society, in

[16] Frisby. 1992, 95.
[17] Spivak, Gayatri Chakravorty. *In Other Worlds*. New York and London: Routledge, 1987/88, 78.
[18] Spivak, 1987/88, 78.
[19] Frisby. 1992, 88.
[20] Frisby. 1992, 90.

place of a mere collection of individuals"[21]. In his view, exchange could be examined as an economic phenomenon, but also as a psychological, an ethical and an aesthetic phenomenon, as well as, more generally a historical and a philosophical phenomenon[22]. Simmel claims that "[e]very interaction has to be regarded as exchange: every conversation, every affection (even if it's rejected), every game, every glance at another person"[23]. Hence, economic exchange is just a special case of a wider scale of exchange processes that go on in society.

The motive for exchange is the balance between subjective sacrifice and acquisition[24], which also functions as satisfaction of desires. Exchange as the source of value creation means that exchange is economy, in other words "exchange, i.e. the economy, is the source of economic valuation"[25]. Economic value, therefore, is the ability to be exchanged to something else, and the motive for this exchange is the balance between subjective sacrifice and gain[26].

Money as an object is the purest form of economic value[27], and it makes valuation concretely transparent. Furthermore, Simmel emphasises that "money is […] the reification of the pure relationship between things as expressed in their economic motion"[28]. It has the ability "to replace every specific economic value – because it is not connected with any of these values but only with the relations into which they may enter"[29]. Money is actually nothing more than the presentation of

---

[21] Simmel. 1978, 175.
[22] Frisby. 1992, 81.
[23] Simmel, Georg. *Philosophy of Money*. London: Routledge and Kegan paul, 1978, 82.
[24] Frisby, David. *Georg Simmel.* Chichester: Ellis Horwood and London, New York: Tavistock, 1984, 99.
[25] Simmel. 1978, 90
[26] Frisby. 1992, 90.
[27] Simmel. 1978, 176.
[28] Simmel. 1978, 176.
[29] Simmel. 1978, 124.

value of other objects. It itself has no other value than its function as a means of exchange and this is where its significance lies[30]. It is "the reified function of being exchanged", it is purely instrumental, and "an absolute intermediary"[31]. This implies that money is the purest form of exchangeability[32]. This also brings with it freedom which is indeterminate; money is without any directive, without any definite and determining content. This kind of freedom allows all accidental, whimsical and tempting impulses.

To clarify the freedom money allows, it is necessary to compare this with exchange without money. In barter economy, subjective desires and needs are fulfilled by subjective exchange of objects in terms of subjective valuations. Simmel states that the objects are valued in a way that suggests the value being inherent in them whereas in money economy the exchange value is created in relation to other objects[33]. That is, in barter there is no objective system of valuation that would determine the gain and loss for the subject. This is to say that if I have ten eggs, but need timber, I would need to exchange my eggs to a certain amount of timber I am able to negotiate without fixed exchange rates. This kind of exchange does not allow whimsical or accidental impulses, because it is rigid in quality. Money however, frees subjects from the subjective valuation of objects and makes the economy, i.e. exchange, more transparent and flexible.

Austen wrote about the exchange with and without money in *Sense and Sensibility*, where she contrasted Robert Ferrars' shopping style with Elinor's. Robert Ferrars is buying a toothpick case with the person and face of "strong, natural, sterling insignificance" whereas Elinor is "carrying on a negotiation for the exchange of a few

[30] Frisby. 1992, 92.
[31] Frisby. 1992, 94.
[32] Frisby. 1992, 92.
[33] Simmel. 1978, 126.

old-fashioned jewels"[34]. Robert Ferrars is the selfish, individual consumer that allows himself all the whimsical and tempting impulses with the "happy air of real conceit and affected indifference"[35]. His sterling insignificance is a telling sign of the corruptive way money can affect a person. His only value is sterling, the pure exchangeability without direction and meaning which then modifies his insignificance. Elinor on the other hand, is conducting negotiations for a barter exchange of sorts, which is not said to include money. Subsequently her air is not of sterling insignificance because she does not have money.

According to Simmel, the development of a money economy increases the growth and multiplication of material culture. There is a phenomenal growth of "objective culture", or "culture of things"[36]. This is possible because money as means of exchange is without direction and thus it gives unlimited possibilities to the subject as to how and where it is used as the example of the toothpick case shows. Simmel stresses that with the advent of commercial modernity, the subject moves from a situation where one's life choices and identity are imposed by the things they possess, to a situation of "absolute potentiality". This is a situation in which the subject is freed from the structural links with goods, because their value is seen through money. Thus, objects remain in their hands only for a limited period and they are predisposed toward conversion into money[37], because money is the embodiment of freedom of choice. The immediate consequence of this is the neutralization of the pervasive power of goods, meaning that the things one possesses do not anymore determine who one is. For example, a family livery used to be the mark of wealth and

---

[34] Austen, Jane. *Sense and Sensibility*. (1811) London: Headline Review, 2006, Ch.33, 214.
[35] Austen. *Sense and Sensibility*. 2006, Ch.33, 215.
[36] Sassatelli. 212.
[37] Sassatelli. 213.

consequence with certain rules of conduct and responsibilities for the community. But as Mr. Elliot saw it in his youth, "if baronetcies were saleable, any body should have his for fifty pounds, arms and motto, name and livery included"[38]. Baronetcies would thus lose their importance and all that is attached to them, luckily for Sir Walter, baronetcies, like all other titles were about the only thing money could not buy at the time. Thus, money replaces things as defining social status and, to an extent, rank. Although it was still more esteemed to have as long a distance from money's origins in commerce as possible, even Emma Woodhouse accepts a dinner invitation from the newly rich Coles.

Simmel understands gift giving as a form of exchange which is purely subjective in the change of ownership in contrast to objective exchange of things, which is characterised by the equality of their value[39]. Furthermore, he notes that gift giving has traditionally been reciprocal. That is, gift should only be accepted if it can be "subsequently acquired"[40]. This leads to a situation where exchange exists as an objective action between values, but its execution is still subjective and its mode and quantity depend upon a relation between personal qualities[41]. However, Derrida points out that if there is reciprocity, return, exchange, countergift, or debt, there is no gift either. The idea of a gift is then annulled[42]. Simmel understands gifts as a form of barter, which can easily lead to regular exchange because of the idea of reciprocity, whereas Derrida's idea of a gift is "the impossible". By this he means to point out that the prevailing idea of altruistic gift-giving without any ulterior motive or expectance

[38] Austen. *Persuasion.* (1818). Peterborough: Broadview, 1998, Vol.2. Ch.9, 216.
[39] Simmel. 1978, 97.
[40] Simmel. 1978, 97.
[41] Simmel. 1978, 98.
[42] Derrida, Jacques. "The Time of the King" in *The Logic of the Gift* Ed. Alan D. Schrift. New York and London: Routledge, 1997, 128.

of reciprocity is very seldom the reality and in fact so rare that it can be said to be impossible.

In this view the Charles Musgroves desire for a substantial gift from Mr. Musgrove can be seen as wishful thinking, since they cannot return the gift, or have any intention to do so. However, Charles understands his father having other uses for the money and the right to spend it as he wishes, but Mary "thought it a great shame that such a present was not made"[43]. In her view the gift should be given because it is possible without any intent to reciprocity. On the other hand, they might think that the gift already has grounds, since they have produced a male heir to the Uppercross estate. This would be a reason to expect a gift in return. Marcel Mauss gives another reason for the Charles Musgroves' expectance of a substantial gift. He claims that gift giving is a form of bonding between families and individuals. However, reciprocity was in these cases also expected[44]. Gift giving functions as a juridical, religious, moral and magical link between the giver and the receiver, and gives the giver power over the other who accepts it[45].

Another case in point is Willoughby's gift of a horse to Marianne. In this case, however, the gift giver has not understood the economic circumstances of the Dashwood household. They cannot afford to keep a horse nor could they acquire one even if they wanted to. And thus, being sensible, have to refuse the horse. Furthermore, as Elinor points out, Marianne is not that well acquainted with the man to accept such a gift, which by being expensive, should be exchanged with something of similar value to Marianne and the debt is too big to be accepted. This is on the one hand a proof of Willoughby's feelings for Marianne, and on the other a telling

[43] Austen. *Persuasion*. 1998, Vol.1, Ch.6, 80.
[44] Mauss, Marcel. "Gift, Gift" (1924) in *The Logic of the Gift* Ed. Alan D. Schrift. New York and London: Routledge, 1997, 28-9.
[45] Mauss. 1997, 30.

example of his whimsical spending habits, which in his own words "had always been expensive, always in the habit of associating with people of better income than [him]self"[46].

Copeland claims that gift giving can also be a form of genteel extortion, as in *Mansfield Park* where Fanny is put in the position of gratitude and debt, which should be returned and paid back, by the gift of promotion her brother receives from Henry Crawford's uncle, the Admiral. Fanny's return of the gift should be accepting Mr. Crawford's proposal. When she refuses him, she is sent to Portsmouth as a punishment. This shows that even Austen thought that gifts are seldom given altruistically without a hidden agenda, and thus in Derrida's view are not gifts to begin with.

In *Persuasion*, Captain Benwick has assigned Captains Harville and Wentworth to make over a miniature portrait to Louisa Musgrove. The portrait was originally made for Captain Benwick's first fiancée, Harville's sister Fanny. Now the gift is changing hands again to another lady. Tanner points out that this is an act of impersonality. The portrait comes close of being like money, in Tanner's terms. He means that it is "of fixed, arbitrary 'value' which can be circulated through different hands and purchase any object to be obtained at the price on the coin"[47]. It is given on grounds of attachment in expectation of an agreement to marry on the part of the receiver. In this case too, reciprocity is expected in some form or another. However, I am inclined to think of Benwick's gift in Mauss' terms, it is given because it acts as a bond between Louisa and Benwick and thus is suppose to form a magical link between the two.

---

[46] Austen. *Sense and Sensibility*. 2006, Ch.44, 311.
[47] Tanner, Tony. *Jane Austen*. London: Macmillan, 1986, 240.

In the words of Derrida, giving something means that A gives B to C, that is some*one* or some*body* gives something to some*one* or some*body* else[48]. This is then applicable to charity donations as well, since the giver and the receiver do not have to be persons, but also groups or institutions. Helping the poor can thus be understood as gift giving. This is what Mrs. Smith does in *Persuasion.* The way she can accomplish this is by manufacturing and selling her work, and by the money she gets this way she is able to help the poor in her neighbourhood. The reciprocity is not expected in this case in the form of a countergift but maybe as a better conscience for the giver, or as a cleaner and more pleasant neighbourhood. However, as Mauss states, the giver has power over the other who accepts the gift. In this situation the power relations start from Nurse Rooke. She distributes Mrs. Smith's merchandise without any apparent compensation – at least not worth mentioning by Mrs. Smith. This act of good will on her part gives her the power over Mrs. Smith who then uses the money to help the poor, and thus regains her social status back as a genteel woman.

[48] Derrida. 1997, 127.

3. Income

There are certain markers of social standing in the appearance and possessions of a person, such as the types and makes of vehicles, postal codes, brands and appliances. The more luxurious one's possessions, the wealthier the person appears to be. This does not negate Simmel's notion of pervasive power of goods because wealthy persons do not necessarily need to show their wealth and someone who looks wealthy might be nearly bankrupt. Appearances can be deceitful. In general, this was no different in the time of Jane Austen, however there were no electronic appliances around, instead there were servants. Dinner sets, the lack of or number of, sex and age of the servants, the possession and the type of carriages and a house in town were the markers of wealth[49]. In larger houses the number of windows might have indicated wealth as well, since during the Napoleonic Wars Mr. Pitt, the Chancellor of the Exchequer, had put a tax on windows, more accurately both on plate glass as well as on the number of actual windows[50]. Income is Jane Austen's central symbol of social power[51], which in her earlier novels has gone to the deserving landed gentlemen but in *Persuasion* is earned by the professional naval officers.

Daniel Defoe described the layers of society in a sevenfold division of wealth and consumption. According to him, the great are the ones who live profusely, the rich live plentifully, the middle sort live well, the working trade labour hard but feel no want, the country people (farmers etc.) fare indifferently, the poor fare hard and

---

[49] Copeland, Edward. "Money" in *Cambridge Companion to Jane Austen* Eds. Edward Copeland and Juliet McMaster. Cambridge: Cambridge UP, 1997, 134.
[50] Emsley, Clive. *British Society and the French Wars 1793-1815.* London: Macmillan, 1979, pp 40, 70, 164.
[51] Auerbach, Nina. "O Brave New World: Evolution and Revolution in *Persuasion*" *EHL* 39(1), March (1972), 117.

the miserable are the ones who really pinch and suffer want[52]. Porter also points out that at the turn of the nineteenth century there were not three social classes of proletariat, bourgeoisie and aristocracy, as Marx would later define them, but many smaller ones that were divided by interests, such as family, wealth, occupation, religion, political loyalty, and connexions[53].

In the genteel society, income was usually derived from land or interests of investments in government securities with interest rates of either 4% or 5%[54]. In fiction it was easy to calculate the yearly incomes of characters from the given fortune by these well-known interest rates. Also a yearly income could be easily turned into the whole possession by calculating. For example Mr. Bingley's £4,000 or £5,000 a year would turn out to be a fortune of £80,000 or £100,000, if he had invested the sum in the securities with 4% or 5% interest respectively. Most of the securities and bonds were long-dated, with a maturity of 50 years or even undated[55]. This brought the possessor a long-term security and certainty of income, which made the securities very popular among women, especially widows with children. However, when the economic realities changed for the worse with the soaring inflation, high taxation, and rising prices during the Napoleonic Wars, people living on fixed incomes, such as on an interest or an annuity, were the ones who suffered the most, since the amount did not change whatever the surrounding circumstances, whereas rent on land could be fixed to meet the economic realities of the nation.

