8 Commerce and Money Management

At the end of November in 1580, Agnes More visited the shop of Richard Wright in the parish of Pullen St Mary, a small market town south of Norwich. She went with the intention of buying two yards of kersey fabric, but whilst in the shop was shown by Richard Wright a remnant of kersey measuring two and a half yards, which he claimed 'was a good one' and that the additional half yard might be 'good store for her' with many uses including making 'a pair of calyengs for a boy'.[1] Persuaded, Agnes purchased the kersey and an additional three-quarters of cloth to line a pair of hose for one of her boys. She agreed to pay 5s 2d for the cloth in total, 22d of which was paid in coin and a further 3s 4d on credit, which was entered into Richard Wright's debt book. The transcribing of the debt was witnessed by Richard's wife, Elizabeth, and Francis Kerison, soon to be Agnes' son-in-law. Sometime in August 1581, Agnes sent her daughter to the tailor's shop tendering the outstanding debt. When her daughter arrived Richard Wright refused to take the payment and contested the sum, claiming the amount outstanding was in fact 4s 4d. Agnes' deposition forms part of a far wider suit of testamentary following the death of Richard Wright's master, Roger Collinson the elder. Collinson resided in Norwich and dealt in cloth. He extended credit to his customers and Wright maintained the debt books, oversaw the delivery of the cloth in and around Norwich, and collected payments. Because Agnes bought her cloth on credit, it appears that the death of Roger Collinson sparked a desire to settle her account with Richard Wright.

The case highlights many of the facets of early modern commerce. The cloth sold by Richard Wright in his shop was sold on behalf of a merchant in Norwich who had extensive networks in the city. Agnes had gone to a shop, a permanent fixture of the local marketplace, and was accompanied by a relative. She was served by Richard Wright, who seems to have been

[1] NRO, DN/DEP/19/20, 214–24. It is probable that 'calyengs' were hose or stockings.

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able to persuade her to purchase more than she had intended, and also in the shop was Elizabeth Wright, Richard's wife, who bore witness to the credit extended by her husband. The exchange was settled in both coin and a form of credit in a deferred payment which required ongoing management by Agnes when she requested her daughter to settle the account several months later.

Depositional evidence gives detailed insight into the work that went on behind acts of buying and selling. Transactions were rarely settled at the point of exchange and instead consumers built up a 'portfolio of contractual obligations', often solidifying social networks through credit and debt.[2] As in the testimony of Agnes More, deponents often described these protracted commercial exchanges and the methods of payment that were used. When Keith Wrightson described the structure of markets in early modern England, he envisaged four overlapping spheres that reflected increasingly complex markets moving from the local to the national. The evidence for buying and selling recorded in the database relates predominantly to the primary sphere of commerce, characterised by Wrightson as a 'kind of quasi-commercial extension of neighbourliness' in highly localised markets.[3] The work-task data offers a unique sample of this day-to-day commerce and the forms of credit that propped up local exchange. All households were, to some degree, enmeshed in networks of obligations in the early modern economy. Yet this normative credit that so often functioned as an alternative currency in the marketplace has left little evidence in the written records.[4]

The management of household debt was a crucial component of housewifery. Alexandra Shepard has shown married women demonstrated agency as 'asset managers' in a household, as they brokered credits and kept account of reciprocal obligations.[5] Focusing in this chapter on the objects bought, sold, pawned, exchanged, lent, and borrowed in the depositions shows the consumer good oscillating from an object of consumption to a store of value and means of exchange. It also reveals the amount of work this entailed. Depositions recount the central role played by married women as determinants of value and worth in household economies and broader networks of credit and pawn. Deponents recall these exchanges in detail and the data allows for some quantitative analysis of the borrowing and lending patterns of men and women in rural economies. The work-task method for recording work activities means that the work of both buyers and sellers is recorded as

[2] Shaw, 'Liquidation or certification?', p. 278. [3] Wrightson, *Earthly* Necessities, p. 93.
[4] Muldrew, *Economy of Obligation*, p. 95. [5] Shepard, 'Crediting women'.

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well as the work tasks of individuals mediating sales, from the shepherds appraising a flock prior to a sale to the maid servant ferrying messages back and forth regarding the price of a litter of pigs to her master. Approaching commerce through the lens of work presents a new perspective on these quotidian transactions. Breaking down the act of acquiring goods into its constitutive tasks, the methodology ascribes a value to the hidden labour in economic work – mediating payments, appraising and pawning goods, and managing household finances – which has previously been unquantified in histories of everyday commerce.

The category of commerce is the second largest in the work-task dataset. In total there are 2,115 commercial work activities including the subcategories of buying, selling, exchange, going to market, and running a stall or shop. The analysis can also be expanded to include the work tasks related to financial management and pawning, both subcategories within the category of management, to capture a broader range of exchanges and the continued management of credit. A large proportion of the evidence for commerce in the work-task database comes from cases concerning theft. In the category of commerce, 63 per cent of work tasks come from cases of theft, a figure that is even higher when looking at incidences of buying, where 74 per cent of work tasks were marked as integral. The high proportion of integral work tasks arises from a repeated narrative on the part of deponents accused of theft: of having purchased goods rather than stolen them. This is particularly clear in instances of pawning where goods that were given in pawn were later claimed to have been stolen: 87 per cent of the incidences of pawning were integral to the case and derived almost exclusively from cases of theft. Though the goods themselves, usually clothing though also tools and cutlery, were contested, the pawning of the good after the theft usually was not. Moreover, and as explained in Section 1.1, the narratives behind buying, selling, and pawning commercial goods were intended to form plausible accounts of everyday commerce. They were meant to be believable, and in many cases were no doubt true. This chapter therefore includes all commercial and money management tasks, regardless of their information status. Removing integral cases from the analysis of everyday commerce would significantly diminish the amount of data available, much more so than for other categories of work recorded, and those integral cases still contain valuable and unrivalled evidence of the everyday operation of money matters. It is also the case that the main issue with integral tasks is that they inflate the size of certain categories and types of work, especially commerce, relative to others. With the focus here on patterns *within* commerce, the prevalence of

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buying, selling, and exchange in our sources is less of an issue, and arguably a strength.[6]

The chapter begins with an overview of buying and selling recorded in the category of commerce. It assesses the types and values of goods bought and sold and the gender differences between buyers and sellers. The chapter then focuses on those work activities associated with the management of household finances and credit, namely negotiating prices and reckoning accounts. The final part of the chapter analyses the spaces of commerce, bringing together the categories of commerce, financial management, and pawning. Exchanges at market were insufficient to meet the daily demands of household consumption, and the spatial analysis draws attention to the permeability of the home to commerce. Considering commercial work within and outside the household as well as ascribing secondary units of spatial analysis, the chapter finishes by considering the gendering of spaces of commerce.

8.1 Buying and Selling

The history of early modern retail has been plagued by a notion of latent development and an unchanging commercial environment from medieval markets and fairs until the arrival of the 'consumer revolution', epitomised in the expanding shops and department stores of eighteenth-century London.[7] Attempts to find a consumer society predating the avaricious consumption of the middling sort in the eighteenth century focus on the spaces of retail and practices of advertising. Shops operating from the front of a domestic dwelling in the early modern period have now been recast as sophisticated spaces of retail, carefully displaying wares on shutter doors to entice prospective customers.[8] The chains of indebtedness recorded in the debt books of shopkeepers have been considered in light of ongoing social and economic relationships that prefigure the socialisation of shopping in the late eighteenth century.[9] But these approaches to retail and consumption are, by their nature, urban centric. Although Beverley Lemire in her work on plebeian commercial circuits highlights the interconnectedness of commerce in fixed shops, itinerant markets, and an undercurrent of 'murkier quotidian traffic', producing a 'disorderly amalgam of commercial energy, custom

[6] Removing integral tasks was also found to make little difference to the gender division of labour within commerce subcategories.
[7] Benson and Ugolini (eds.), *Nation of Shopkeepers*; Blonde et al., 'Retail circuits'; McKendrick et al. (eds.), *Birth of a Consumer Society*.
[8] Cox, *Complete Tradesman*; Stobart, *Sugar and Spice*; Walsh, 'Social relations of shopping'.
[9] Walsh, 'Social relations of shopping'.