---

[52] Quoted in Porter, Roy. *English Society in the Eighteenth Century*. Harmondsworth: Penguin, 1982, 67-8.
[53] Porter. 1982, 68.
[54] Copeland. 1997, 134 .
[55] Rutterford, Janette and Josephine Maltby. ""The Widow, the Clergyman and the Reckless": Women Investors in England 1830-1914". *Feminist Economics* 12 (1-2) (2006), 129.

A short introduction is useful for understanding the nineteenth century economic competence and a style of living attached to it. For a present-day reader of Austen, it is not easy to understand what is suggested if a character has, for example, £500 a year. All this was clear to Austen's contemporaries, thus she had no need to explain the rank, social aspirations and consumer power of the characters any further, the given income was enough to suggest all that. I have combined the following income limits and characteristics from Copeland and Porter[56].

£25 or less is the yearly income of the labouring poor. These are the poor that really pinch and suffer want in Defoe's words. This amount could not give proper nourishment to a family, since a loaf of bread cost about 4 pennies and a pot of ale 1 penny. An annual income of £30-£40 would have been needed for meagre but nourishing meals the year round. £20-£40 a year is the limit of the low gentility of a barrister or a clergyman. It is hardly an income that could sustain life because in addition to daily living, the members of the lower gentility were expected to keep up the appearances of their social class, which added to their economic bind. There is a nice contrast in exchange value of money in *Mansfield Park*, when Tom and Edmund are discussing the cost of the theatre, Tom says "the expense of such an undertaking would be prodigious! Perhaps it might cost a whole twenty pounds"[57], the cost of their theatre equals the yearly income of the working poor.

An income of £50 a year would keep one person, but no servants. This is the income of the poverty-stricken Mrs. Smith in *Persuasion*, who cannot afford even a servant, and "with the absolute necessity of having a regular nurse, and finances at that moment particularly unfit to meet any extraordinary expense"[58]. The money

[56] Copeland. 1997, 134-137; Porter. 1982, 13.
[57] Austen, Jane. *Mansfield Park*. (1814) London: Headline Review, 2006, Ch.13, 119.
[58] Austen. *Persuasion*. 1998, Vol.2, Ch.5, 175.

could hardly allow saving, most of it would go to daily living. Interestingly this is also the amount Mr. William Elliot was ready to pay for a baronetcy in his youth when he considered the honour of the family to be cheap as dirt.

£100 a year is the limit for affording servants. This amount could keep a young girl, a maid-of-all-work, who would have cost £3 a year plus bed and board. This is almost certainly the income of Miss Bates in *Emma*. However, the income was nothing to aspire to if there was a possibility for a better one, because any unexpected expenses were unfortunate to the whole economy. This is of course relative depending on the situation of the person since Mrs. Smith is probably one of the wealthiest in her neighbourhood in Westgate Buildings with her £50 a year, although her neighbours do not belong to the genteel classes. £200 in some views could achieve gentility, which is either good (being the richest of the group) or very bad (being the poorest of the social group). With this income one could live independently but modestly.

£300 does not bring much relief to the economy, and would be the lowest sum to keep a gentleman in any style but not suitable for a genteel family living, as Colonel Brandon knowingly points out in *Sense and Sensibility*[59]. This amount had supported a squire in 1700 but not anymore in 1800 because of the heavy taxation and inflation. £400 would support a household with two servants and brings the living more on the sunny side of gentle life. £500 would allow an extra servant to the household, two women and a boy, and an occasional gardener. This amount brings a comfortable, if restricted life, a smallish house or a cottage but no carriage. The modern reader of Austen should remember that the term ‘cottage’ is not a cabin, but referred to the type of lodging as Barton Cottage in *Sense and Sensibility*, which is described by Austen as small, compact and defective, however, “the building was

[59] Austen. *Sense and Sensibility*. 2006, Ch. 39, 275.

regular, the roof was tiled […] [o]n each side of the entrance was a sitting room, about sixteen feet square […] beyond them were the offices. Four bedrooms and two garrets formed the rest of the house."[60] The sitting rooms converted to metric measurements are about 24 square meters each. The Dashwood women were made to live on £500 a year and consequently, as Fanny notes, "[t]hey will live so cheap! Their housekeeping will be nothing at all. They will have no carriage, no horses, and hardly any servants; they will keep no company, and can have no expenses of any kind!"[61]. She is right since they cannot afford any of the expenses anymore.

An income of £800-£1,000 a year is the marker for slightly upgraded gentility. Servants are no longer the indicators of wealth, they are replaced by carriages (a minimum of £800 a year), luxury items, rich furniture and regular company at the table, as well as journeys of amusement and expeditions to the capital. According to Copeland, £1,000 a year is also the capital which pseudo-gentry, i.e. the professional rural elite, must live on, whereas £2,000 is the amount for minor gentry[62].

A yearly income of £4,000-£5,000 and up will afford the splendours of a house in the country and a season in town. £10,000 was the average income of the great landlords, such as Mr. Darcy in *Pride and Prejudice*. This amount would have allowed a London season in the nineteenth century. Of course there is variability in the amount of money that will allow this, since Bingley goes to London on only £5,000, but then again, he only leases the house in the country, which is cheaper than actually owning one.

---

[60] Austen. *Sense and Sensibility*. 2006, Ch.6, 29.
[61] Austen. *Sense and Sensibility*. 2006, Ch. 2, 12.
[62] Copeland, Edward. *Women Writing about Money - Women's Fiction in England 1790-1820*. Cambridge: Cambridge UP, 1995, 23.

3.1 Landed Wealth

Landownership had been the sign of a gentleman and the certificate of wealth for the community. By law land was termed as 'real' property, whereas stocks and other personal property were seen as holding only imaginary value[63]. One reason for this is that at the turn of the nineteenth century, money economy was still being formed and banks were easily rendered bankrupt and investments lost. It was a well-known fact that gentlemen did not do manual labour in Austen's time, they managed the farming in a similar fashion to shareholders of a business venture. However, if a gentleman was forced to work, there were only a limited number of suitable professions, mostly men of the upper layers of society lived on the allowance or on rents from their estates. However, in the case of younger sons, there needed to be either rich uncles or other relatives to inherit or, alternatively, they were to occupy one of the few genteel careers in the law, the church, the Army or the Navy.

Jane Austen was well aware of the nomenclature of the great landowning families of her time and she used their names shamelessly when naming her characters. The D'arcys, Wentworths, Fitzwilliams, Ferrers, Eliots and Willoughbys are all families that appear in the pedigree catalogues of the time and, furthermore, Anne Wentworth and Emma Wodehous [sic] were real historical personages with substantial weight in the history of the Wentworth Woodhouse clan[64], one of the most significant great landowning and politically influential families of their time. Greene also points out that Austen herself was distantly related on her mother's side to the

---

[63] Jones, Chris. "Landownership" in *Jane Austen in Context*. Ed. Janet Todd. Cambridge: Cambridge UP, 2005, 269.
[64] Greene, D. J. "Jane Austen and the Peerage". *PMLA* 68/5 (1953), 1018.

Wentworth Woodhouse family, which also included the Fitzwilliams[65]. However, the characters, apart from Fitzwilliam and Darcy in *Pride and Prejudice,* do not hold quite the same political magnitude and social status as their real-life namesakes did, most of whom were influential Whig politicians. Sir Walter put this into words by noting about Captain Wentworth: "[…] quite unconnected; nothing to do with the Strafford family. One wonders how the names of many of our nobility become so common"[66]. Sir Walter also severely notes "A Mrs. Smith. A widow Mrs. Smith, – and who was her husband? One of the five thousand Mr. Smiths whose names are to be met with every where."[67] By giving the names of the great to the not so great in her work, Austen takes a stance for the rising middle class rather than the aristocracy, which she emphasises by Sir Walter's reaction to a common name of Smith and shows his inconsistency with his preference to a 'Mrs Clay' over Anne as Elisabeth's companion.

However, a claim to the secure and respectable future was still in the hands of the landowning class, who were the cream of the rural societies. Even merchants were ambitious of becoming country gentlemen, since it brought social status that was not available in the mercantile world. Although money brought with it the means to appear as a gentleman, the social climbers were not looked well upon in the rural society where rank was still emphasised, a good example of this is Mrs. Elton in *Emma*. She is vulgar and as a *noveaux riche* merchant's daughter "from the very heart of Bristol"[68] disturbs the social balance of Heartfield. Landed gentlemen were able to attain political power by bribery and buying election to the House of Commons and, furthermore, if they were great enough, they had the right to appoint clergymen to

[65] Greene, D. J. 1953, 1019.
[66] Austen. *Persuasion.* 1998, Vol.1, Ch.3, 63.
[67] Austen. *Persuasion*. 1998, Vol.2, Ch.5, 177.
[68] Austen. *Emma*. (1815) London: Headline Review, 2006, Vol.2, Ch.4, 177.

their own parishes[69]. This meant that they were the heart and soul of their communities, and ruled the life of the people who lived on their land. Colonel Brandon offers the living of Delaford to Edward Ferrars with a meagre income, and Lady Catherine de Burgh has given her parish to Mr. Collins, who is grateful for this honour and never ceases to appreciate her as his patroness. Landowners also governed the poor law and social welfare on their region through their connection with the church and other wealthy families. In *Emma*, the problem of "what could be done and what should be done"[70] for the poor is discussed by Mr. Elton and Emma after Emma and Harriet have visited them.

Landed estates were inherited in a patriarchal line. The reason for this was to keep the estates whole and to preserve the family name. Sir Walter's enthusiasm and pride in his family's history in Debrett's *Baronetage of England* (1808)[71] shows the established position the family has held in the society since the Restoration and also the acceptable distance of their estate from commerce and new wealth. Most of the estates were entailed to the oldest sons, born or unborn. If he failed to be born or did not live long enough to inherit, there usually were extensive lists of male inheritors. In the case of Kellynch Hall, the estate will go to a cousin, Mr. William Walter Elliot, if Sir Walter fails to produce a male child. The exception to the rule was the rare case of daughters inheriting an estate. In these cases the property was divided between them[72].

The income of the estate came from land rent and profits from other ventures. According to Malthus, rent is that portion of the value which is left to the owner of

---

[69] Jones. 2005, 269.
[70] Austen, Jane. *Emma.* 2006, Vol.1, Ch 10, 84.
[71] Keymer, Thomas. "Rank" in *Jane Austen in Context.* Ed. Janet Todd. Cambridge: Cambridge UP, 2005, 391.
[72] Jones. 2005, 271.

the land when all the outgoings belonging to its cultivation have been paid[73]. This includes earlier investments as well. In most political economists' view the source of this profit comes from the excess price that is added to the cost of production[74]. However, Malthus saw this differently. In his view rent is not just a cause of landowners' pricing monopoly, but it includes the quality of the earth, the better the soil the better the harvest it yields, and the growing population[75], which on the one hand means more labour power, and on the other, more mouths to feed. Simmel however, has quite an unorthodox take on production, and subsequently land profit. He sees it as an exchange with nature[76]. He does not elaborate this claim any further so it is left unclear what is given to nature in return.

The landowners rented large areas of land to tenant farmers with long leases and helped them with capital improvements. This added to the wealth of the landowners as well as the tenant farmers. Here the exchange is clear: right to harvest land for monetary compensation. Austen's only tenant farmer with any consequence is Mr. Martin in *Emma.* His economy is booming because of his and Mr Knightley's hard work, and thus he is more than suitable, in Mr. Knightley's opinion, to marry Harriet Smith, who Mr. Knightley thinks inferior in the match.

According to Porter, in 1800 baronets made approximately £4,000 a year[77], and during the Napoleonic Wars the rent rolls were still rising because of the inflation and scarcity of arable land. This was the time when "the economics of consolidated capitalized agriculture and the nip of land tax helped big gentlemen to get fatter and

---

[73] Malthus, Thomas Robert. "Nature and Progress of Rent, 1815" in *The Works of Thomas Robert Malthus Vol 7: Essays on Political Economy*. London: William Pickering, 1996, 116.
[74] Malthus. 1996, 117.
[75] Malthus. 1996, 121.
[76] Simmel. 1978, 84.
[77] Porter. 1982, 81.

sped smaller ones, alongside spendthrifts, towards bankruptcy and even debtors' gaol"[78]. This resembles the way of life of the Elliots. They would be out of debt in seven years if they were to economize. However, Sir Walter is unwilling to cut grandeur out of his lifestyle because for him, appearances are of utmost importance. According to Porter, Georgian landlords in general had a tendency to spend more, live grandly and be indebted. This, however, did not usually end in estates being liquidated or dispersed, because of strict settlement and the law. Even Mrs. Smith in *Persuasion* can salvage something from her husband's estate although it has been sequestrated for payment of its own incumbrances[79].

The scarcity of good agricultural land in comparison to the growing number of people, had led to the enclosing of the commons earlier in the eighteenth century. The government supported this change by claming that enclosed land yielded better harvests and was more manageable. With the war, the rest of the arable land was eventually enclosed to private farms as well[80]. This changed the appearance of the countryside as well as the status of the poor families. They lost their only means of food production and were forced to depend on the Poor Law if the worker could not find day-to-day work, which was paid by the day or by task[81].

Austen makes a moral point in nearly bankrupting the Elliots. If the economic situation at the time was as Malthus and Porter noted, landowners should have been living richly, however hard they were taxed for war efforts. Since there was plenty of labour power and scarcity of work, the rent of land was proportionately increased[82]. Sir Walter, however, does not care about agriculture or developing the estate, nothing

---

[78] Porter. 1982, 81-2.
[79] Austen. *Persuasion*. Vol.2, Ch. 9, 222.
[80] Clark, Robert and Gerry Dutton. "Agriculture" in *Jane Austen in Context* Ed. Janet Todd. Cambridge: Cambridge UP, 2005, 188.
[81] Porter. 1982, 229.
[82] Malthus. 1996, 124.

interests him apart from the pedigree of his family and his pretensions to grandeur. Anne herself voices the superiority of the seafaring Crofts by considering "her father so very fortunate in his tenants, felt the parish to be so sure of a good example, and the poor of the best attention and relief, that however sorry and ashamed for the necessity of the removal, she could not but in conscience feel that they were gone who deserved not to stay, and that Kellynch Hall had passed into better hands than its owners'."[83] Apart from the Crofts, Sir Walter can also be nicely contrasted with Mr. Knightly of Donwell Abbey in *Emma*. Mr. Knightly is the opposite of Sir Walter. He lives sparingly and does not value appearances and, furthermore, he values his tenants and farmers and takes care of the impoverished members of the neighbourhood at his own cost.

Great estates were left in the attendance of a life tenant. He was usually bound by rules and regulations, which were outlined in the legal devices known as strict settlement. This protected the estate from any accidental, whimsical, and tempting impulses of the life tenant that might harm the value of the property. This allowed "a man to settle his estate on a yet unborn descendant, in the reasonable assurance that it would survive any extravagance of its immediate inheritor, provide his widow with a specified income, or jointure, on his death and secure the prospects of his children by portions, in the case of a daughter payable on marriage."[84] However strict the settlement was, there were measures that the life tenant could take in order to better the estate. He could liquidate capital from the estate by mortgaging and also by buying more land. In Sir Walter's case "he had condescended to mortgage as far as he had the power, but he would never condescend to sell"[85]. Developing other business

[83] Austen. *Persuasion.* 1998. Vol.2, Ch.1, 149.
[84] Jones. 2005, 270.
[85] Austen. *Persuasion.* 1998. Vol.1, Ch.1, 52.

besides agriculture was also permitted. This allowed mining and urban development on the estate. However, the life tenant could not ban the heir in tail from inheriting the estate. For example, Sir Walter cannot bar Mr. Elliot from inheriting Kellynch except by producing a male child. Mr. Elliot thus does everything in his power to keep Sir Walter single and to secure his inheritance of the estate and the title.

Sir Walter has brought Kellynch Hall into considerable financial bind because of his inclination to pompousness and fineries so that the profit from the estate does not cover all the expenses and debts anymore. This is the kind of case where strict settlement comes to the rescue. Sir Walter and his daughters are forced to economize or let the estate and move to a town house in Bath in order to preserve the estate in the Elliot family. However, Sir Walter would never even think of selling his estate since that would bring unprecedented shame on the name, furthermore, he would lose his title as a baronet, which would be unthinkable. However, the value of the exchange between the Crofts and the Sir Walter is profitable to both parties. Sir Walter is freed from his need to care for the community he does not care about, and still live richly in Bath. The Crofts gain status the country house and the estate entail. The rules of strict settlement are also in practice when Captain Wentworth helps to reclaim part of Mr. Smith's estate so that Mrs. Smith will have financial security in the future.

3.2 Patronage and Promotion in the Navy

There were limited possibilities for a gentleman to occupy himself. The law and the church were the safest. It required money or connections to obtain a commission in

the army[86], and the church and the law required connections and patronage for a young man to make a living. Hence, the Navy was the best chance to make a fortune for a young man without means or connections, since it was the first institution to reward its officers for their performance apart from their birth and social class. Sir Walter Elliot is aware of this when he points out that the Navy is "the means of bringing persons of obscure birth into undue distinction, and raising men to honours which their fathers and grandfathers never dreamt of"[87]. This was due to the fact that at sea captains and other officers needed to master their profession and this was simply a learned quality. In the eighteenth century, the Navy career was seen as a profession where men of middle class could advance by talent and hard work[88]. However, according to Rodger, after the French Revolution the British society began to value honour more than duty, and the selection of officers became more centralised and birth was valued in recruitment, since according to eighteenth century standards gentlemen were more honourable than men of lower birth[89]. According to Cohen, the democratisation of the French navy after the Revolution and their battling to the death changed the British Navy so that it became more professional and emphasised expertise[90]. The sea officers combined honour and professional skills that were usually associated with "man of business rather than man of fashion"[91]. This shows the over-all change of attitude from aristocratic to middle-class values of duty, self-discipline and piety. This is also the change Austen voices in *Persuasion* by

---

[86] Segal, Lore. "The Uses of Story: Jane Austen and Our Unwillingness to be Parted from our Money" *Our Sixth Decade,* 54(2) (1996), 253.
[87] Austen. *Persuasion.* 1998, Vol.1, Ch.3, 59.
[88] Rodger, N. A. M. "Honour and Duty at Sea, 1660-1815", *Historical Research* 75 (2002), 429.
[89] Rodger. 2002, 437.
[90] Cohen, Monica. "Persuading the Navy Home: Austen and Married Women's Professional Property" *NOVEL: A Forum on Fiction* (1996), 350-351.
[91] Rodger. 2002, 447.

comparing the men of fashion, Sir Walter and Mr. Elliot, to the men and women of business, the Crofts, Captain Harville and Captain Wentworth.

Promotion in the Navy was open to all social classes before the French Revolution, being a gentleman was seen as having gentleman-like manners, not necessarily the right birth. It was common practise in the army to purchase commissions for young upper class gentlemen[92]. However, this was not the practice in the navy because of the skills required. The only way to promotion was to acquire the manners of a gentleman and the skills of a seaman[93]. If a young man acquired a patronage from a captain, served two years on board, was over 20 years old and passed an exam, he was made a lieutenant[94]. Young Mr. Price in *Mansfield Park* is in this exact situation. Because of his sister's connections he has acquired patronage from Admiral Crawford and subsequently has been promoted a lieutenant. This will enable him to advance his career, since recommendations were needed for speedy promotion.

To become a captain was another matter. Allen suggests 3-6 years was enough to qualify for a promotion[95], but not all lieutenants were promoted to captains. If, however, one was lucky enough to be promoted a captain, it was only the matter of time when they were made admirals[96], and that was the post where real fortunes were made. As Captain Wentworth's case shows, he has been lucky as well as honourable and hard working. He did not have connections before his career and even during it he was lucky to be appointed to a ship and stay at sea for as long as eight years.

---

[92] Emsley. 1979, 11.
[93] Rodger. 2002, 428.
[94] Rodger. 2002, 432.
[95] Allen, Douglas, W. "The British Navy Rules: Monitoring and Incompatible Incentives in the Age of Fighting Sail" *Explorations in Economic History* 39 (2002), 222.
[96] Allen. 2002, 223.

3.3 The Navy and Money

The compensation system for navy officers was a combination of wages and prize money, which came mostly from two sources. The first was capturing enemy military ships and the second source was enemy merchant vessels[97]. Both of these have value other than hindering enemy army and trade. The use value of a ship, even if it is a used one is high, and furthermore, there is scarcity value added to the use value. There were more captains than ships, and thus obtaining a ship that is ready to sail is worth the prize money. In exchange the nation saves time and building costs. Hindering enemy trade was usually the job of the privateers[98] rather than the Navy's. According to Allen, an admiral of a fleet received an annual wage of £3000, but on the other hand, could earn up to £300,000 in prize money[99], depending how lucky his fleet was. The purchasing power of this amount from 1815 at the turn of the 21st century would have been approximately £18 million[100].

The prizes were paid in the variety of ways. The Crown purchased captured enemy vessels at commercial value because they could be turned into English vessels faster than new ones were built. Furthermore, if the vessel was carrying cargo, it was sold. When the enemy ship was captured or sunk, head money was paid according to the estimated number of sailors on boards. After 1812, the British government also paid its officers for freed slaves by head[101]. This would slow down production on the French plantations and thus hinder their economy. The prize money was shared so that the admiral could receive 1/8 to 1/4 of all the prizes his squadron took. The

---

[97] Allen. 2002, 211-213.
[98] Allen. 2002, 225.
[99] Allen. 2002, 213.
[100] http://www.measuringworth.com/ppoweruk/ visited 18th Feb 2007.
[101] Allen. 2002, 213.

captain took home 1/4 of his captures and other officers received 1/4 and the crew shared the rest[102].

There is a dispute about whether captains were honourable enough to carry out their orders or whether they were on the hunt of lucrative prizes[103]. Most of the officers in the service were not originally wealthy, and since the prize system was well known, they were literally in pursuit of personal wealth. Captain Wentworth describes his making a fortune when he was the captain of the Asp as "after taking privateers enough to be very entertaining, I had the good luck in my passage home the next autumn, to fall in with the very French frigate I wanted".[104] Austen left it unclear whether the frigate is a commercial or a military one. Wentworth had privateers on board as well, and so their prizes could have been made on commercial vessels as well. However, officers' rank put them among the upper classes and, as Rodger puts it, the society saw them as not fit for trifling about as mundane matter as money[105]. However, the captains in *Persuasion* were seeking fortune at sea. Wentworth did not have the means to marry Anne because of his social and financial situation at the time. Eventually, he "with his five-and-twenty thousand pounds, and as high in his profession as merit and activity could place him, was no longer nobody"[106]. Captain Benwick and his fiancé had also "been a year or two waiting for fortune and promotion. Fortune came, his prize-money as lieutenant being great, – promotion, too came at *last*"[107]. Unfortunate, Miss Harville died before they had the means to get married. Captain Harville, on the other hand, was injured in battle so that he did not

[102] Allen. 2002, 213.
[103] Benjamin, D.K., Thornberg, C.F. "Comment: Rules, monitoring, and incentives in the age of sail." *Explorations in Economic History* 40 (2003), 196; and Allen. 2002, 211.
[104] Austen. *Persuasion.* 1998, Vol.1, Ch.8, 99.
[105]Rodger. 2002, 439.
[106] Austen. *Persuasion.* 1998, Vol.2, Ch.12, 254.
[107] Austen. *Persuasion*. 1998, Vol.1, Ch.11, 126.

have enough time at sea to make but a small fortune and "his taste, and his health, and his fortune all directing him to a residence unexpensive"[108].

Nevertheless, enemy warships were probably the most lucrative to captains, since the value was £10,000-£40,000 depending on the size of the vessel[109]. In addition to the monetary compensation, which might have been lesser than from commercial vessels, the captain was able to build a reputation that would keep him at sea and thus earning more prize money. Furthermore, English professional culture was marked as stressing institutional affiliation, expertise and an ethic of social good[110]. If for some reason an officer did not get a new commission, he was on half-pay, which at the turn of the nineteenth century was £45 a year[111]. Furthermore, Allen notes that if they took up some other position, half-pay was discontinued[112]. The Navy was the first institution to produce men whose relationship to the economy was neither aristocratic nor capitalist, but professional[113].

[108] Austen. *Persuasion*. 1998, Vol.1, Ch.11, 126.
[109] Benjamin, Thornberg. 2003, 198.
[110] Cohen. 1996, 351.
[111] Copeland. 1995, 30.
[112] Allen. 2002, 214.
[113] Cohen. 1996, 352.

4. Marriage and Money

"Doänt thou marry for munny, but goä wheer munny is!"

Tennyson[114]

Simmel argues that the status of women changes in relation to money. He describes three stages of development of society in terms of marriage and money. The first is the exchange of women under a barter agreement, which is the "preparatory stage to the purchase of women"[115]. The second is the recognition of the use value of women. In these cases men pay money for a wife to her parents or community. Simmel argues that even though this inevitably "implies a tendency towards polygamy and thereby the degradation of women"[116] it is also a very crude way of emphasizing the individual value of a particular woman and women in general. However, Simmel notes that this nevertheless underlines the fact that women are treated as mere impersonal objects. Furthermore, in the case of polygamy, women's scarcity value decreases which also increases objectification.

The third instance is the emergence of the dowry with the money economy which Simmel relates to the division of labour in domestic production[117]. In this case the dowry is supposed to compensate the husband for having to support a wife and also to give the wife an independence and security side by side with her productive husband[118]. This indicates the invisibility of domestic labour and management of the

---

[114] Tennyson, Alfred. 'Northern Farmer' *Poems and Plays*. London: Oxford UP, 1967, 215.
[115] Simmel. 1978, 371.
[116] Simmel. 1978, 372.
[117] Frisby. 1984, 106.
[118] Simmel. 1978, 376.

household in relation to productive labour which is made possible by the money economy.

In Britain before the Married Women's Property Act of 1870 women could not own anything that would not have gone to their husbands when they married. A couple was considered in the common law as a single economic unit, which was the husband[119]. This meant that women simply moved from their father's to their husband's without a change in their economic status. This tradition can be seen as a way of undermining women in general and making them impersonal objects, as Simmel noted. This is also one of the reasons why it was so important to find a husband who could take care of his money and other possessions. According to Porter, the most important considerations in a husband were security, family, title and land[120]. If the husband turned out to be a no-good loser, the woman was left destitute. Thus the dowry in nineteenth century England did not give the wife security and independence as Simmel saw it, but they nevertheless manage the household.

Before the Married Women's Property Act there were different legal devices that could preserve some of the household's property even if the husband had indebted himself. Cohen gives "sequestration" as an example. This was one of the devices that sought to protect the wife and children from a financially troubled husband and was created because new forms of wealth, such as stock and bank annuities replaced land[121]. Women could thus become *de facto* creditors and the sequestrated assets their property[122]. However, these devices, such as those that were intended to protect heiresses, needed to be put into practice by men. Furthermore, often in the case of heiresses, on marriage they were dissuaded from protecting their

[119] Porter. 1982, 38.
[120] Porter. 1982, 40.
[121] Cohen. 1996, 361.
[122] Cohen. 1996, 362.

property by a separate contract because it "showed an unromantic distrust of their husbands"[123].

It is of the utmost importance that all Jane Austen's protagonists find a suitable, wealthy husband in the end. Although she never wrote it herself, the line from Tennyson is suitable to describe the idea behind matchmaking in genteel communities. One should not marry for money, but nevertheless not marry without it either. In her earlier work the ideal prince charming is Mr. Fitzwilliam Darcy, who has an income of £10,000 a year, an estate and who also is a loving brother and a devoted landlord. He has all the features that an ideal husband should have. He marries Elisabeth Bennet for love, in spite of her family and lower social status. However, Austen's fondness for landed gentlemen was substituted for the favour of naval officers when she wrote *Persuasion*. Here most of the matches are made between landed gentlemen's daughters and naval officers, who have made their fortunes during the wars and do not have land attached to their names. This change is also notable in reference to landed estates in *Persuasion* compared with Austen's earlier novels. In her final work the only character to acquire ownership of property is Mrs. Smith. Cohen points out that Mrs. Smith's property is not a landed estate but the legal right to assets attached to colonial land[124].