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and opportunism', evidence for this everyday exchange is thin and where it exists, largely unquantifiable.[10] We know comparatively less about the daily buying and selling that occurred in rural economies in the sixteenth and seventeenth centuries.

As discussed in Section 3.2, commerce was more prevalent in the task repertoire of large towns than it was in countryside task repertoire, but within the category of commerce just 11 per cent of work tasks were located within large towns, with 45 per cent of work tasks located in market towns and the rest in smaller rural communities. The approach to depositional evidence used here shifts the focus from urban studies of commerce and retail, and instead presents a quantitative analysis of the daily commerce that sustained rural households. Including analysis of exchange and pawning too widens the definition of commerce to include alternative currencies. In instances of exchange, we find descriptions of payments in kind and the exchange of household goods to meet immediate consumption needs, as when the wife of Thomas Monsawyt visited her neighbour, the wife of William Wallys in Downham, Cambridgeshire, in 1565 to exchange an egg for a piece of bread or when Alice Buckley acquired wool through the exchange of 'starch and soap and such other commodities, of her neighbours' in Rochdale, Lancashire, in 1627.[11] These descriptions of how goods came to be acquired in the rural household go some way to quantifying the informal networks of reciprocity that supported early modern commerce and the continued dependence on systems of reckonings and payments in kind when access to coin was constrained. Probate inventories capture the objects accumulated by a household during its lifetime but can say little about the biography of those objects, who bought them, owned them, or used them.[12] As shown by Sara Pennell, the gendering of consumer goods appears not in their ownership but in their use.[13] The details of commerce in the work-task database provide a window into the goods bought and sold and consumed daily by households, as well as the gendered consumption patterns in rural economies at the point of purchase, placing consumables in focus alongside durable goods.

Despite contradictions in household manuals, women engaged with all forms of commerce, accounting for roughly half of all actors buying, selling, exchanging, going to market, and running a stall or shop. Women travelled to and from markets where they bought and sold

[10] Lemire, 'Plebian commercial circuits', p. 246.
[11] CUL, EDR/2/7, *William Wallis v. Thomas Monsawyt*; LaA, QSB/1/31, 53–4.
[12] Weatherill 'Meaning of consumer behaviour'.
[13] Pennell, 'Consumption and consumerism', p. 555.

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produce. As sellers they are often described working alongside their husband, as when, in 1620, the wife of James Morgan sold shoes at her husband's stand in Tiverton market in Devon, but they also appear as independent sellers in market spaces.[14] Wilmot Horne sold pilchards at Modbury market in Devon in 1598 and Susan Darby was described selling oatmeal and salt at her stall outside the Black Swan Inn on market day in Norwich in 1694.[15] Three women, Mary Parker, Catherine Ford, and Agnes Durant, all held stalls adjacent to the Guild Hall in Exeter selling fish in 1674, which they described as their 'usual employment or trade'.[16] They described their stalls as being alongside that of Thomas Hockland who was also there selling fish at his own stall. The depositions also describe women accessing markets as consumers. Going to market could be sociable and women were more likely to attend market in groups; in 1695, Anne Greenwood, Claire Adams, and Sara Roberts travelled together to the market in the centre of Norwich at Christmas time.[17] Marital status appeared an important factor in determining access to commerce. Married women made up just over half of all female buyers and sellers in the database at 51 per cent, whilst never-married women made up 11 per cent and widowed women 12 per cent, with the marital status of 26 per cent of women doing these tasks unknown. It is a pattern mirrored across the database, though married women appear in buy and sell work activities at a slightly greater frequency than they do across the dataset as a whole, where married women performed 43 per cent of female work tasks. Work repertoires in Section 2.3 show a similar pattern with commerce accounting for a greater proportion of the work tasks of married and widowed women.[18] There are some slight variances within the buy and sell categories. Widowed women were more frequently recorded as sellers than buyers, and never-married women were more likely to appear as buyers than sellers.

The roles of buyer and seller were not clearly gendered. Women made up 51 per cent of all buyers and 43 per cent of all sellers recorded in the category of commerce. There was relatively little evidence of proxy shopping, where shopping was carried out for someone else. Of a total of 1,053 work activities that recorded buying goods, 44 were done 'for another', just 13 of which were explicitly carried out in service. The work-task data does not therefore reflect the trend for indirect shopping

[14] DHC, QS/4/Box 24, Baptist, Exam of Robert Gloyne.
[15] DHC, QS/4/Box 5, 56; NRO, DN/DEP/53/58A, *Darby v. Deverack*.
[16] DHC, Chanter 875, Ford v Durrant.
[17] NRO, DN/DEP/53/58A, *Greenwood v. Cosfer*. On Christmas as a key time of commerce, see Section 4.2.
[18] See Table 2.8.

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amongst the wealthy and middling sorts who requested specific items be purchased on their behalf by others, or who delegated the task of daily shopping to household servants.[19] Instead, the daily commercial exchanges recorded were most commonly to meet the consumption needs of an individual's own household. The nature of these everyday exchanges, in particular the gendered disparity in objects handled in the marketplace, has eluded historians of early modern retail. McIntosh makes a broad assumption of a gender division in patterns of consumption suggesting that men purchased goods for their work and the physical maintenance of their home, while women purchased food, clothing, and household goods, objects that were of lower value and usually for immediate consumption.[20] Her concluding remarks reflecting on women in the market, that 'as producers and sellers of goods, they were clustered within activities related to their work at home (dealing with food, drink, and cloth/clothing), and they normally operated on a small scale', reinforce an idea of women's commercial work being limited to the domestic sphere.[21] Table 8.1 shows the objects purchased and sold by men and women.

Women do dominate as buyers in consumer goods, purchasing finished goods such as aprons, knives, stockings, pewter flagons, saucers, and salt cellars, but men also formed a significant proportion of buyers in this category, accounting for 35.4 per cent of buyers of food and drink and 34.0 per cent of buyers of housewares. Contrary to expectations, women account for a large proportion of buyers of raw materials. They were 49.0 per cent of buyers of wool and animal skins and 41.8 per cent of buyers of grain, grass, and crops; unfinished materials that required further processing. Women formed a significant proportion of sellers of these unfinished goods, most significantly making up 51.9 per cent of sellers of wool and skins. Evidence from the depositions suggests that some women worked alongside their husband in a joint enterprise. Nicholas Snell and his wife dyed and sold wool in Tiverton, Devon, in 1620, and in 1659 William Spurlocke sent his wife to Yeovil market in Somerset to sell the skins of four sheep he had killed earlier.[22]

The values of goods bought and sold, however, differed greatly between women and men. When buying livestock, women predominantly bought poultry and in small quantities, buying a single hen or a couple of geese, whereas men bought sheep and cows and did so in larger quantities, often whole flocks of 40 or 60 sheep in a single purchase. The average value of livestock bought by women was 4s, compared to

[19] Walsh, 'Social relations of shopping'. [20] McIntosh, *Working Women*, p. 239.
[21] Ibid., p. 250. [22] DHC, QS/4/Box24, Easter, 7; SHC, Q/SR/98, 65–7.