Michie argues that in the Austen narratives the choice over the poor woman instead of the rich suggests that, if in the commercial realm individuals are drawn to wealth, in their personal life they may choose virtue[125]. Furthermore, through marriages Austen unites wealth and virtue conflating the two. Apart from Mr. Darcy and Elisabeth, there are also the marriages of Edmund Bertram and Fanny Price in

---

[123] Jones. 273.
[124] Cohen. 1996, 348.
[125] Michie, Elsie B. "Austen's Powers: Engaging with Adam Smith in the Debates about Wealth and Virtue." *NOVEL: A Forum on Fiction*. 34 (2000), 11-12.

Mansfield Park, Henry Tilney and Catherine Morland in *Northanger Abbey* and Captain Wentworth and Anne Elliot in *Persuasion* that serve this end. The men could have chosen wealthier women to marry in all these cases but they married for love instead.

At the turn of the century, marriage was still considered a matter of family policy. Securing the line's honour and fortunes was important. In *Persuasion* Elisabeth Elliot is desperately looking to marry a baronet since in her view a man with a lower rank and status would not be suitable for a baronet's daughter. However, trying to find a husband according to standards other than love, such as rank and money, is inevitably deemed to fail in this case. Her personal qualities being so much like her father's, i.e. self-centred, proud and pompous, makes finding a match that would fulfil her demands challenging. Family honour is also the reason why Darcy struggles with his affections toward Elisabeth in *Pride and Prejudice*. However, in the end he does understand that happiness is not tied to rank and family connections. Elisabeth Elliot fails to see beyond rank and appearance. However, it should be remembered that women were totally reliant of their husbands as far as status was concerned whereas men were independent in this respect. Thus, if Miss Elliot were to marry a man of lower social status than she now has, she would not be able to keep her status independent of her husband.

Women were seen as commodities in the marriage market. If one was not a rich heiress, or did not have an access to a title, one had to be exceedingly beautiful or otherwise acclaimed in order to marry above one's social class and to a better fortune. However, as Mr. Collins notes about Elisabeth's assets in *Pride and Prejudice* "[y]our portion is unhappily so small that it will in all likelihood undo the effects of your

loveliness and amiable qualifications"[126]. According to McMaster, England was famous for its alliance between money and 'blood', the bargain by which the aristocracy is enriched and the merchant class can promote its grandchildren into rank and title[127]. The reason for marrying titles was simply because they were earned or inherited but not sold. Miss Bingley in *Pride and Prejudice* tries to attract men of higher rank by 'imitative spending' in order to get rid of her family background in commerce. Michie argues that this is the phenomenon that imitates the higher classes for appearances sake in order to marry into one[128]. This phenomenon has also a manifestation in socio-linguistics known as 'overt prestige', which is used to describe status-conscious and possibly over-corrected speech[129]. In Miss Bingley's case the problem is not money, but status and rank. She wishes to combine her wealth with rank. This notion that ideal marriages are financial mergers is associated with engrossment, i.e. the negative effects of wealth, in Austen's fiction, which political economist, like Hume and Smith associated with consolidation of land and accumulation of money[130].

Nineteenth century Britain did not know barter agreements or purchase of women, which Simmel wrote about, but there was still a dowry system in use. This was realized in the form of advance inheritance in the case of landed families, where the father gave a daughter's share of the estate on the advent of her marriage. According to Jones, this was roughly 1:10 of the estimated value of the estate[131]. Emma has her famous £30,000 whereas the Dashwood sisters have only £50 a year

---

[126] Austen. *Pride and Prejudice*. 2006, Ch.19, 105.
[127] McMaster, Juliet. "Class" in *Cambridge Companion to Jane Austen.* Ed. Edward Cpeland and Juliet McMaster. Cambridge: Cambridge UP, 1997, 125.
[128] Michie. 2000, 7-8.
[129] Chambers, J.K. *Sociolinguisitic Theory.* 2nd ed. Malden and Oxford: Blackwell, 2003, 144.
[130] Michie. 2000, 6.
[131] Jones. 1997, 271.

per head to bring into their prospective marriages. The heiress's fortunes were announced in lump sums whereas for those who had a smaller fortune invested in government bonds or had annuities, the yearly income was told.

The specific reason for this kind of reporting is not quite clear. However, I would claim that since an heiress has greater value than someone without her extra assets, her whole economic value is reported. As Simmel has noted, valuation is based on desire, and value originates from the "conquest of distance, obstacles and difficulties"[132]. Of course, in the case of personal relationships, valuation should not only be based on money. However, in a society that is based on leisure and where income was seldom attained by work, marrying someone with a fortune has added value since the money affects the social status positively. Furthermore, there is an imbalance between supply and demand, in Simmel's terms scarcity value of heiresses is higher than other women, because there are not that many heiresses as there are men who would want to marry one. Of course, as Emma demonstrates when declining Mr. Elton's proposal, heiresses of great fortunes and status did not marry men of lower consequences readily. Thus, the more difficulties and obstacles lie in the way the more valuable and desired the catch is.

Another point worth mentioning is why Emma, with her £30,000, sees herself as remaining unmarried: "I have none of the usual inducements of women to marry. […] Fortune I do not want; employment I do not want; consequence I do not want"[133]. She is not afraid of remaining an old maid, since she does not lack the money. She argues further that "it is poverty only which makes celibacy contemptible to a generous public"[134]. She has a point. Money brings consequence and social status

[132] Simmel. 1978, 66.
[133] Austen. *Emma*. 2006, Vol.1, Ch.10, 81.
[134] Austen. *Emma*. 2006, Vol.1, Ch.10, 82.

even to a single woman. This also adds to the suitors' obstacles and difficulties since heiresses do not necessarily want anything but love as Emma earlier demonstrated. However, if an heiress wants to connect her money to rank, then there is something she desires and values in exchange as well.

The domestic economic management was usually left for the lady of the house, who managed the house with the housekeeper, whereas men concentrated on the business outside home. Lady Catherine De Burgh had advised Mr. Collins to "chuse a gentlewoman for *my* sake; and for your *own*, let her be an active, useful sort of person […] able to make a small income go a long way"[135]. In *Persuasion*, "[w]hile Lady Elliot lived, there had been method, moderation, and economy, which had just kept [Sir Walter] within his income"[136]. However, on her death Sir Walter had lost all the above-mentioned good qualities in housekeeping, and had subsequently badly indebted his estate. Sir Walter, who is admitted to being a silly man, lost one of his most valuable assets when he lost his wife. She brought to him the qualities that he did not have before and being a good economist she had managed the household in spite of her husband's spendthrift ways.

After Lady Elliot's death, the muted manager of the Elliot household is Anne. She suggests moderation to the economics of the household and is the one who is left behind to organize and go around the parish to take leave for her father. However, "her word had no weight"[137] with either father or sister and her efforts were not appreciated. She only becomes somewhat valuable to them when Mr. Elliot takes an interest in her and starts calling in Camden-place at all hours, which is convenient to Elisabeth since she wishes to marry him.

---

[135] Austen. *Pride and Prejudice*. 2006, Ch.19, 102-3.
[136] Austen. *Persuasion*. 1998, Vol.1, Ch.1, 51.
[137] Austen. *Persuasion*. 1998, Vol.1, Ch.1, 48.

In contrast, Mary Elliot had had her daughter's share of £10,000 on her marrying Charles Musgrove, the heir to the Uppercross estate. Their marriage depicts a usual Austen marriage, where the wife is silly and the husband is off to do whatever his interests are, in this case, sports. Other such instances include the Bennets in *Pride and Prejudice,* where Mr. Bennet spends most of his days in his study and Mrs. Bennet desperately tries to get her daughters married; and the Bertrams in *Mansfield Park,* where Sir Thomas attends to his business in Antigua and thus is absent most of the duration of the novel, whereas his wife is mostly invisible although at home.

In these cases the most important task for the wife is to produce a male heir to the landed estate[138] and the dowry can be seen in Simmel's terms as a fee for the upkeep of the wife since she is hardly of any use otherwise, sexual favours apart. There seems to be a set of similar values in these marriages. On the other hand, the men have wealth and status, and on the other hand, women can offer legitimate sexual favours, children and 'female touch' to the house in exchange. There might have been affection earlier on in their relationships, but it seems from Austen's narrative that time had taken its toll on this respect.

A good example of the union of reason is the case of Miss Lucas and Mr. Collins. Miss Lucas accepts his proposal because she in her own words is "not romantic" and "ask[s] only a comfortable home"[139]. Since she is nearing the dreaded age of 30, which was thought of as the final age of securing a husband and a place in society[140], she thought best to accept. Here the exchange is between a secure future as a lady of a country vicar and pleasing a pompous patroness by doing what is

---

[138] Porter. 1982, 41.
[139] Austen. *Pride and Prejudice*. 2006. Ch.22, 122.
[140] Green, David and Alastair Owens. "Gentlewomanly capitalism? Spinsters, widows, and wealth holding in England and Wales, c. 1800-1860" *Economic History Review.* 3 (2003), 513.

expected. This is not a case of marrying for money *per se*. However, there is no love involved in the match but plenty of reason. One is taking what is most likely to be her last change of having a life of her own as part of the society, the other is fulfilling a wish of his patroness and doing the 'right thing' i.e. what is expected of a man in his position.

However, in contrast to these traditional marriages there is the union of Anne and Captain Wentworth. They were not allowed to marry when they first fell in love, since he did not have the necessary rank or the money to compensate the lack of it. As a result of being successful and lucky during the war, he has gained enough prize money to support both of them. As Tanner points out, money was becoming a more powerful means of gaining social acceptance and esteem than land or even rank[141]. This concurs with Simmel's notion of money freeing the person from a situation where one's life choices and identity are imposed by the things they possess to a situation of absolute potentiality.

Anne, who should be entitled to her daughter's share of £10,000, is not able to bring but a small portion of the money to the marriage[142]. This is of course because of her father's debts. However, it is also important to note that denying the money, or most of it, on the basis of economic moderation, her father does not think her worthy of the whole sum, since "she was only Anne"[143]. Finally he does approve the match, though, since "his superiority of appearance might be not unfairly balanced against her superiority of rank"[144].

On the other hand, Captain Wentworth does not marry her because of her money or rank, but in spite of them. Her value is in herself and she is to be his wife

---

[141] Tanner. 1986, 228.
[142] Austen. *Persuasion*. 1998, Vol.2, Ch.12, 254.
[143] Austen. *Persuasion*. 1998, Vol.1, Ch.1, 48.
[144] Austen. *Persuasion.* 1998, Vol.2, Ch.12, 255.

and partner, and not an object that is expected to produce male heirs. There is no need for that since there is no estate to inherit, as Anne's sister Mary happily acknowledges. Anne is thus a person of equal rights and standing to him. On her side, it is only a relief to get rid of the foolish father and stuck up sister she has had to live with before and be noted as a person rather than a household item.

One possible future for Mrs. Anne Wentworth can be seen in the relationship of the Crofts. Their marriage is one of the happiest in all of Austen's work. Anne notes that "…Admiral and Mrs. Croft […] seemed particularly attached and happy"[145]. They are seen together as a unit in which both have an equal share. Mrs. Croft seems to be inseparable from her husband but at the same time she is strongly independent[146]. The Crofts "were generally out of doors together, interesting themselves in their new possessions, their grass, and their sheep, and dawdling about in a way not endurable to a third person, or driving out in a gig"[147] or chatting to their naval friends on the streets of Bath. Mrs. Croft takes part in the conversation side by side with her husband, which was unusual at the time when men and women had separate spheres of life[148]. She has also travelled with him on his journeys. Mrs. Croft is not a lady of idleness, but is said to be more interested in the business and matters that are involved in the renting of Kellynch Hall than her husband. She is the one who asks about taxes and the management of the estate indicating that she will be the one who is taking care of the matters. In this case they are more like partners than merely husband and wife in the traditional Austenian sense.

---

[145] Austen. *Persuasion.* Vol.1, Ch.8, 97.
[146] Tanner. 1986, 232.
[147] Austen. *Persuasion.* Vol.1, Ch.9, 105-6.
[148] Porter. 1982, 38.

4.1 Marrying for Money

It was still quite common at the turn of the nineteenth century to have arranged marriages since the unions were matters of business, especially in the upper layers of the society. Contemporaries said it to be a *venture*[149], meaning that marriages were on the one hand political, uniting families of importance. On the other hand they could be economic settlements, when the goal was to unite rank with money. However, as Porter put it, couples were "allowed to explore love, but not sex, before marriage"[150]. This emphasis on personal choice came about during the first industrial revolution. However, it was not unheard of to marry for money, probably mostly because that was the easiest way to make a fortune, rather like winning a lottery today. Nevertheless, money as a sole reason for marriage was tolerated but pitied. There had to be other reasons, such as pedigree, for it to be acceptable.

Simmel is strict in his views on marrying for money. He states that "marriage for money directly creates a situation of panmixia – the indiscriminate pairing regardless of individual qualities", meaning that selecting a partner is a random act of whimsical impulses, if there is no love involved. A person just fulfils their egotistic desires because the value in the match is not inherent in the object but in the money, the absolute intermediary and reification of exchange. Furthermore, marrying for money is also, in some circumstances, a variation on prostitution[151]. More precisely it can be understood as legalised prostitution because the other party is paying for sexual favour within the legal system. Furthermore, it is polyandric as much as polygamic, but because the male holds social superiority, only the consequences of

[149] Jones. 2005, 272.
[150] Porter. 1982, 42.
[151] Simmel. 1978, 381.

polygamous element, the degradation of women, takes affect in marriage for money[152]. Furthermore, Simmel sees the connection in terms of money's qualities which already have common features with prostitution. Such are "the indifference as to its use, the lack of attachment to any individual because it is unrelated to any of them, the objectivity inherent in money as a mere means which excludes any emotional relationship"[153]. In Simmel's view only love is a right and proper factor of selecting a partner. However, living in a different age and being a woman, Austen saw the necessity of money as well. In *Sense and Sensibility,* Elinor notes on speculation about Willoughby's and Marrianne's marriage that he "probably would soon have learnt to rank the innumerable comforts of a clear estate and good income as of far more importance, even to domestic happiness, than the mere temper of a wife"[154].