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Table 8.1 *Types of goods bought and sold, by gender*

Types of goods		Buying				Selling			
		F tasks adj.	M tasks	Total tasks	% by F adj.	F tasks adj.	M tasks	Total tasks	% by F adj.
Raw materials	Livestock	73	239	312	23.3	62	207	269	23.1
	Horses	0	30	30	0.0	3	22	25	10.5
	Wool/skins	67	70	137	49.0	52	48	100	51.9
	Grain/grass	47	65	112	41.8	21	52	73	28.5
	Timber/wood	0	28	28	0.0	5	24	29	17.8
Manufactured products	Textiles	124	36	160	77.5	75	40	115	65.3
	Equipment/tools	13	30	43	30.2	8	21	29	27.0
	Iron	3	14	17	15.6	10	12	22	46.3
Consumer goods	Food/drink	246	135	381	64.6	142	113	255	55.8
	Clothing	106	45	151	70.2	54	40	94	57.6
	Housewares	39	20	59	66.0	13	13	26	49.9
	Light/fuel/cleaning	18	10	28	64.5	8	12	20	39.3
	Silverware	5	4	9	56.4	10	2	12	83.8
	Furniture	5	3	8	63.3	0	2	2	0.0
	Books/paper	3	2	5	56.4	0	4	4	0.0
Unclear	Unclear	31	21	52	59.7	13	23	36	36.0
Total		780	752	1,532	50.9	477	635	1,112	42.9

Notes: adj. = adjusted (x2.59).

livestock bought by men with an average value of £2 6s 10d, a figure inflated by some infrequent but high-value sales of large herds of livestock. Similar patterns are found when comparing the average values of purchased wool, skins, and grains: women purchased smaller quantities and handled smaller sums. Women account for 77.5 per cent of buyers of textiles, unfinished cloth, lace, linen, yarn, and ribbons to be made up into clothing. When buying textiles, the average value of goods bought by women, 5s 10d, was greater than that of men, 4s 10d. Yet as sellers of textiles the average value of goods sold by women was just 1s 7d. Women were not excluded from the buying and selling of raw materials, though the average value of the goods they dealt in was less than their male counterparts.[23]

Table 8.1 does show women to have made up a greater proportion of buyers of consumer goods. It shows men made up a greater proportion of buyers of tools and equipment, including nails, paint, ladders, knives, and a hatchet, whilst women made up a greater proportion of buyers of housewares. Women were the principal purchasers of pots, pans, and dining ware, and took responsibility for the furnishing of the kitchen. These goods, however, were also the tools of housewifery and the skillet, brass pan, or pewter tankard can also be regarded as tools and equipment much like the ladder or hatchet. The food and drink recorded in the broader category of consumer goods does not reflect prepared meals but rather staples of bread, cheese, ale, fruit, and raw ingredients. Just two deponents recalled purchasing a meal, whilst 47 per cent of food purchasers recalled buying raw meat that required further preparation and cooking. Pots, pans, and knives were essential tools in the kitchen to process these raw ingredients for consumption in the home or to be used in further trades preparing food and drink for sale. Kitchen wares were not only tools of housewifery but also important stores of wealth. Large pans were carefully selected, and a range of kitchen and dining goods were acquired over a lifetime.[24] As consumers, women were aware of the value of their goods with a constant view of the burgeoning second-hand market. Alexandra Shepard has shown a circulating knowledge of the value of household goods to be essential when individuals attested to their own worth before the court, or when neighbours judged the creditworthiness of one another.[25] Once considered auxiliary to activities of commerce, the trade of second-hand goods has been reassessed and

[23] For a comparison of these patterns of commerce in early modern England and Sweden, see Hailwood et al., 'Comparing the gender division'.
[24] Pennell, *Birth of the English Kitchen*. [25] Shepard, *Accounting for Oneself*.

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shown to be a valuable source of household income.[26] The consumer goods bought by women relate to other household work and were intended as stores of wealth.

The work-task approach offers a detailed and quantified view of everyday commerce. Both women and men were active as sellers and buyers. Gendered differences lay in the value of transactions and to a lesser extent in the types of goods exchanged. Women did not only deal in items related to housework and textiles, their buying and selling extended into raw materials and industrial goods. At the same time, it is helpful to see women's purchase of housewares as equivalent to men's purchases of tools: all were implements for use in future work activities. The chapter now turns to an analysis of the evidence for the borrowing and lending described in the database and the role assumed by women as 'asset managers' of credits, debts, and moveable household wares, governing the position of their household in a wider and interconnected nexus of credit obligations.

8.2 Credit and Debt

Buying and selling was rarely a straightforward exchange. Goods were often valued beforehand, and prices were mediated and relayed between interested parties. Ongoing credit needed to be recorded and managed, with debt books often consulted when accounts were reckoned. Accounts were routinely managed, and there was much work, often unrecorded, associated with the maintenance of household finances in a credit economy. Requesting, or in some instances demanding, the payments of debts often appears as the tangential justification by deponents for their movements or their presence within a household. In the case that opened this chapter, Agnes More sent her daughter to reckon her account with Richard Wright. Agnes was not managing her household finances in isolation but was doing so with the knowledge of wider chains of credit that came to contestation with the death of Roger Collinson, and sent her daughter on her behalf to carry the money.

Managing household finances and making payments in the early modern economy included hidden labour. For instance, in Tadcaster, Yorkshire, in 1662, a servant, Maria Blunt, was sent by her master Mr Foster to a neighbouring farmstead to request the price of newly birthed piglets. Upon arrival she was met by the housekeeper, Anne Tailor, who informed her each piglet was to be sold for 20d whereupon

[26] Lemire, *Dress, Culture, and Commerce* and 'Plebeian commercial circuits'; Shepard, 'Crediting women'.

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Maria went back to her master who then gave her the coin and sent her back to Anne to purchase the piglet and to bring it home.[27] In Northallerton in the same county in 1692, Edward Rymer acted as a mediator to a sale, having been paid a shilling to find a buyer for two men selling a horse. He approached John Adam to 'help him to a good bargain' and settled a price between the two parties.[28] Professional opinions too were often sought to appraise goods, particularly in the sale of livestock. Two male shepherds, with the surnames Durington and Blackwell, were sought by Henry Bankes to value lambs in Settrington, Yorkshire, in 1611, that were proposed for sale. Both shepherds thought the price, 2s 10d for each lamb, was too dear and a new price of 2s 4d was agreed based on their expert appraisal.[29] This work negotiating deals and relaying information for sale was time-consuming work that rarely appears in other records of consumption. But using the work-task method mediating a sale or providing an appraisal of goods can be identified and included within the category 'exchange'.

There was also a large body of unseen work in managing credit obligations. Credit could generate large amounts of written documentation that needed to be maintained. Upon his deathbed in Norfolk in 1616, Robert Howling referred to a cupboard in which he had amassed bills and bonds that needed to be administered to settle his accounts.[30] Simply paying debts and moving money also required time and transport. In 1532 Arthur Bentley was desired by one Ranulf of Dynley to travel from Downham to Halifax, a distance of 27 miles, to carry money owed by Ranulf to Agnes Oitts.[31] Time could be wasted too when settling accounts. Stephen Jule made a visit to the home of Andrew Penrose in Holsworthy, Devon, in 1598 to ask for the repayment of 20d and was asked to 'bear with him until the fair at Holsworthy', delaying the repayment and prolonging the credit contract.[32] When a man known only as Magson entered the home of Alexander Tomlinson in the small village of Hawkshead, Lancashire, in 1623 tendering a debt he owed he refused to hand over the coin when Tomlinson admitted he did not have the bond ready, leaving the debt unpaid.[33] Individuals did not always manage their own finances: 17 per cent of financial management work tasks were performed 'for another'. Some of this work was explicitly paid or part of service: Richard Bruce was paid 10s in 1613 to deliver a sum of £4 10s to Mr Simpson in Cripplegate, London, and was

[27] BI, CP.H.4631, *Holt v. Taylor*. [28] NYCRO, QSB/1693, 223–4.
[29] BI, CP.H.754, *Henry Bankes v. John Colby*. [30] NRO, DN/DEP/37/40, 240.
[31] BI, CP.G.3483, *Oade v. Oade*. [32] DHC, QS/4/Box 5, 28–9.
[33] CALS, EDC/5/1624, 11.