Simmel argues that either partner that is motivated by money would be degraded regardless of their sex. However, a man who marries for money is less likely to be totally degraded than a woman[155]. The reason lies within our society, which understands men as being more active in the society and thus having a wider sphere in life than women do. In short, "the potential superiority of one party leads to the radical exploitation and even aggravation of the other"[156]. This is because positions of superiority usually develop in growing proportions, and although money does not necessarily advance this trend, it is not suited to stop it either. This is because money is absolutely flexible and lacks quality[157].

Austen, too, explores the pursuit of wealth through a suitable marriage. In *Pride and Prejudice*, Wickham pursues a fortune in form of Miss King, an heiress of

---

[152] Simmel. 1978, 381.
[153] Simmel. 1978, 377.
[154] Austen. *Sense and Sensibility*. 2006, Ch.47, 340.
[155] Austen. *Sense and Sensibility*. 2006, Ch.47, 382.
[156] Austen. *Sense and Sensibility*. 2006, Ch.47, 382.
[157] Austen. *Sense and Sensibility*. 2006, Ch.47, 382.

£10,000, in order to keep gaming. He nevertheless ends up with Lydia Bennet after their elopement, which was never intended to end up in marriage on his part. His choice of partners resembles Simmel's notion of panmixia, there seems to be no particular feature which would be common to all his conquests, apart from fulfilling his sexual needs and the possibility of having a fortune.

The money Darcy pays him to make her respectable again is not "a farthing less than ten thousand pounds"[158]. In this case, Lydia's dowry should be smaller as her father acknowledges, but since the man knows his position in the situation, and since he agrees to marry the girl in order to make her respectable again he can dictate his price. In this case it is Lydia who is degraded mostly because of the extra-marital affair, but also, because Wickham was bribed into marrying her. He is the one with the position of superiority in this situation and he seems to have the qualities that are related to money: absolute flexibility and lacking quality. He, however, has shown his true nature and must now be tolerated as a member of the family.

In *Sense and Sensibility* Willoughby actually marries for money but comes to tell Elinor that he will always love Marianne. He admits that because of his illegitimate affair with Colonel Brandon's ward, Eliza Williams, his patroness disinherited him. Ironically, however, he regains his inheritance after his marriage to a woman of good character. Thus he would have had the money even if he were to marry Marianne. Doing so he would have had both love and money. Now he admits that "[t]o avoid comparative poverty, […] I have, by raising myself to affluence, lost every thing that could make it a blessing"[159]. It is quite clear that Jane Austen herself thought that marrying for money was not acceptable, and that it only showed a weakness of character.

---

[158] Austen. *Pride and Prejudice*. 2006, Ch.49, 295.
[159] Austen. *Sense and Sensibility*. 2006, Ch.44, 311.

Mr. Elliot is another case in point. He had married in his youth a wealthy woman of lower social status, mainly for her money. As Mrs. Smith recalls "he had one object in view – to make his fortune, and by a rather quicker progress than the law. He was determined to make it by marriage"[160]. However, he also wanted independence from his family ties to Kellynch Hall, which he held in no value. He held the honour of the family "as cheap as dirt"[161]. Money therefore was the answer since it is the embodiment of freedom and choice as Simmel has stated.

Mrs. Smith also notes that "[w]hen one lives in the world, a man and woman's marrying for money is too common to strike one as it ought"[162]. Nevertheless, it does not make it any more acceptable even though it is tolerated. Austen has made the point in her previous novels in the destinies of Willoughby and Wickham. In *Persuasion*, however, the *laisser faire* attitude is embodied in Mr. Elliot, whose social status did not suffer from his marrying for money. Mrs. Smith's disclaimer for their acceptance of Mr. Elliot's conduct in the past was that "we were a thoughtless, gay set, without any strict rules of conduct"[163]. Furthermore, Austen lets him continue to be morally dubious in his relationship with the Elliots. His goal is to secure his inheritance. This he does by admiring Anne and by seducing Mrs. Clay, a possible future wife for Sir Walter, at the same time. When he fails to win Anne, he takes Mrs. Clay with him to London in the end. Whether they marry or not is left untold.

One might find a partner that is willing to marry for money in exchange for rank or vice versa, but the match has slim chances of being, in Austen's world, a happy one, as Mr. Elliot's and Willoughby's examples show. However, there is also an anomaly to this pattern of marrying for money. In *Emma* Mr. Elton goes to Bath

[160] Austen. *Persuasion.* 1998, Vol.2, Ch.9, 215.
[161] Austen. *Persuasion.* 1998, Vol.2, Ch.9, 216.
[162] Austen. *Persuasion.* 1998, Vol.2, Ch.9, 215.
[163] Austen. *Persuasion*. 1998, Vol.2, Ch.9, 215.

for four weeks after Emma has declined his marriage offer. He returns engaged to a woman, who "was in possession of an independent fortune, of so many thousands as would always be called ten"[164]. Mr. and Mrs. Elton are eventually happily married and Austen makes a point of underlining this in Mrs. Elton's speech. She calls Mr. Elton nicknames, such as '*caro sposo*' and 'Mr. E.'. They are in perfect understanding with each other. However, the society around them has difficulties adjusting to their vulgar manners and fake pompousness, which Mrs. Elton and her commercial background represent.

Other examples of the importance of money include General Tilney in *Northanger Abbey* and Lucy Steele in *Sense and Sensibility*. General Tilney only invites Catherine Morland as their guest because he has the impression of her being an heiress. When the truth is out she is out of the house and on her way back home by post. General Tilney believes that only money is a good enough reason for marrying. He also accepted his daughter's, Eleanor's engagement to a man she loves only because he has a chance inheritance and became a viscount. Lucy Steele in *Sense and Sensibility*, however, abandons her fiancé Edward Ferrars when his mother denies him his £1,000 a year because of their secret engagement. However, since the mother cannot disinherit both of her sons, Lucy turns to Edward's brother, Robert instead[165]. This is how she consequently gets the comforts of £1,000 a year and the claim to the family name.

[164] Austen. *Emma*. 2006, Vol.2, Ch.4, 175.
[165] Austen. *Sense and Sensibility*.2006, Ch.49, 353.

4.2 Spinsters, Widows and Money

Single women had similar legal rights to own property as men[166] and they were independent economically to an extent, if they had the means. Furthermore, when a woman was widowed, she gained the right to "run a business in her own name and to the disposal of property on their own death"[167]. According to Rutterford and Matlby, women who had to work for money were considered degraded, unless the occupation was one of the few genteel ones[168]. Middle-class women were confined to work as governesses, lady's companions or as seamstresses and milliners[169]. These often had poor pay and left the occupant in a no-man's land between the family and servants. The poor prospects of work restricted middle class women pursuing careers and left many spinsters in want of some capital to invest in order to generate at least some income. Copeland states that this was one of the reasons why women became novelists at the turn of the century[170]. Although the occupation had its economic uncertainties, it generated some extra income, if the author managed to sell her work.

The horror of not marrying and ending as an old maid was in the limited possibilities. As I noted above, women of the genteel society were allowed but few occupations. The professional situation of the women in these occupations was poor and the pay was only nominal. If there was an independent means to live on, then that was always a better option than working. Austen discusses this in *Emma*, where Miss Bates, the impoverished old maid, takes care of her mother. Their status as once affluent gentlewomen had since deteriorated and they had slid into genteel poverty.

---

[166] Green and Owens. 2003, 516.
[167] Green and Owens. 2003, 516.
[168] Rutterford and Maltby. 2006, 113.
[169] Green and Owens. 2003, 511.
[170] Copeland. 1995, 12.

Partly because they are living on a fixed income in a time of a soaring inflation and war economy, but also because they are deprived of meaningful work that could generate extra income to the household due to their genteel social status. Furthermore, Miss Bates' niece, Jane Fairfax might be facing the dreaded position of a governess to a newly rich family connected to Mrs. Elton, if she does not manage to marry soon. Luckily, Frank Churchill's patroness dies and he is able to marry her and save her from the dreaded future.

The happiest state for a woman was to be a wealthy widow. Since life expectancy was not very high, the ones who outlived their husbands, and were lucky enough to inherit them, were free to do whatever they wanted. This also freed the woman from her husband's possession, and made her finally independent. This is the happy state of Lady Russell in *Persuasion*. She has her own carriage and can afford to spend winters in Bath which means that her competence has to be at least £4,000 a year[171]. The ones who had reached this state were sometimes unwilling to remarry, since this would have meant that the fortune would have gone to their new husbands and thus they would lose their economic independence[172] and independence in general.

Unfortunately, not all widows were lucky enough to inherit their husbands. There were still many estates that were patrilinearly entailed and kept firmly in the family. This is the case of Mr. Bennet in *Pride and Prejudice,* whose estate is entailed to the pompous and narrow-minded Mr. Collins. Also Mrs. Dashwood and her three daughters in *Sense and Sensibility* have to move from Norland on the death of Mr. Dashwood since the estate goes to John Dashwood, the son from Mr. Dashwood's first marriage. The practice of primogeniture was established to keep the estates

[171] Copeland. 1995, 32.
[172] Porter. 1982, 45.

whole, the bigger the better, and to preserve the family name[173]. This is why eldest sons were preferred[174]. In *Persuasion,* Kellynch Hall is entailed to Mr. Elliot, a distant cousin, since Sir Walter does not have a son. The inheritance of the estate and the title that comes with it is the reason why Mr. Elliot does everything in his power to prevent Sir Walter remarrying.

Another economic threat for widows was the use of trustees. Women were not allowed to take care of business themselves, and thus trustees were appointed to overlook the will. In the case of Mrs. Smith her trustee is Mr. Elliot, a good friend of her late husband, who had appointed Mr. Elliot as an executor of his will. He, however, failed to act for her to secure her inheritance form the debtors on her husband's death, and thus she is left ill and impoverished. It is only when Captain Wentworth comes to her aid that she regains some of her late husband's West Indian property back, since Mrs. Smith could not afford to purchase the assistance of the law.

Another case of securing a widow's financial future was the use of the 'dower' system[175]. This was used because the widow was not entitled to land even in the case when she had brought it to the marriage. The dower system was an old fashioned settlement of securing a house on the estate for the widow or, more fashionably, a house in town. This is the preferred state of the Irish Dowager Viscountess Dalrymple who has brought her daughter the Honourable Miss Carteret with her to Bath for three months. A house in town was preferred also because that might attract "renewed amorous attentions"[176].

It was usually the widowed men who were expected to marry again rather than women. In the opening chapter of *Persuasion* Austen states that Lady Russell need

[173] McMaster. 1997, 119.
[174] McMaster. 1997, 119.
[175] Jones. 2005, 271.
[176] Jones. 2005, 272.

not explain her remaining single, since she is extremely well provided for, but "Sir Walter's continuing in singleness requires explanation" which is that "Sir Walter […] prided himself on remaining single for his daughter's sake"[177]. Society's expectation for a man to remarry is one of the reasons why Lady Russell, Anne and Mr. Elliot are worried about Miss Elliot's choice of company. It is clear that Mrs. Clay wishes to marry Sir Walter, since he is still unmarried and she, apparently a widow with children and not as well provided for as Lady Russell, is looking for her fortune in marriage.

[177] Austen. *Persuasion*. 1998, Vol.1, Ch.1, 48.

5. Consumerism

"[i]t will be our interest to amuse and divert & please & astonish, nay, even to ravish, the Ladies"

Josiah Wedgwood[178]

The latter half of the eighteenth century took a turn towards consuming. This is the time when the industrial revolution raised its head in the form of the Spinning Jenny and the steam engine. However, as Porter noted, most of the items manufactured at the time were to meet the demand of normal household items such as saddles, buttons, belts, buckets, tools, guns, knives and the like[179]. In this respect it would be reasonable to call the said revolution also a consumer rather than only an industrial one. An average family spent four times as much on consumer goods by the end of the eighteenth century as they had in the beginning[180]. A good example of the attention to growing consumer demand is the pottery maker Josiah Wedgwood, who revolutionized shopping by setting up his show rooms to divert, please, astonish and even to ravish the shoppers. He made shopping for china an arousing and addictive experience with focus on fashion and display[181]. Austen describes a tea set in *Northanger Abbey* in a manner that resembles General Tilney's attraction to wealth and resembles the manner in which Wedgwood's warehouse attracted not just the ladies, but gentlemen as well. "But this was quite an old set, purchased two years ago.

---

[178] Quoted in Porter, Roy. "Consumerism", 1999, 184.
[179] Porter, Roy. "Consumersism" in Iain McCalman. *An Oxford Companion to the Romantic Age: British Culture 1776-1832*. Oxford and New York: Oxford UP, 1999, 184.
[180] Selwyn, David. "Consumer goods" in *Jane Austen in Context* Ed. Janet Todd. Cambridge: Cambridge UP, 2005, 215.
[181] Porter. 1999, 184.

The manufacture was much improved since that time; he had seen some beautiful specimens when last in town, and had he not been perfectly without vanity of that kind, might have been tempted to order a new set."[182] Here *town* most likely means London, rather than Bath, where the party has just arrived at Northanger. Furthermore, General Tilney is of the opinion that his tea set is old, and wishes to go and buy a new one. Josiah Wedgwood's addictive and ravishing showroom has, in this case, worked.

The political economists of the eighteenth century saw *homo economicus* as an insatiable consumer with only limited access to money as a hindrance to spending. This view of a rational hedonist who wanted to maximize his utilities also included envy as a fuel for economic growth[183] since one should, or at least appear to do as well as one's neighbour. However, Porter notes that there is some disagreement about the universality of this type of behaviour, since in various societies generosity and indifference to material goods have been prized and pursued[184]. Thus, the industrial revolution seems to have created the 'consumer' alongside engineering innovations.