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promised a further 10s on his return; George Gullock was employed as an apprentice by Francis Squire in Okehampton, Devon, in 1675 to keep his accounts.[34]

More commonly the terms of 'for another' financial and commercial work were not explicit or specified. Many of these took the form of witnessing a transaction. In 1691, Isabella Richards asked John Hartnoll to accompany her to the home of Joanne Kerslake in Tiverton, Devon, to witness her repay a debt owed to Joanne. Anthony Taylor was requested by Thomas Postgate to accompany him to the house of William Wales in Chester-le-Street, Durham, to demand debts from William's wife in 1620.[35] Bearing witness to credit and commerce was a duty of neighbourliness, but it was also time-consuming work. However, such practices became the norm in an increasingly litigious society where 70 per cent of civil litigation at common law concerned debts.[36] Buying and selling in the early modern economy were underpinned by a swathe of hidden labour that regulated commerce outside the marketplace. Whilst some of this work is subsumed within the subcategories of commerce – such as exchange, buy, and sell – associated work, such as transporting money, demanding payments and rents, recording credits and debts, hiring tools and livestock, counting money, and managing accounts, falls within the subcategory of financial management within the broader management category. The subcategory of pawning within the management category also captures credit given against goods traded in pawn. Previously considered peripheral to commercial activities, pawning has since been reconsidered as central to early modern credit markets both as a survival mechanism for poorer households and as a legitimate means of utilising the wealth stored in consumer goods.[37] Combining the subcategories within commerce with the subcategories of pawning and financial management here captures the extensive work activities associated with the broader management of household finances.

Table 8.2 shows the marital status of women performing this broader range of tasks. Widows might be expected to account for a higher proportion of those undertaking financial management tasks. We know that wives were commonly named as sole or joint executor of their husband's will for instance, and both Susan Amussen and Amy Erickson have shown that female widows made up the majority of named

[34] HALS, HAT/SR/24, 5; DHC, Chanter 875, *Crocker als Coombe v. Coombe*.
[35] DHC, Chanter 8299, *Richards v. Kerslake*; DUIC, DDR/EJ/CCD/1/11, 68r–70r, 77v–8r.
[36] Muldrew, 'Culture of reconciliation'; Stretton, 'Written obligations', pp. 193–4.
[37] Shepard, 'Crediting women'; Fontaine, 'Women's economic spheres'.

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Table 8.2 *Women's commercial and financial tasks by marital status*

	Commerce tasks (%)	Financial management tasks (%)	Pawning tasks (%)	Total tasks	% of total tasks by each marital status
Married	49.5	56.5	71.8	338	51.4
Widowed	12.2	12.9	5.1	78	11.9
Never married	11.9	6.5	7.7	73	11.1
Unknown	26.4	24.2	15.4	168	25.6
Total	100.0	100.1	100.0	–	100.0
Total tasks	556	62	39	657	–

executors across the seventeenth century.[38] Administering a will could be a costly and onerous task, taking months or years to complete, that utilised crucial skills in accounting and financial management, gained through running a household.[39] Women used bonds, bills, and acquittances pertaining to the debts of husbands who had entered credit agreements long before, knowing they would be settled as part of their probate. But work tasks associated with the legal administration of wills were not recorded in the work-task database, for reasons outlined in Section 1.2, meaning that this work of financial management described in testamentary suits in the church courts, peculiar to a female widow and bound to the administration of probate, was omitted from the database. Studies dedicated to the role of the female widow in the prolonged process of probate have already highlighted the administrative workload assigned to women at this stage of life. Filtering out those work tasks associated with executing a will allows a more direct focus on everyday commerce and the day-to-day management of household economies, rather than the special legal and economic status granted a widow during probate. It is this aspect of women's commercial work that is so often obscured in litigation due to coverture and which can only be quantified through a study of the scope and size adopted here. The proportion of commercial and financial work undertaken by widows in Table 8.2, at 11.9 per cent, is broadly in line with the proportion of women's tasks they performed across the dataset as a whole, of 10 per cent.

Table 8.2 shows that married women account for 51.4 per cent of the recorded female actors across the categories of commerce, financial management, and pawning. Qualitative evidence from the depositions

[38] Erickson, *Women and Property*, p. 158; Amussen, *Ordered Society*, pp. 82–3.
[39] Muldrew, 'Mutual assent', p. 52.

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describes married women managing their household finances. In 1664 in Cheshire, Margaret Henshall was brought before the church court by her own husband in a plea for separation. Aside from her deriding the sexual prowess of her husband, claiming 'she would rather kiss her dog's tail than her husband's lips', she also boasted of her own financial success, claiming 'she had 60s in Mr Trevett's hands, 40s in old Mr Wilroxon's hands, 6s in Mr Wilroxon's hands, 15s in one Smalworod's hands and 5s in Mr Lockett's hands and that she had interest for it'.[40] Deponents in the case attested more widely to Margaret's management of her household finances, claiming she had 'the profit of three or four cows constantly to dispose of' and what 'corn or malt her husband had he never kept locked from her but she might dispose of it as she pleased'. John Lowe, reflecting on her management, claimed that her 'keeping and ordering of her husband's house was wary and thrifty enough' and that Margaret was of 'mild and sober character towards her neighbours'. Margaret herself mocked her husband's inability to maintain his household finances and his insatiable appetite, claiming that 'her husband had eaten or destroyed more than the whole family had done', tying his manhood to his financial inadequacy and insatiable greed. Clearly, Margaret Henshall had some control over her household finances and was able to use her household surplus to generate a profitable income. Her thriftiness was praised by her neighbours, though her husband took issue when she bragged of her financial independence and her rejection of him in the marital bed after publicly, and apparently haughtily, refusing to 'submit and yield' herself to him following a court order. Tensions in the household were fixed on Margaret's management of her husband's estate; whilst Margaret claimed to have lent money at interest her husband claimed she had, in fact, indebted the household. The Henshall case demonstrates the extension of housewifery to financial management within and beyond the household, as Margaret engaged in the credit market for interest, and the deeply ingrained language that associated financial management with gendered ideals around thrift, neighbourliness, appetite, and subservience.

Table 8.3 shows the gender division of creditors and debtors across the same categories used in Table 8.2. Credit has been defined broadly to include deferred payments, though it excludes the borrowing and lending of goods such as tools and household items. Creditors and debtors have been identified where named individuals recall a financial transaction involving a bond or bill, purchasing/selling goods on credit, or

[40] CALS, EDC/5/1664, 43.

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Table 8.3 *Gender division of labour in commerce and finance comparing creditors and debtors*

	Creditor				Debtor			
	F tasks adj.	M tasks	Total tasks	% by F adjusted	F tasks adj.	M tasks	Total tasks	% by F adj.
Commerce	10	44	54	18.5	13	50	63	20.6
Financial management	54	76	130	41.2	13	73	86	14.9
Pawning	52	14	66	78.8	44	20	64	68.8
Totals	116	134	250	46.4	70	143	213	32.9

Notes: adj. = adjusted (x2.59).

borrowing and lending money. Where deponents simply recall reckoning their accounts without qualifying details, both actors have been listed as creditor and debtor, assuming the accounts were ongoing and reflected a longer chain of obligation back and forth. In the work-task database, women make up nearly half of all creditors, 46.4 per cent, but make up a smaller percentage of all debtors, at 32.9 per cent. This may in part be reflective of legal limitations on women's ability to contract credit. Laws of coverture not only limited women's legal ownership of property in their own right but could also diminish their credibility as potential borrowers if their assets were bound to their husband.[41] The majority of female debt recorded in the database was contracted via pawn, utilising household wares or personal affects over which women had greater claims of ownership. There is some evidence that married women did take on debt independently from their husband. As discussed above, in 1620 Thomas Postgate went to the house of William Wales in Durham to demand debts owed by William's wife, Elizabeth. Leonard Askell, bailiff of Chester-le-Street in Durham, was sent to execute an order against William Wales to recover the debts owed by his wife. Upon his arrival he was handed a defamatory letter written by William against his wife's creditor, Thomas Postgate, which Elizabeth defiantly attested she had seen her husband write. Elizabeth had contracted the debt herself, and it was from Elizabeth that Thomas had sought repayment. However, when the case was pursued in the civic courts under common law, it was William who was presented as debtor and his goods that were to be seized to satisfy the debts. We learn of the intricacies of the debt and Elizabeth's role in contracting it as the defamatory letter, passed between Wales, Postgate, and Askell, was presented in the church courts in a subsequent plea of defamation.[42]

The evidence for commerce conducted on credit is limited for both men and women. Deponents that recall buying and selling rarely recounted the methods of payment explicitly. When they did, these sales were more often associated with high-value transactions involving livestock. In 1620 Robert Croke was travelling back from the fair at Lydeard, Somerset, droving sheep he had just purchased, when he happened upon John Martyne to whom he owed money. He sold him two of the sheep for 7s or 8s, and John paid him part of the sum in coin and 'turned up the rest in the money which he owed him'. When Robert returned home, he sold five weathers and one ram to one Pyme of Lydeard for 43s or 44s, who paid 'the odd money presently' and owed the remaining 40s for

[41] Erickson, 'Coverture and capitalism'; Muldrew, 'Mutual assent'.
[42] DUIC, DDR/EJ/CCD/1/11, 68r–70r, 77v–8r.

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which Robert 'did give him time'.[43] Large sums of credit were commonplace in the buying and selling of livestock and helped establish credit networks in marketplaces. That women do not appear frequently as creditors or debtors in the category of commerce is perhaps reflective of the lower value of their commercial transactions and exclusion from large-scale transactions in livestock. Commercial credits in the database refer to the purchase of consumables, as when Agnes Moore bought cloth on credit from Richard Wright in Pullen St Mary in 1580 for 3s 4d, as we saw at the outset of this chapter, or when Agnes Vigures settled her mother's accounts with Onesimus Penrose for linen in his shop whilst she bought 'some small commodities' herself in Holsworthy, Devon, in 1639.[44] Instances of buying and selling that explicitly referred to coin describe women handling coins of lower denominations, with a range of 1d to 8s when buying and selling ale, thread, and a penny's worth of milk. This mirrors trends in civic courts where female litigants sued less often and for smaller sums related to sales credit for household consumables.[45]

Women make up just 14.9 per cent of debtors in the category of financial management, where the credit described was larger and related to the extension of coin, yet they comprised 41.2 per cent of creditors in this category. Much of this credit was extended in coin and frequently described female creditors lending to male debtors. Anne Hodson lent £3 to Philip Wood in Mundford, Norfolk, in 1688. The debt was recalled upon her death by her executors in 1694.[46] Margaret Slater lent 12d to Henry Dewhurst at Preston fair in 1626, where she sold yarn and recalled purchasing stockings, a pewter flagon, malt, and flax herself for cash. Her detailed description of the fair and her transactions tells us about the flurry of buying and selling at the fair, and is explored in the introduction to Chapter 3.[47] The widow, Dorothy Rogers, lent 4s 6d to Richard Charrington when he came to her door in Coveney, Cambridgeshire, in 1661, under the guise of asking for tobacco, only to then request a loan.[48] There is some evidence that women acted in partnership when lending money. In 1699 in Newcastle upon Tyne, John Hudson accompanied Henry Mitford to witness a repayment to Alice Parkinson in her home. When Henry placed the money on the table, wrapped in a handkerchief, Alice questioned what she should do with the coin because she had given it to Henry in gold and wanted it returned in gold. John Hudson recalled that she claimed the gold was not

[43] DHC, QS/4/Box24, Baptist, 18. [44] DHC, QS/4/ Box 43–4, Epiphany, 36–7.
[45] Muldrew, 'Mutual assent', p. 11. [46] NRO, DN/DEP/53/58A, *Hull v. Fyrth*.
[47] LaA, QSB/1/17, 25–6. [48] CUL, EDR/E10/109, 30–1.

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hers but was in fact her sister's, demanding of Henry that 'I gave it thee in gold and I will have it in gold'.[49]

B. A. Holderness' assertion that female widows were principal creditors in rural economies is not reflected in our data.[50] The majority of female creditors in the database were married, at 73 per cent, whilst just 7 per cent were widowed. We are familiar with the money-lending activities of single women and widows through studies of probate that show them to be savvy investors in their local economy. Amy Froide has challenged assumptions about 'spinsters' as economically redundant and has shown never-married women to be sources of credit in female kin networks and as significant investors in their communities.[51] Judith Spicksley too has shown through a study of wills that never-married women were a significant source of credit with an increasing tendency to put money out to 'use' in the later sixteenth century.[52] Single women also appear more frequently as creditors than they do debtors in Muldrew's study of borough courts, appearing as independent litigants suing for unpaid debt.[53] Yet for married women too, engaging in the credit economy was an important survival strategy in the management of the household finances. Credit, both for consumption and investment as a secondary income, was 'a mechanism that enabled many to get by and a few to flourish'.[54] The work-task data reflects this important economic work performed by married women in day-to-day commerce.

A striking feature of Table 8.3 is women's dominance of the pawn trade. They make up 78.8 per cent of creditors in pawn and 68.8 per cent of debtors. Early modern trade was propped up by auxiliary currencies. The mutability of goods to serve as credit and coin facilitated exchange where the coin supply was insufficient to meet the demands of daily commerce. Beverley Lemire has identified a professionalisation of the urban pawn trade from the seventeenth century onwards. Using the account books of John Pope in the early eighteenth century, she has shown women to have regularly pawned household goods, cloth, and clothing for credit.[55] Yet evidence for informal pawning dominated by plebian women is sparse despite the trade in second-hand goods being a crucial stream of income for poorer households. There were fewer licensed and insured female pawnbrokers, and they directed less wealth than their male counterparts.[56] The instances of pawning captured in the

[49] BI, CP.G.1699, *Mitford v. Parkinson*.
[50] Holderness, 'Widows in pre-industrial society'.
[51] Froide, *Never Married*; and? *Silent Partners*. [52] Spicksley, 'Never married women'.
[53] Muldrew, 'Mutual assent', p. 55. [54] Lemire, 'Introduction', p. 4.
[55] Lemire, 'Petty pawns'. [56] Lemire, *Business of Everyday Life,* p. 33.

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work-task database are reflective of the informal exchange of goods, particularly between women, that facilitated commerce. The depositional evidence describes goods given in pawn for coin as well as goods given in pawn in lieu of payment where the debtor intended to retrieve their goods and settle their debt at a later date. It depicts an informal system of pawning in which married women were able to extend and receive credit; 72 per cent of women contracting credit on pawn were married. When Edmond Edgcomb went to see the tinker Degory Merrifield of Tavistock, Devon, to pawn pewter platters in 1651, Degory was accompanied by his wife.[57] In 1618 John Chappel of Ilminster, Somerset, went to pawn spoons with 'Cawcombe's wife'.[58] Even in instances where men sought to pawn an object with a male creditor, women are described as being witnesses. In 1668 John Buttal sought to pawn serge cloth with the servant Thomas Edwards in Fiddington, Somerset. The exchange was witnessed by the wife of Edwards' master and a female maid.[59] The one example in the database of a woman pawning goods for a loan from a male creditor comes from Chewton Mendip, Somerset, in 1638, where Joan Story sought to pawn a coif for 10d in her local alehouse from John Stanford and his wife.[60] In the instances described here married women were integral to the pawning industry as creditors, mediators, appraisers, and witnesses.