This is supported by Weber's notion of the 'capitalist'. He saw the 'capitalist' as a result of Protestant theology and its notion of 'ethos', which can be regarded as "an attempt to resolve dilemmas about self-worth and salvation"[185]. That is, the 'capitalist' would only find fulfilment and assurance in ceaseless, righteous labour. Furthermore, the 'capitalist's' counterpart, the 'consumer', was understood in terms of Locke's empiricist philosophy as "the product of experience", i.e. the consumer of sensory inputs. Thus, Porter concludes, "Enlightenment empiricism and Romantic introspective individualism rationalized and legitimated the consumer in terms of self-

[182] Austen. *Northanger Abbey*. (1817) London: Headline Review, 2006, Ch.22, 165.
[183] Porter. 1999, 185.
[184] Porter. 1999, 186.
[185] Quoted in Porter. 1999, 186.

creation of mankind"[186]. I understand this as a creation of the consumer society by individuals who create themselves by consuming, since Locke's 'man' needs to absorb 'goods' in order to become a whole and progressive individual[187]. In contrast, as I noted above in Chapter 2, Simmel claims that money frees people from the pervasive power of goods. This idea is the opposite of Locke's idea of a consumer. This contrast can be understood from the historical perspective of money economy, in Locke's time, it was still forming, whereas Simmel wrote in the time when money economy had reached its mature state in which everything is valued through money and thus can subsequently be turned into money. The goods are thus transient.

Austen and her contemporaries approached consumerism through rank and custom[188]. Rank is the condition that brings meaning to consumer life and lays claims to material goods. Austen uses "positional goods" [189] in her novels in order to make a difference between different layers of her society. This reflects Locke's idea of a consumer who creates oneself by material goods, and at the same time emphasises one's place in the society. On the other hand, Austen uses material things, such as different kinds of carriages, to emphasise the place the characters have in the upper middle class society, and thus replaces the need to state a yearly income of the character in question. As Copeland puts it, "[o]ne must not overreach one's place, yet one must not settle for any *thing* less than the very sign that will conform that place"[190]. For example, in *Persuasion* Lady Dalrymple has a barouche, which does "not hold more than four with any comfort"[191] and when Anne and Wentworth marry, Anne has her own landaulet carriage, a sign of wealth and prosperity, which their

[186] Porter. 1999, 186.
[187] Porter. 1999, 186.
[188] Copeland. 1995, 90.
[189] Copeland. 1995, 11.
[190] Copeland. 1995, 90.
[191] Austen. *Persuasion.* 1998, Vol.2, Ch.7, 193.

fortune of approximately £1,500 a year allows. In contrast her sister, Mary wishes to have her own carriage, but does not have one. Furthermore, Sir Walter has a point when stating "Westgate-buildings must have been rather surprised by the appearance of a carriage drawn up near its pavement […] it is a handsome equipage"[192]. The types and makes of different carriages were signs of wealth and prosperity like the different types and makes of cars today.

Another good example of the use of positional goods is the description of Captain and Mrs. Harville's home. He has made the most of the small rooms with lodging-house furniture by decorating the place with "some few articles of a rare species of wood, excellently worked up, and with something curious and valuable from all the distant countries [he] had visited"[193]. Since the Harvilles are not rich their rooms are small and rented, however, since they are members of the navy, and thus belong to the genteel ranks, their house has a wordly and valuable appearance.

The mushrooming of goods were seen through the eyes of "sanctimonious moralists" as symptomatic of a degenerate society in which "hedonistic pursuits were supposedly sapping virtue, undermining political morale, rendering the nation more effeminate and less self-reliant"[194]. Consumer culture aroused opposition because it mostly affected the upper layers of society, i.e. the middle classes and the aristocracy, but made the nation depend on imported goods, such as foreign corn, cotton and tea. Furthermore, the growing economy and more effective agriculture had already created a significant, and all the time growing number of poor people as a result of growing

[192] Austen. *Persuasion*. 1998, Vol.2, Ch.5, 177-8.
[193] Austen. *Persuasion*. 1998, Vol.1, Ch.11, 128.
[194] Porter. 1999, 183.

population. Even Austen sees unnecessary expenditure, especially on oneself, as a sign of moral weakness[195].

I find the notion "rendering the nation more effeminate" amusing, since the serious consumers in Austen's novels are all men. For example, General Tilney in *Northanger Abbey* fancies a new set of china to replace the old one, Frank Churchill in *Emma* goes to London for a day to get his hair cut and buy a piano forte. Another case in point is Robert Ferrars in *Sense and Sensibility*, who shops for a toothpick case at Thomas Gray's in Sackville Street, London by "giving orders [...] till its size, shape, and ornaments [were] by his own inventive fancy" and selfishly makes Elinor and Marianne wait for their turn without even an apology. In contrast, Elinor is there "carrying on a negotiation for the exchange of a few old-fashioned jewels of her mother"[196], and thus not shopping as such. Hence, in this instance Robert Ferrars is the morally weak, 'effeminate', selfish and impolite person "of strong, natural, sterling insignificance, though adorned in the first style of fashion"[197]. Whereas Elinor stands for the opposite, be it 'manly' or in Austen's terms strong, natural significance.

Furthermore, there is a striking difference in the way the business is conducted. Elinor *negotiates* whereas Robert Ferrars *gives orders*. He sees himself as a customer who deserves to be served not understanding the value of the exchange at hand. Elinor on the other hand understands that doing business is reciprocal, an exchange of values and desires as Simmel puts it. The difference here is that Robert Ferrars pays for his toothpick case with money (Selwyn notes that Gray's had

[195] Selwyn. 2005, 222-3.
[196] Austen. *Sense and Sensibility*. 2006, Ch.33, 214.
[197] Austen. *Sense and Sensibility*. 2006, Ch.33, 215.

announced their intention of refusing credit and selling only for ready money[198]), whereas Elinor is conducting a barter exchange. Since money lacks all other features than value, its use in this case makes the exchange impersonal and creates a hierarchical situation between the buyer and seller. Especially since the buyer is of "*sterling* insignificance". His only value is his sterling cash.

A good example to contrast Robert Ferrars' shopping style are the younger Bennet sisters in *Pride and Prejudice,* whose "eyes were immediately wandering up in [sic] the street in quest of the officers, and nothing less than a very smart bonnet indeed, or a really new muslin in a shop window, could recall them"[199]. The girls are shopping for bonnets, muslin and officers alike. Lydia exemplifies this happy and carefree consuming when she actually buys a bonnet "I do not think it is very pretty; but I thought I might as well buy it as not"[200]. Other such examples are found in all Austen's novels where the female characters need ribbons or new muslin for a ball gown.

Copeland notes that the fiction between 1790 and 1820, the time of Austen's literary career, turned its attention to the meaning of consumption, which attracted women of the middle classes[201]. Men were still encouraged in contemporary conduct books to control the spending of the money, however, women were often the ones who "catered to the daily needs of families with groceries and staples"[202] and thus managed the family's daily budget of consumption. Women's fiction at the time renegotiated the meaning of economic life for women, removing consumer spending from its traditional association with aristocratic excess and disorder, by assigning it to

---

[198] Selwyn. 2005, 223.
[199] Austen. *Pride and Prejudice*. 2006, Ch.15, 70.
[200] Austen. *Pride and Prejudice.* 2006, Ch.39, 214.
[201] Copeland. 1995, 3.
[202] Copeland. 1995, 4.

the sensible respectable women of the middle classes[203], like Mrs. Croft and Anne Elliot in *Persuasion*.

Copeland claims that Austen fits in the bigger picture of women writing about money not as one of the gothic authors who write about economic empowerment, nor does she undertake the moral task of the didactic writers who give advice in their novels about poor relief and other such matters, but as an author who gives a specific economic vision for their own rank's favoured place in society[204]. I would claim that Austen's fiction has features of all the above-mentioned qualities of women's fiction (*Emma* being didactic about responsibilities of wealth and Mrs. Smith in *Persuasion* being economically empowered after destitution and repentance, like most heroines in gothic novels of Minerva Press) although her focus is on her own small slice of upper middle class society. The favouritism of her 'pseudo-gentry' rank, as David Spring likes to call it according to Copeland[205] comes to life in contrast to the lower aristocracy, represented by Sir Walter and Dowager Viscountess Dalrymple in *Persuasion* and Lady Catherine de Burgh in *Pride and Prejudice* to name a few. These characters are aware of their rank, their appearance and their superiority in society given by their titles, and this gives rise to opposition. For example, Lady Dalrymple and her honourable daughter are said to be "nothing. There was no superiority of manner, accomplishment, or understanding"[206], although they are Irish aristocracy.

---

[203] Copeland. 1995, 87.
[204] Copeland. 1995, 5-6.
[205] Copeland, Edward. "Money" in *Jane Austen in Context.* Ed. Janet Todd. Cambridge: Cambridge UP, 2005, 319.
[206] Austen. *Persuasion*. Vol.2. Ch.4, 171.

5.1 Bath as an Urban Centre of Consumption

Consumerism in *Persuasion* takes place in the "vortex of amusement" as the town was called in the contemporary *New Bath Guide* of 1795[207]. The "vortex of amusement" was a spa town, the Mecca of the leisure industry[208], where widows went to look for new spouses, gentlemen to get treatment for their gout, young people to meet future husbands and wives. The town was full of entertainment which was so minutely orchestrated by the Master of Ceremonies that it bordered on dullness, a little like today's cruise liners. As a holiday resort of sorts, it also was a major centre of consumption. When the Uppercross party arrives in Bath to buy wedding things, Anne is "giving opinions on business, and recommendations to shops"[209] to them, whereas Charles Musgrove, for example, came to Bath to be amused. He finds himself being interested in "a capital gun […] a good deal like the second-sized double barrel"[210] he already owns. Here too, Austen makes a distinction between the conscientious consumer, in Rodger's terms "the man of business", who in this case is a woman, and the leisurely consumer, "the man of fashion"[211]. Bath was also, after London, the second most fashionable city in Britain at the end of the eighteenth century, and as such, a city where appearances mattered[212], and thus also a suitable place to buy wedding clothes.

The main shopping street in Bath is Milsom Street, where General Tilney stayed in *Northanger Abbey*. It was fashionable even after the assembly rooms and

---

[207] Stabler, Jane. "Cities" in *Jane Austen in Context.* Ed. Janet Todd. Cambridge: Cambridge UP, 2005, 211.
[208] Wheeler, David. "Jane Austen and 18th-century English Spa Culture" *English Studies* 2 (2004) 121.
[209] Austen. *Persuasion*. 1998, Vol.2, Ch.10, 232.
[210] Austen. *Persuasion*. 1998, Vol.2, Ch.11, 248.
[211] Rodger. 2002, 447.
[212] Wheeler. 2004, 122/124.

the theatre had lost their glamour in the eyes of the gentility. The only shop in *Persuasion* that is actually mentioned is the pastry cook's Molland's. This is where Anne meets Captain Wentworth first time in Bath. Furthermore, Admiral Croft is window shopping in Milsom Street and criticises a print of a ship in the shop's window and confesses to Anne that he "can never get by this shop without stopping"[213]. However, he only stops there every time because of a boat, a "shapeless old cockleshell", in which he "would not venture over a horsepond in"[214]. Here too, the professionality of the Admiral is the basis of his shopping.

London, the only metropolis in Europe at the time, is depicted as a place of loose morality. It is the city where amusement and fashion are related to excess consuming, destitution and high society, linking consuming with aristocratic excess. Mr. and Mrs. Smith lived in London during their spendthrift days; Sir Walter and Miss Elisabeth Elliot had to give up their season in London when they were faced with the lack of credit. Furthermore, if they were to choose London over Bath as their home away from home, they would have had trouble with being established "with all the credit and dignity which ought to belong to Sir Walter Elliot"[215]. London is also the place where Mr. Elliot establishes Mrs. Clay under his protection as his lover after their affair becomes public. In contrast in *Emma,* London is seen as a place to get a haircut, frame a picture, buy a piano and go to a dentist. It has none of the glooming and dubious aura of *Persuasion,* but is a hub of careless and silly consuming and appearances, although Mr. Woodhouse, being the hypochondriac, is of the opinion that "in London it is always a sickly season"[216], mainly because of the bad air.

---

[213] Austen. *Persuasion*. 1998, Vol.2, Ch.6, 187.
[214] Austen. *Persuasion*. 1998, Vol.2, Ch.6, 187.
[215] Austen. *Persuasion*. 1998, Vol.2, Ch.4, 172.
[216] Austen. *Emma.* 2006, Vol.1, Ch.12, 98.

Even though for Anne Bath feels like imprisonment when she has to come and live with her father and sister, it is nevertheless a town where all the above-mentioned characters of *Persuasion* go to better their situation. For Sir Walter, it offers the means to regain his credit without losing his status. Mr. Elliot notes that "in Bath Sir Walter Elliot and his family will always been worth knowing, always acceptable as acquaintance"[217]. Sir Walter Scott noted this same phenomenon when he wrote that "[t]he titles of birth, rank and fortune are received at a watering-place without any very strict investigation"[218]. For Mr. Elliot Bath is a place of reuniting with the family and securing his inheritance, and for Mrs. Smith it is the refuge for health and redemption. However, Wheeler notes that in Austen's fiction Bath is an artificial community that can bring out the worst in those characters who lack morality[219]. This is why Sir Walter's and Elisabeth's faith is "to flatter and follow others, without being flattered and followed in turn"[220]. Other cases in point are the young Thorpes in *Northanger Abbey*, who are social climbers with a taste for gossip, fashion, secrecy and deception.