The biography of pawned objects suggests that women formed credit networks through family and kin. In a case of theft in Ashburton, Devon, in 1670, Welthian Tapper was found in possession of a smock which she claimed to have had from Jane Weiger who had pawned it to her for 2 groats. The same smock was received by Jane Weiger as pawn from Elizabeth Trust for 12d.[61] In 1630 Joan Nichols of Totnes in Devon had pawned various items she had received from her father. One blanket she had pawned to her mother-in-law for 5s 6d.[62] All but one of the women seeking to pawn goods for credit did so with another woman. The goods exchanged in pawn appear gendered. Women handled cloth, clothing, silverware, cooking pots, and ribbons, while men pawned clothing, cloth and silverware, tools, building materials, livestock, and animal skins. The objects of pawn mirror those most commonly bought and sold listed in Table 8.1, and those that were borrowed and lent. Women borrowed pails, spoons, blankets, clothing, shoes, linen, and the tools of spinning and needlework including flax, needles, and a wharrow-

[57] DHC, QS/4/Box55, Easter, 4. [58] SHC, QS/SR/29, 59.
[59] SHC, Q/SR/111, 87–8. [60] SHC, Q/SR/77, 28.
[61] DHC, QS/4/Box 84–5, Michaelmas, Info of Margery Soper.
[62] DHC, QS/4/Box 32, Baptist, 28–30.

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spindle (used to twist thread on a spinning wheel). Though women did occasionally seek to borrow horses they did not do so as often as men. Men borrowed agricultural tools, such as cudgels, spades, knives, rope, and carts, and animals, such as greyhounds for hunting or ferrets for chasing out rabbits, but most commonly they borrowed and lent horses and oxen. The value of the goods given in pawn also differed. The value of women's pawned objects ranged from 3d to 5s 6d with an average value of 1s 11d. The value of men's pawned objects was significantly greater with a value ranging from 8d to 40s with an average value of 6s 9d. This may reflect both the value of goods which men and women had access to and ownership of, as well as the amount of credit that was required in order to conduct further commercial transactions.

Women's predominance in the pawning trade reflects their commercial knowledge and their ability to judge the worth of the moveable domestic objects they encountered in the home and in the market. Alewives were particularly well placed to act as creditors in the pawn trade. Deponents describe giving objects in pawn for coin, which they then went on to spend in the alehouse, as well as paying for food, ale, and bed and board, in kind. In Bishop's Nympton, Devon, Hugh Mortymer came to a reckoning with a married woman with the surname Sage after spending a night at her inn in 1629, where he exchanged three handkerchiefs and a falling band in lieu of 7d owed for his stay and meal. The same Hugh Mortymer went on to stay for a night at an alehouse in neighbouring South Molton, and gave the alewife a calico band, a ruff, and a handkerchief in lieu of his supper, bed, and breakfast.[63] In 1620 in Broadwoodwidger, Devon, Mary Delling took a smock she had bought from a 'tinker's wife' on credit to exchange for bread and drink to the value of 9d to the alewife Pearse.[64] Alewives were routinely handling second-hand goods as payment in kind, presumably with a view to its later use or resale.

Alexandra Shepard has cautioned against oversimplifying women's tendency to deal in apparel and household goods in the credit economy at a time where the 'consumption of goods represented investment strategies rather than simply "spending"'.[65] Women's specialist knowledge in cloth and stitchery acquired through work, as discussed in Sections 7.3 and 7.4, placed them in an advantageous position to determine the value of these goods as stores of wealth.[66] Their borrowing and lending against these objects in pawn 'became the sum and substance of plebeian budgeting, the source of liquidity for affluent and plebeian

[63] DHC, QS/4/Box32, Epiphany, 33. [64] DHC, QS/4/Box24, Epiphany, 26–7.
[65] Shepard, 'Minding', p. 56. [66] Lemire, *Dress, Culture, and Commerce*.

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patrons throughout Europe.'[67] Capturing the trade in pawned goods outside the accounts of professional money lenders demonstrates the authority of married women as creditors within their local communities, with valued experience in determining the quality and worth of household goods and the creditworthiness of their neighbours. It was a tactile job that required experience acquired through touching and appraising consumer goods at the market and in the home.

Muldrew has shown how credit formed an undercurrent to all commercial exchange, acting both as a determinant of material wealth and as a social index to judge creditworthiness.[68] But the work behind the management of these obligations has not previously been quantified. Requesting outstanding payments, witnessing transactions, transporting money, writing accounts, and managing the paperwork generated from credit such as bonds and bills and acquittances were all work tasks that required time-use. The wider sample of data used here, combining the commerce subcategories with those of financial management and pawning, shows the breadth of work undertaken to sustain economic exchange. The depositional evidence reveals the role played by married women in the credit economy. Traditional sources used for studies of credit and debt, consumption, and property ownership exclude married women and as a consequence the understanding of women's credit has been skewed towards never-married women and widows. The work-task approach used here illuminates the commercial work undertaken by married women. Moreover, looking specifically at the objects bought as consumer goods and then used as payment in kind or as pawns, shows the ways in which a female-oriented knowledge of domestic wares enabled them to value goods for resale and as stores of wealth.

8.3 Spaces of Commerce

In 1661 Margaret Dayleigh, a single woman, stood atop a small lighting keel in the River Tyne at Newcastle dock, where she sold a groat's worth of coal to Christobell Lockering. Witness to the transaction at the dock was the married woman Isabella Sanderson and the blacksmith Arthur Shaft, who left his workshop to 'cool himself by the quay side' being hot with working at his trade.[69] Amidst the busy working docks surrounded by male-dominated industry, craft, and trade, Margaret operated a keel and sold her coal, and Christobell bought her wares. Women, though

[67] Lemire, *Business of Everyday Life*, p. 93. [68] Muldrew, *Economy of Obligation*.
[69] DUIC, DDR: Consistory court depositions (loose), 1662–3, *Christobelle Lockering v. Anna Atkinson*.

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subjected to greater regulations in markets and trade, populated spaces of commerce. They navigated and traversed regulations in the pursuit of profit.[70] Buying and selling was recognised by conduct writers as a crucial form of women's work whereby a wife might support her husband by selling surplus produce from household production at market or buying goods for household consumption.[71] Provision for the household, buying and selling, was one such occasion where it was conceded by Dod and Cleaver in *A Godly Form of Household Government* that a wife may engage in work outside the household without her husband.[72] Indeed, over half, at 56 per cent, of all 'go to market' activities in the work-task database were performed by women. As exacting consumers and managers of their household economy, David Pennington has suggested that women were active and even forceful participants in shaping regulation in the market.[73] The final section of this chapter considers the spaces of commerce. As discussed in Section 3.5, the home was frequently a site of commerce that was open to the interruptions of neighbours and customers, blurring the boundaries of private and public. Qualitative accounts in the depositions draw out the constantly shifting function of the home as both a space for domestic living and a site of commerce.

The presence of permanent and enclosed shops opened from a single room in a domestic dwelling blurred boundaries between commerce, craft, and domestic life. Shops were often located within the front room of a residential house and selling through the open window of a home or workshop was commonplace. Wooden shutters opened wide with a shelf spanning the sill to form a counter through which cash and goods could pass. Semi-permanent wooden structures, propped outside a home, could also facilitate the selling of wares in the street.[74] Deponents refer to shops, stalls, homes, and workhouses with little distinction drawn between spaces of retail, manufacturing, and domestic living. Shoemakers Row in Cambridge was a hive of craftwork and commerce. Margaret Scoggin, giving testimony in a case of defamation, described walking along Shoemakers Row in December of 1593 towards the house of Thomas Coe, when she heard Lucy Fleming, who was working in her shop, chiding with Winifred Coe, who was standing in the doorway of her own shop. The dispute was overheard by Thomas Hailes, who had entered the shop of Thomas Coe to purchase needles and thread, where he was served by

[70] Pennington, *Going to Market*, p. 6.
[71] Flather, *Gender and Space*, pp. 32–4., Amussen, *Ordered Society*.
[72] Dod and Cleaver, *Godly Form*. [73] Pennington, *Going to Market*, p. 4.
[74] Cox, *Complete Tradesman*, pp. 77–9.