Only Mrs. Smith regains some of her former wealth and health during her stay. She is the only one of these who has out of necessity given up her excess consuming and actually manufactures "little thread-cases, pin-cushions and card-racks, […] which supply [her] with the means of doing a little good to one or two very poor families in this neighbourhood"[221]. Her acquaintance Nurse Rooke has professional links to the wealthy people, and she sells Mrs. Smith's goods to them. Nurse Rooke has a role in *Persuasion* as a storyteller for Mrs. Smith, but she is also a

[217] Austen. *Persuasion*. 1998, Vol.2, Ch.4, 172.
[218] Quoted in Wheeler. 2004, 122.
[219] Wheeler. 2004, 133.
[220] Austen. *Persuasion.* 1998, Vol.2, Ch.12, 257.
[221] Austen. *Persuasion*. 1998, Vol.2, Ch.5, 175.

representative "of a new market, one in which middle-class women trade stories and goods for money"[222]. Her trade as a nurse is not valuable as such, what makes it valuable is her professional access to the upper-class sick chambers where she can trade, since "hers is a line for seeing human nature"[223] that is "entertaining and profitable" and "makes one know one's species better"[224].

Mrs. Smith's charity is very private in comparison to the Dowager Lady Dalrymple. Her charity work is in the form of a flamboyant concert "for the benefit of a person patronised by Lady Dalrymple"[225] where the wealthy can show off their latest fashion. Stabler points out that "theatre-going encouraged fashionable, cultural and political pageantry"[226] because the rooms were well lit. This is most likely the case with other assemblies as well. It is also telling that the Dowager's is raising money for *a person* whereas Mrs. Smith helps *one or two families.* Moreover, Nurse Rooke sells Mrs. Smith's merchandise when "[e]very body's heart is open, […] when they have recently escaped severe pain, or are recovering the blessing of health"[227]. Nurse Rooke is a shrewd and intelligent woman, and as Cohen points out, she makes the commodity market look like charity work[228]. The social intelligence that Nurse Rooke and Mrs. Smith use in order to get the merchandise sold is shrewd as well. Susan Jones points out that pin-cushions, thread-cases and card-racks were the sort of handiwork that usually occupied the women of upper-classes of society, these were

[222] Cohen. 1996, 364.
[223] Austen. *Persuasion*. 1998, Vol.2, Ch.5, 175.
[224] Austen. *Persuasion*. 1998, Vol.2, Ch.5, 176.
[225] Austen. *Persuasion.* 1998, Vol.2, Ch.7, 198.
[226] Stabler. 2005, 210.
[227] Austen. *Persuasion*. 1998, Vol.2, Ch.5, 175.
[228] Cohen. 1996, 364.

the items that were usually given as gifts[229] and were made in order to make the time pass.

This healing aspect of the city is not present in Austen's earlier novels, though, apart from Mrs. Smith's rheumatic fever, and Mr. Allen's and Admiral Croft's treatment for gout. In *Sense and Sensibility* Colonel Brandon's ward is seduced in Bath, in *Northanger Abbey* the city is the place of false appearances and deception, mainly in the form of the Thorpes and General Tilney. In *Emma,* Bath produced the thread to Highbury's social scene in the form of Augusta Hawkins, the future Mrs. Elton. In Wheeler's view Bath as "a place of varied acquaintance, secrecy, deception, and supervisional blindness"[230] parallels Austen's attitude towards it. Wheeler also notes that during the time Austen wrote *Persuasion,* Bath as a holiday resort was deteriorating, just like Sir Walter Elliot's world of rank and titles were giving away to plain money. The centre of urban fashion was London and places of leisure were beginning to be at the seaside[231]. Lyme, a developing seaside resort, is being visited by the Uppercross party off-season, when "the rooms were shut up, the lodgers almost all gone, scarcely any family but of the residents left". However, "in the season [the pleasant little bay] is animated with bathing machines and company"[232].

---

[229] Jones, Susan, E. "Thread-cases, Pin-cushions, and Card-racks: Women's Work in the City in Jane Austen's *Persuasion*" *Persuasions On-line* 25 (1) (2004). [Internet-document].
[230] Wheeler. 2004, 123.
[231] Wheeler. 2004, 128.
[232] Austen. *Persuasion.* 1998, Vol.1, Ch.11, 125.

5.2 Fashion and Style

"All idle refinement!"

Mrs. Croft[233]

Sassatelli's article "From Value to Consumption" gives a good account of sociology of consumption with Simmel's *Philosophy of Money* as its starting point. In this article Sassatelli claims that Simmel offers a possibility of exploring the ambivalence of consumption both as empowerment and entrapment[234]. The growth of material culture brings with it specificity in so far that there are no two persons who choose the same set of objects. Sassatelli claims that this places emphasis on the creation of individual styles and also different lifestyles[235]. Since money frees subjects from the pervasive power of goods, it brings with itself freedom of choice that also entails indeterminacy. Furthermore, this freedom pushes individuals to self-construction which is irrelevant from the rhythm of things[236]. Simmel's notions on fashion and style were focused on how these phenomena were experienced, shaping individuality while being an instrument of it[237]. He also saw fashion as a source of social distinction. Fashion and style are social forms which offer a veil through which the modern subject can allude to their deep individuality[238]. They also provide a provisional social counterweight for any ensuing excess of subjectivism.

This view of fashion and style as forms of social distinction has two conclusions. Firstly, fashion heeds the taste for novelty, which satisfies the modern

---

[233] Austen. *Persuasion.* 1998, Vol.1, Ch.8, 102.
[234] Sassatelli. 2000, 212.
[235] Sassatelli. 2000, 213.
[236] Sassatelli. 2000, 215.
[237] Sassatelli. 2000, 214.
[238] Sassatelli. 2000, 214.

anxiety of continuous renewal[239], which is otherwise impossible. Fashion therefore also promotes novelty as transitory. Secondly, fashion illustrates how people may experience and construct themselves as individuals facing the indifference of modern material culture[240]. Fashion is a social form which offers a space of difference, which nevertheless is expressed in terms of a relative indifference because of both its transiency and its public availability[241].

Examples of the importance of fashion are found in *Northanger Abbey*, where Mrs. Allen when first arriving in Bath with Catherine, spends "three or four days […] in learning what was mostly worn, and was provided with a dress of the newest fashion"[242]. Mrs. Allen is described as being one of the numerous class of females, who can only raise surprise at "there being any men in the world who could like them well enough to marry them"[243]. Mrs Allen's only concern is fashionable appearance and she has understood the rhythm of things. Her idea of consuming fits with the notion of imitative spending as well, her only concern is to look right in the new society. She is said to be very fitting to introduce Catherine to society, since in Bath, appearances matter more than actual merit. However, Austen makes an ironic statement of her mental powers when stating that it takes her three to four days to decide what they should be wearing.

Another case in point is Isabella Thorpe. She writes to Catherine that "the spring fashions are partly down; and the hats the most frightful you can imagine". However, after a few lines she continues "Anne Mitchell had tried to put on a turban like mine, as I wore it the week before at the concert, but made wretched work of it"

---

[239] Sassatelli. 2000, 214.
[240] Sassatelli. 2000, 214.
[241] Sassatelli. 2000, 214.
[242] Austen. *Northanger Abbey*. 2006, Ch.2, 12.
[243] Austen. *Northanger Abbey*. 2006, Ch.2, 12.

and goes on to state that "I wear nothing but purple now"[244]. Clearly Isabella Thorpe is fashionable, her concern is to look right but at the same time be distinctive, as the wearing of the turban indicates. She nevertheless also appears to be indifferent to her appearance since after stating that she only wears purple she continues "I know I look hideous in it, but no matter-- it is your dear brother's favourite colour". This dismissal of appearance can be a sign of self-construction. She appears to be repenting her behaviour and showing her devotion to Catherine's brother by dressing appropriately.

Consumerism has two view points in *Persuasion*. The line is drawn between The Elliots, apart from Anne, and the rest. Sir Walter, Elisabeth and Mary are consumers who define themselves through their possessions. Their consumer practices are modern in a way that they need the material goods to show who they are and what their place in society is, i.e. as a social distinction. However, they also reflect Locke's idea of introspective individualism without a hint of Protestant work ethics, the latter fitting well to describe Nurse Rooke, Mrs. Smith and Captains Harville and Wentworth.

The naval gentlemen and women are conscious consumers without the need for appearances whereas the landed gentlemen, Sir Walter and Miss Elliot leading the way, are consumed by appearances. Elisabeth Elliot "could not bear to have the difference of style, the reduction of servants, which a dinner must betray, witnessed by those who had been always so inferior to the Elliots of Kellynch"[245]. And consequently does not give dinner invitations to the Uppercross party on their arrival in Bath, but "will ask them all for an evening […] that will be a novelty and a treat. They have not seen two such drawing rooms before"[246]. Elisabeth Elliot's thoughts

[244] Austen. *Northanger Abbey*. 2006, Ch.27, 204, 206.
[245] Austen. *Persuasion*. 1998, Vol.2, Ch.10, 231.
[246] Austen. *Persuasion*. 1998, Vol.2, Ch.10, 231.

echo Sassatelli's notion of fashion and style as fulfilment of novelty. Her private evening party is an urban phenomenon, originally from London, and as such would be new and different from dinner parties that were the custom in the country. The private evening parties became to be very popular with the gentility because the assembly rooms attracted all kinds of mob[247]. However, Elisabeth Elliot's efforts for novelty are not appreciated by Charles Musgrove who would rather go to the theatre instead. In contrast the Harville's have in Lyme "rooms so small as none but those who invite from the heart could think capable of accommodating so many" and with "such a degree of hospitality so uncommon, so unlike the usual style of give-and-take invitations, and dinners of formality and display"[248]. Their style of life is a novelty and a treat for Anne and as genuine and friendly, more valuable than her sister's cold calculations of how to appear in best style and fashion.

The addresses were also a telling sign of fashion and style. Austen uses then in a same manner as she uses carriages. The young Musgrove sisters show a fashionable distaste to older accommodation by declaring "we must be in a good situation – none of your Queens-squares for us!"[249]. Bree notes that Queen Square was one of the first architectural projects in Georgian Bath being built in 1728-35. Thus the girls are very well aware of the importance of appearances and as well as the fashionableness of a good address in town. Sir Walter lives in Camden Place, up on a hillside and away from the poor, Lady Darlymple lives in Laura Place, also a very fashionable neighbourhood, Lady Russell lives in Rivers Street, Colonel Wallis and his beautiful wife live "in very good style in Marlborough Buildings"[250], Mrs. Smith in Westgate Building, near the spa, but otherwise in a dodgy area of the city, which Sir Walter

[247] Stabler. 2005, 213.
[248] Austen. *Persuasion*. 1998, Vol.1, Ch.11, 127.
[249] Austen. *Persuasion.* 1998, Vol.1, Ch.6, 79.
[250] Austen. *Persuasion*. 1998, Vol.2, Ch.3, 161.

criticises when Anne renews her acquaintance with her. Stabler points out that because of the Regency Bath's newer and fashionable housing areas were build on damp ground and were in a close proximity to the poorer parts, good accommodations were rather fraught[251]. This might be one of the reasons who Elisabeth is proud of her two drawing rooms "between walls, perhaps thirty feet asunder". This is in metric measurements approximately little less than ten meters.

On the contrary, Mrs. Croft in *Persuasion* declares that women can be as comfortable on board of a military vessel as in the best houses of England. She knew "nothing superior to the accommodations of a man of war"[252], and goes on to declare that "I have not a comfort or an indulgence about me […] beyond what I always had in most of the ships I have lived in"[253]. She means the higher rated ships and admits that frigates are more confined. Here too, Mrs. Croft is using housing as an example of her belonging to a different group of people than the ones living on landed estates. I see this passage in Locke's terms. She is creating herself as an individual by her consuming habits, which are much like the officers' on board of a ship. However, she does most likely understand the importance of appearances as well, otherwise there would be no use for them to rent Kellynch Hall or live in a respectable address in Bath.

Austen used the term 'fashionable' to refer to persons such as Lucy Steele, Miss Bingley, Robert Ferrars, Sir Walter, Mrs. Elton and Mary Crawford. Their behaviour endorses the commercial belief that in Josiah Wedgwood's words "fashion is infinitely superior to merit in many respects"[254]. These characters are contrasted with the almost bodiless presence of immaterialism represented by Fanny Price,

---

[251] Stabler. 2005, 211.
[252] Austen. *Persuasion.* 1998, Vol.1, Ch.8, 102.
[253] Austen. *Persuasion.* 1998, Vol.1, Ch.8, 102.
[254] Quoted in Michie. 2000, 8.

Elisabeth Bennet, Jane Fairfax and Anne Elliot. According to Michie, they "carry enormous weight in the novels' symbolic systems" in order to "counter commercial society's inevitable drive towards engrossment"[255]. Austen clearly did not agree with Josiah Wedgwood about fashion and merit. The contrast represents the choice between wealth and virtue. However, this is not completely black and white. Austen also explores the ways individuals wish to pursue both wealth and virtue usually by uniting the two by marriage. However, as Adam Smith points out "[t]he respect which we feel for wisdom and virtue is […] different from that which we conceive for wealth and greatness"[256]. However, the sentiments seem to be very nearly the same that "inattentive observers are very apt to mistake the one for the other"[257] Thus when wealth and virtue are equally attractive it is not always easy to distinguish the two. In *Mansfield Park*, Maria Bertram is the representative of a wealthy woman who is attracted to virtue (Edmund) and money alike. Her statement "[b]e honest and poor, by all means – but I shall not envy you; I do not much think I shall even respect you. I have a much greater respect for those that are honest and rich"[258] is a telling example of her mercenary ways. When Edmund sees her in London with her fashionable friends, he voices his doubts of her to Fanny. "It is the influence of the fashionable world altogether that I am jealous of. It is the habits of wealth that I fear."[259] She has shown her nature to be vain and fashionable, and consequently Edmund understands that Fanny is the better of the two.

Austen's use of the rich and the poor woman, according to Michie, can be used as an educational tool in commercial society in which the "disposition to admire,

---

[255] Michie. 2000, 10.
[256] Smith, Adam. *Theory of Moral Sentiments.* (1759) Ed. Knud Haakonssen. Cambridge: Cambridge UP, 2002, 73.
[257] Smith. 2002, 73.
[258] Austen. *Mansfield Park.* 2006, Ch.22, 198.
[259] Austen. *Mansfield Park.* 2006, Ch.44, 394.

and almost to worship, the rich and the powerful, and to despise, or, at least, to neglect persons of poor and mean condition […] is […] the great and most universal cause of the corruption of our moral sentiments."[260] This reminds me of Sir Walter, who does seek fashionable company in the Dowager Darlymple, her being higher in rank and status, and dismissing Anne's connection with Mrs. Smith who is of poor and mean condition. His moral sentiments are corrupted by fashion, style and rank represented by the rich and the powerful, whereas Anne's are not.