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Thomas' wife Winifred.[75] Shoemakers Row epitomises the close interconnection between home and retail spaces. The shop of Thomas and Winifred Coe was described interchangeably as a home and a shop and was itself located in a street of crafting workshops and retail stalls . Sellers were also mobile and traversed the threshold between spaces of commerce and spaces of the home. The baker Robert Phillip sold bread from a horse-drawn cart to Margaret Butler at the window in her loom house in Leeds, Yorkshire, in 1625; and whilst her husband sold bread at the inn in Chipping Barnet in Hertfordshire in 1606, Bridget Ilsbury went door-to-door selling their bread to nearby households.[76] Travelling pedlars and itinerant workers are captured in the depositions but remain anonymous or are referred to with suspicion, like the 'four strange men' travelling along the highway towards Minehead, Somerset, in 1638, who offered to sell their wares to Thomas Burnell on his way to work; or the 'strange woman' selling second-hand clothes in a doorway on the periphery of Peter's fair in Holsworthy, Devon, in 1610.[77]

All the work tasks in the database were marked as having been performed either in the actor's own household, outside the household, or unknown where there is not enough evidence to confidently locate the task.[78] The household is taken to reflect the physical space of a familial dwelling, including the connected grounds and associated outbuildings. Those activities recorded as outside the household reflect commerce and trade that occurred outside the bounds of an individual's own home but could have taken place within another person's home. The majority of commercial work activities recorded in the database were performed outside the household, at 58 per cent, with those that were unknown accounting for 33 per cent, and those within the household just 10 per cent. Table 8.4 shows the number of commercial work tasks performed within the household and outside the household and the gender division of labour in each category.

Table 8.4 shows that men performed over half of all commercial work outside the household for which we know the location. Significantly, they account for 65.4 per cent of all selling activities outside the household, yet this relationship is reversed when looking at the selling activities performed inside the household where women account for 56.7 per cent of sellers. The same is true of exchange activities, with women taking on a greater proportion of these tasks when performed within their own household, at 85.2 per cent, yet accounting for just 26.5 per cent of tasks

[75] CUL, EDR/2/19, Winifred Coe v Lucretia Fleming.
[76] BI, CP.H.1704, *Pricilla Rawdon v. Robert Philip*; HALS, ASA8/8/103 and 106–8.
[77] SHC, Q/SR/77, 18; DHC, QS/4/Box 16, Michaelmas, 21. [78] See Section 1.2.3.

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Table 8.4 *Locations of commercial and financial tasks, by gender*

	Own household			Outside the household		
	M tasks	F tasks adj.	% by F adj.	M tasks	F tasks adj.	% by F adj.
Buy	37	47	56.0	470	513	52.2
Sell	65	85	56.7	308	163	34.6
Exchange	4	23	85.2	31	18	26.5
Go to market	0	0	0.0	88	111	55.8
Run stall/shop	10	10	50.0	16	10	38.5
Pawning	6	21	77.8	6	10	63.0
Financial management	32	41	56.2	174	85	32.8
Total	148	227	60.5	1,093	910	45.4

Notes: adj. = adjusted (x2.59). This is only based on the 2,378 tasks for which we know the location, which is 68 per cent of commerce and financial tasks. The categories of own household/outside the household are explained in Section 1.2.3.

when performed outside the household. A similar inverse relationship in the division of commercial labour can be seen in the category of financial management. When performed outside the household, men account for 67.2 per cent of the work activities performed and women just 32.8 per cent. When the same work is located within the household, women's proportion of financial management increases to 56.2 per cent and men's decreases to 43.8 per cent.

The distinction between work done in or around an actor's own household, as opposed to outside the household, is revealing, but it does not capture very precisely the full range of physical spaces of retail. Nor does the category of commerce done within the household reflect the blurred boundaries of domestic and retail spaces that characterised buying and selling in early modern England. Additional categories of space can be imposed on the data to allow for a more in-depth analysis, as in Table 8.5. A large proportion of the exchanges recalled in the depositions are not firmly located in a particular space but instead refer broadly to sales usually occurring some time prior to the deposition, and this is reflected in the 'Location not stated' column. Where a 'stall' is described as being in a market or on a market day, this has been included in the category 'market', to indicate that it was probable it was part of the temporary infrastructure of the marketplace. Where a stall is described as being part of a household or attached to a place of craftwork, such as a smith or shoemaker's shop, it has been included in the category of 'shop/stall' to reflect its more permanent nature. It should be noted, however,

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Table 8.5 *Detailed locations of commercial and financial tasks*

	Market	Shop/ stall	Fair	House	Field/ ground	Road	Alehouse/ inn	Other	Location not stated	Total tasks
Buy tasks	229	121	107	204	30	41	34	33	727	1,526
Sell tasks	147	97	60	153	32	25	33	9	555	1,111
Exchange tasks	6	13	5	36	0	0	13	0	29	102
Go to market tasks	192	1	3	0	0	0	0	0	0	196
Run stall/shop tasks	6	27	3	11	0	0	0	0	5	52
Pawning tasks	0	0	0	37	0	0	25	0	76	138
Financial management tasks	6	27	5	149	11	18	35	10	165	426
% of all tasks	16.5	8.1	5.2	16.6	2	2.4	3.9	1.5	43.9	3,551
% of all tasks with known location	29.4	14.4	9.2	29.6	3.6	4.2	7	2.56	0.0	1,993
Total tasks	586	286	183	590	73	84	140	52	1557	3,551

Notes: F adjusted (x2.59).

that over the period the movement towards more permanent market infrastructure makes these distinctions harder to draw. The final category of note, 'other', includes those spaces that were clearly described but not large enough to warrant their own category, and includes churchyards, abbeys, mills, slaughterhouses, and bakehouses.

Though the 'unknown' category remains large, at 43.9 per cent, the data nonetheless shows that a significant proportion of commerce bypassed formal marketing structures. Combining the results for fairs and markets reveals that just 21.7 per cent of all commercial work took place in formal marketplaces. A significant proportion of commercial work, 16.6 per cent, is instead recorded as having been conducted in a home. In the database, shops appear more commonly in parishes categorised as large urban settlements, whilst homes were the most frequently cited spaces of commerce in rural parishes without markets. The results support Britnell's estimates for the late medieval rural economy, that less than half of all commercial transactions would have been conducted in formal marketplaces, and that private homes were important sites of trade.[79]

Shops, stalls, alehouses, and inns – 'intermediate zones' between 'private' and 'public' spaces – account for 12.0 per cent of commercial work. Alehouses and inns were important spaces in which commerce was conducted and accounts were reckoned.[80] In many cases the settling of debts is cited by deponents as the justification for their meeting at the alehouse. In 1691 in Tiverton, Devon, Juliana Keens was called upon to bear witness to the payment of a debt at the 'beerhouse' belonging to Joanne Kerslake.[81] Reckoning accounts was often accompanied by drinking as when Richard Sutton and William Hurstfield sat in the alehouse of Randolph in Middlewich, Cheshire, in 1662, where they drank and 'made bargains' settling their account with one another for three hours.[82] Alehouses were convenient sites to meet along well-travelled roads. Prior to setting off for London in 1684, Henry Webster met a Mr Jay to settle a debt at the White Lion Inn in Bungay, Suffolk; and in 1670 John Mundy awaited a carrier who owed him money, Thomas Barge from Yeovil, at the Sign of the Greyhound in Salisbury, Wiltshire.[83] Pawning activities were only recorded as conducted in a home or public alehouse or inn, indicating that in the rural economy access to licensed pawn shops was limited, though the pawning of goods appears commonplace. Despite the professionalisation of retail spaces in

[79] Britnell, 'Markets, shops, inns', p. 121.
[80] On alehouse work, see also Section 5.3.
[81] DHC, Chanter 8299, *Richard v. Kerslake*.
[82] CALS, QJF/90/1, 39–41.
[83] NRO, DN/DEP/51/55, 31–2; WSHC, D1/42/61, 20–4v.

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the early modern period, buying, selling, pawning, exchanging, and negotiating in less regulated spaces formed a large sector of rural commerce.