A good example of Sir Walter's enthusiasm for fashionable consuming is his enthusiasm of Gowland lotion. This is one of the few, if not the only trade mark Austen uses in her novels. Linda Bree notes that Gowland was advertised in the *Bath Chronicle* January 1814 as "LADIES of the first Fashion, from their own experience, recommend Mrs. VINCENT GOWLAND's LOTION as the most pleasant and effectual remedy for all complaints to which the Face and Skin are liable…"[261]. Sir Walter had recommended Gowland's lotion to Mrs. Clay and in his opinion "it has carried away her freckles"[262]. Anne, however, disagrees. It is also in this instance a man who is of the first fashion and from his own experience recommends the lotion also to Anne. Like Robert Ferrars, Sir Walter can be compared to a 'fashionable lady'.

The fashionableness, vanity and unnecessary and conspicuous consumption are clearly seen as a signs of weakness of character in Austen's fiction. The likes of Sir Walter, Elisabeth Elliot, Robert Ferrars and Isabella Thorpe are however contrasted with the sensible consumers like Elinor Dashwood, Mrs. Croft, Captain Harville and Anne Elliot. The men and women of professional merit do not need the latest fashion as the source of social distinction. Their have already earned that much

---

[260] Smith. 2002, 72.
[261] Quoted by Linda Bree in *Persuasion*. 1998, 167.
[262] Austen. *Persuasion*. 1998, Vol.2, Ch.4, 167.

at sea. The genteel women who belong to this set are, on the other hand, the poor women who act as a counterforce against commercial society's drive toward engrossment, as Michie put it. The distinction between the leisured class and the professional class is clear even in their ways of consuming. Austen's brilliant examples are nearly endless but it is fitting to end with the words of Mrs. Croft to Captain Wentworth: "I hate to hear you talking so like a fine gentleman, and as if women were all fine ladies, instead of rational creatures."[263] Thus Mrs. Croft acknowledges Captain Wentworth's rationality but reminds him about the vanity and fineness that are not suitable for people in the professional seafaring trade.

[263] Austen. *Persuasion*. 1998, Vol.1, Ch.8, 103.

6. Conclusions

In this thesis I have tried to give an account of money in Jane Austen's work, and especially in her final novel, *Persuasion*. In her earlier work she concentrated on small rural communities with few upper middle class and minor aristocratic families. However, in her final work, she describes a society that is changing. There is movement instead of stagnation, work alongside leisure, and cities as well as countryside. The Navy plays an important role in all this change and takes home the most lucrative prizes. In Austen's world, money is either inherited in the form of a landed estate or as daughter's shares in the case of wealthy heiresses. However, in *Persuasion* the wealthy seafaring captains and admirals have earned their fortunes at sea by fighting for their homeland. This difference shows also in the way they consume their money, the landed gentlemen are the silly and simple people, with a passion for sport, fashion or leisure, whereas the Navy officers are depicted as conscientious consumers, with business sense attached, as is the case with Admiral and Mrs. Croft. She is the one who is in charge of the business matters in their family.

My theoretical basis in this thesis comes from Georg Simmel's *Philosophy of Money*, which was written at the turn of the twentieth century. Simmel saw money as the pure form of exchangeability and the manifestation of value. These two key terms have been vital in understanding what money really is and what its functions are. Simmel saw money as means for consumption, and thus did not really agree with Marxist labour theory of value. I have also enlightened Simmel's theory with comparing money exchange to barter exchange and also with an example of gift giving as a form of exchange without money.

In Chapter three, I have given an account of the income system at the turn of the nineteenth century. As I noted above gentlemen were not supposed to work, the ideal was to inherit a landed estate, so that they could live on the rent from the land. However, if they were unfortunate enough not to inherit, there were only few suitable professions for them, such as the Army, law, church and the Navy. Of these the Navy was the only one where promotion could not be gotten only with money. Although patronage was important for promotion, skills were also needed in the Navy. It was also the fastest career to make money, if one was lucky enough, because of the prize money system for rewarding officers on their success. This is how Captain Wentworth managed to make his £25,000 that finally allowed him to marry Anne Elliot.

The connection between marriage and money was discussed in Chapter four. For genteel women this was nearly the only way to have money in Austen's time. The occupations they could think of were governess, lady's companion, and milliner and seamstress. The former two had only nominal pay and left the person in between the family and servants. It was not a career to aspire for. The limited possibilities were the reason it was important for women of the upper classes to find a suitable husband that could take care of his money. Although women were usually the ones who took care of the running of the household, the husband was by law the only economic unit. If the wife had brought money or land to the marriage, it was the husband who had rights over it after the marriage. Thus, if the husband did not care for his economy, the woman was left destitute. This is the case of Mrs. Smith, although she did not care about their spending habits when her husband was alive either.

Gentlemen could also try their luck in the marriage market, if they were lucky enough to marry an heiress. This way fortunes were made rather easily without much

toil and trouble, apart from wooing. Austen's novels have plenty of instances of impoverished men of genteel society who want to connect their rank with money, mostly without love. For the heiresses the union usually brings either status or rank. Marriages were also financial mergers, and love was an addition that many had to marry without. However, Austen, much like the twentieth century "Chic Lit" authors, married her heroines to the charming gentlemen with both money and affection. The most famous "Prince Charming" is Mr. Darcy with his estate and ardent admiration and love for Elisabeth Bennet, but Captain Wentworth and the rest stand their ground as well.

In Chapter five I have discussed consumerism and its manifestations in Austen's books. Copeland saw Austen as part of a wider movement among female writers discussing the changing consumer culture of the time. Consuming was no longer associated with aristocratic excess but became everyday life of the middle classes as well. In *Persuasion*, Bath is the hub of consumer culture. It is a city where some are looking for relief of rheumatic fever and others to be amused. The city was called the vortex of amusement in a contemporary advertisement and it was only second to London in terms of fashion. However, after the Napoleonic Wars, Bath gave way to new seaside resorts as holiday destinations for the wealthy middle class. Austen refers to this in *Persuasion* when a party from Uppercross visits Lyme.

Fashion in Simmel's view is a manifestation of social distinction. This view is represented by Sir Walter and Elisabeth Elliot with their obsession for appearances and style. However, protestant work ethics and professionalism are represented by the seafaring characters who are never described as 'fashionable'. Adam Smith discussed the dangers of excess consuming in his *Theory of Moral Sentiment* and, like other political economists of the eighteenth century, he was worried about engrossment. In

Austen's novels engrossment is represented by the wealthy, vain and conceded characters, such as Sir Walter and Elisabeth Elliot, Lady Catherine de Burgh and Lady Dalrymple. They are contrasted with the almost bodiless heroines, such as Anne Elliot, Elisabeth Bennet and Fanny Price. These are the moral backbones of Austen's fiction who also act as a counterforce to engrossment. The distinction between the leisurely landed gentlemen and the professional seafaring gentlemen is also made through their take on fashion. The leisured ladies and gentlemen are interested in appearances and being fashionable, as I have pointed out, this was their chance of social distinction, whereas the professional men were distinct through their merits at sea.

In this thesis I have studied the shift in Austen's novels from the rural genteel idyll of the late eighteenth century to the professional world of the sea captains just before the battle of Waterloo. Money as a point of view of the upper class society has given me the opportunity to look at the different aspects of this slow change which developed gradually from enlightenment to the early twentieth century. It is clear that Austen changed her preferred ideal husband and the way of life from the dashing Mr. Darcy with Pemberley and his £10,000 a year to the gallant Captain Wentworth without an estate but professional merit and money enough to have an esteemed place in society even without one.

Bibliography

Allen, Douglas, W. "The British Navy Rules: Monitoring and Incompatible Incentives in the Age of Fighting Sail." *Explorations in Economic History* 39 (2002) pp 204-231.

Auden, W. H. "Letter to Lord Byron". *Collected Longer Poems.* London: Faber and Faber, 1969.

Auerbach, Nina. "O Brave New World: Evolution and Revolution in Persuasion" *EHL* 39(1), March (1972) pp 112-128.

Austen, Jane. *Emma.* (1815) London: Headline Review, 2006.

Austen, Jane. *Mansfield Park.* (1814) London: Headline Review, 2006.

Austen, Jane. *Northanger Abbey.* (1817) London: Headline Review, 2006.

Austen, Jane. *Persuasion*. (1817) Ed. Linda Bree. Peterborough: Broadview, 1998.

Austen, Jane. *Pride and Prejudice*. (1813) London: Headline Review, 2006.

Austen, Jane. *Sense and Sensibility*. (1811) London: Headline Review, 2006.

Benjamin, D.K., Thornberg, C.F. "Comment: Rules, Monitoring, and Incentives in the Age of Sail." *Explorations in Economic History* 40 (2003) pp 195-211.

Chambers, J.K. *Sociolinguisitic Theory.* 2nd ed. Malden and Oxford: Blackwell, 2003.

Clark, Robert and Gerry Dutton. "Agriculture" in *Jane Austen in Context.* Ed. Janet Todd. Cambridge: Cambridge UP, 2005.

Copeland, Edward. *Women Writing about Money – Women's Fiction in England 1790-1820.* Cambridge: Cambridge UP, 1995.

Copeland, Edward. "Money" *Cambridge Companion to Jane Austen.* Eds. Edward Copeland and Juliet McMaster. Cambridge: Cambridge UP, 1997.

Copeland, Edward. "Money" in *Jane Austen in Context.* Ed. Janet Todd. Cambridge: Cambridge UP, 2005.

Derrida, Jacques. "The Time of the King" in *The Logic of the Gift.* Ed. Alan D. Schrift. New York and London: Routledge, 1997.

Emsley, Clive. *British Society and the French Wars 1793-1815.* London: Macmillan, 1979.

Frisby, David. *Georg Simmel.* London: Tavistock, 1984.

Frisby, David. *Simmel and Since, Essays on Georg Simmel's Social Theory.* London: Routledge, 1992.

Greene, D. J. "Jane Austen and the Peerage". *PMLA* 68/5 (1953) pp 1017-1031.

Green, David and Alastair Owens. "Gentlewomanly capitalism? Spinsters, widows, and wealth holding in England and Wales, c. 1800-1860" *Economic History Review.* 3 (2003), pp 510-536.

Jones, Chris. "Landownership" in *Jane Austen in Context.* Ed. Janet Todd. Cambridge: Cambridge UP, 2005.

Jones, Susan, E. "Thread-cases, Pin-cushions, and Card-racks: Women's work in the City in Jane Austen's *Persuasion*" *Persuasions On-line* 25(1) (2004). [Internet-document].

Keymer, Thomas. "Rank" in *Jane Austen in Context.* Ed. Janet Todd. Cambridge: Cambridge UP, 2005.

Malthus, Thomas Robert. "Nature and Progress of Rent, 1815" in *The Works of Thomas Robert Malthus Vol 7: Essays on Political Economy.* London: William Pickering, 1996.

Mauss, Marcel. "Gift, Gift" (1924) in *The Logic of the Gift* ed. Alan D. Schrift. New York and London: Routledge, 1997.

McMaster, Juliet. "Class" in *Cambridge Companion to Jane Austen.* Eds. Edward Copeland and Juliet McMaster. Cambridge: Cambridge UP, 1997.

Michie, Elsie B. "Austen's Powers: Engaging with Adam Smith in the Debates about Wealth and Virtue." *NOVEL: A Forum on Fiction.* 34 (2000) pp 5-27.

Noro, Arto. "Georg Simmel – muotojen sosiologiasta moderniteetin diagnoosiin" in Jukka Gronow, Arto Noro, and Pertti Töttö. *Sosiologian Klassikot.* Helsinki: Gaudeamus, 1996.

Porter, Roy. *English Society in the Eighteenth Century.* Harmondsworth: Penguin, 1982.

Porter, Roy. "Consumerism" in Iain McCalman. *An Oxford Companion to the Romantic Age: British Culture 1776-1832.* Oxford and New York: Oxford UP, 1999.

Rodger, N. A. M. "Honour and Duty at Sea, 1660-1815", *Historical Research* 75 (2002) pp 425-447.

Rutterford, Janette and Josephine Maltby. ""The Widow, the Clergyman and the Reckless": Women Investors in England 1830-1914". *Feminist Economics* 12 (1-2) (2006) pp 111-138.

Sassatelli, Roberta. “From Value to Consumption. A Social-theoretical Perspective on Simmel’s *Philosophie des Geldes*” *Acta Sociologica* 43(2) (2000) pp 207-218.

Segal, Lore. “The Uses of Story: Jane Austen and Our Unwillingness to be Parted from our Money” *Our Sixth Decade.* 54(2) (1996) pp 252-258.

Selwyn, David. “Consumer goods” in *Jane Austen in Context.* Ed. Janet Todd. Cambridge: Cambridge UP, 2005.

Simmel, Georg. *Philosophy of Money*. (1907) Trans. Tom Bottomore and David Frisby. London: Routledge & Kegan Paul, 1978.

Smith, Adam. *Theory of Moral Sentiments.* (1759) Ed. Knud Haakonssen. Cambridge: Cambridge UP, 2002.

Spivak, Gayatri Chakravorty. *In Other Worlds*. New York and London: Routledge, 1987/88.

Stabler, Jane. “Cities” in *Jane Austen in Context.* Ed. Janet Todd. Cambridge: Cambridge UP, 2005.

Tanner, Tony. *Jane Austen.* London: MacMillan, 1986.

Tennyson, Alfred. ‘Northern Farmer’ in *Poems and Plays.* London: Oxford UP, 1967.

Wheeler, David. ”Jane Austen and 18th-century English Spa Culture” *English Studies.* 2 (2004) pp 120-133.