Though shops might be situated as permanent sites of retail in and around a market, they could also be an extension of the home and double up as a domestic dwelling. In 1595 Agnes Hope came to the shop of Robert Wolley in St Albans, Hertfordshire, to buy cambric. Being a seamstress, she stayed in the shop to work on some sewing, taking advantage of the warmth thrown out by a pan of coals that had been warmed for Robert Wolley's wife who had just delivered a baby, 'because [she] the mother was then very cold'. Agnes Hope was not the only one to take advantage of the warmth. Gathered in the shop were James William and Hugo Summer, both of whom described themselves as being a familial relation to Robert Wolley, and William Towe, all of whom stood or sat around the coals with the new mother and baby. The stall was open, as the defamatory words spoken by William Towe were heard by Alexander Dame from the 'other side of the street'.[84] The space of commerce was functioning as a place of work for Agnes Hope, a space of warmth and refuge for a new mother, a place of congregation for friends and family, and a space of commercial activity for Robert Wolley. There is no sense of the shop or stall being a private space despite the intimate activities going on inside, as Agnes tended to her sewing and Robert Wolley's wife recovered from her birth. Wolley's shop provided a practical function of warmth that rendered it useful for multiple purposes and in doing so had drawn in a range of work and social activities. Flather has shown domestic spaces to be gendered by actors and their work.[85] But rather than transitioning from a female space to a male space dependent upon its intended use, the commercial space of the shop here is at once a private space of domestic living and a public one of commerce.

That is not to say that spaces of commercial work were not in any way gendered. Although qualitative evidence demonstrates the blurred boundaries of these spaces, there are some noticeable and important trends within the data. Few spaces were rigidly gendered, but shops, stalls, inns, and alehouses harboured a higher number of female actors performing commerce tasks, whilst the transitory spaces of commerce – fields and roads – were male dominated. Markets, fairs, and houses exhibited a near-even presence of men and women. This pattern shifts however when analysing just the activities of buying and selling. To explore this in greater detail, Figure 8.1 examines the location of

[84] HALS, AS8/8, 5. [85] Flather, *Gender and Space.*

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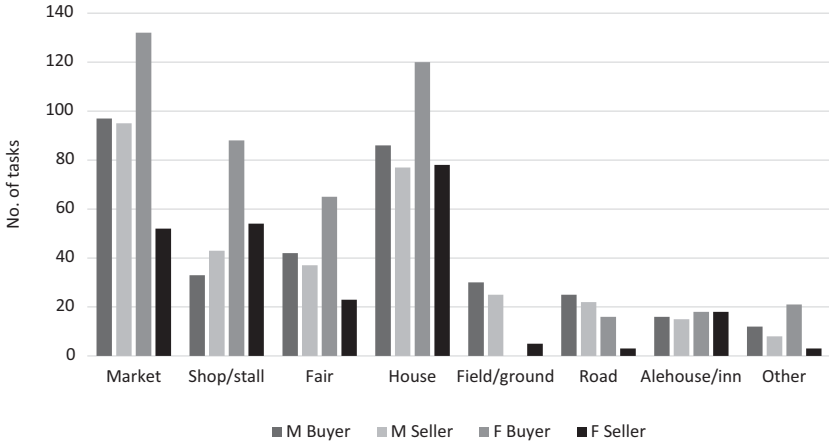


Figure 8.1 Buyers and sellers by location
Notes: F adjusted (x2.59).

buying and selling by gender. All of the buyers in fields were men, and they made up 83 per cent of sellers in fields. Though women account for 40 per cent of buyers along roads, they account for just 11 per cent of sellers. Roads and fields were outdoor and transitory places of commerce and were dominated by men. This may reflect the tendency of men to sell livestock either in fields or along the road whilst droving, a subcategory they dominated.[86]

Women form a greater proportion of workers in those spaces that were most likely to have also been domestic dwellings: shops, stalls, alehouses, and inns. In stalls and shops women make up 73 per cent of buyers but also 55 per cent of sellers. Qualitative evidence from the depositions suggests that women took an active role in selling produce at stalls. When in 1597 John Dawlyn approached the stall of the butcher Lodovicus Spratly in Southwark to settle a debt, Lodovicus only left his stall when his wife, Fortuna, came to take over and run the stall selling meat.[87] Fairs and markets show a near-even gender division of commercial work between men and women overall, but men appear more frequently as selling, accounting for 60 per cent of sellers. Markets were the most commonly recorded place for women buying goods, accounting for 29 per cent of women's buying activities. On the other hand, homes were the most frequently cited places of selling for women, accounting for

[86] Men undertook 85 per cent of droving tasks, even using adjusted figures. See Appendix B.
[87] HALS, ASA8/8, 26–8.

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33 per cent of their selling activities. Despite buying and selling work tasks having a near-even gendered split when taking an adjusted figure, the role of buyer and seller does appear gendered according to the space of commerce. Women's selling activities were more frequently recorded in shops or were more closely bound to the domestic space of the home, whilst men's selling was more frequently recorded in the regulated spaces of commerce, markets and fairs, on the one hand, or in the unregulated spaces of fields and roads as they undertook the droving of livestock, often on their way to market, on the other.

8.4 Conclusion

Approaching early modern commerce through the lens of work recasts buying and selling as time-use work activities, and highlights the ongoing work associated with the arrangement of protracted sales and the management of the household economy. It goes some way to quantifying the back and forth of early modern rural commerce, such as the importance of valuations and appraisals, and the requesting and payment of debts. Depositional evidence also captures the range of currencies that underpinned early modern buying and selling, including coin, credit (both by written instrument and verbal agreement), deferred payments, pawning, the exchange of goods, and payments in kind. The range of commercial work recorded in the database and analysed in this chapter is therefore broad and provides a fuller picture of the operation of commerce and money management, especially for rural England, than has been possible before.

In the process, important but nuanced gender differences have been identified. The analysis of consumer goods shows women bought and sold goods for sums that averaged less than their male counterparts. Though they appeared more frequently purchasing consumer goods, including cooking instruments and kitchenware, these can be recast as tools of housewifery that were not so different from the tools used by men. Nor were women absent from buying and selling raw materials, and the data shows a near-even gendered division of sellers of wool and skins, whilst women made up over 40 per cent of buyers of grain and grass. A striking feature of the data is the prevalence of women in the credit economy. Pawning, in particular, was a female-dominated trade, and a real strength of the work-task approach is that it captures the trade in pawn and second-hand goods that frequently eludes the archive.

The work-task approach is also particularly effective at capturing and quantifying the commercial work of married women in day-to-day commerce. For instance, a key finding of the data here is the prevalence of

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married women as creditors, something unexpected, given the emphasis placed on widows and never-married women in credit networks up to now. This supports the findings of the Swedish Gender and Work project, as well as those of Chapter 2, which show that marriage enabled women to engage in a wider range of economically responsible activities.[88] Depositions routinely describe married women witnessing and managing the credit of their wider household. Married women described extending credit often did so as part of their role as alewives, accepting part payments in pawned goods and extending credit for consumption in their own alehouse. In the rural economy alewives thus appear as important nodes in localised credit networks.

There were key differences in men's and women's relationship to credit. Men's credit in the rural economy was often closely bound to the livestock trade, with larger value purchases occurring in markets far from home and conducted on credit. Women's credit mirrors the lower values recorded for the goods they bought and sold, and was linked to the buying and selling of goods for household consumption. Their economic authority over household finances and credit derived from their ability to judge the value of the moveable household goods in the market and home. The spatial descriptions in the depositions also capture the significant quantity of commerce that by-passed regulated spaces of trade, as well as enabling an analysis of the gendering of commercial spaces. These divisions were not rigid, with men and women appearing across all types of commercial space. But women appeared more frequently as consumers in markets and fairs and as sellers in more domestic spaces, whilst men appeared more frequently as sellers in both the most regulated spaces of commerce, fairs and markets, and the least, roads and fields. What emerges most clearly from the evidence of commerce and money management, however, is that these were forms of work that played a key part in the work repertoires of rural women and men and were central to the everyday experience of the early modern economy.

[88] Ling et al., 'Marriage and work'.

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