

The Character of Credit

Personal Debt in English Culture, 1740–1914

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1 Fictions of debt and credit, 1740–1914

Eighteenth- and nineteenth-century English novelists were obsessed with debt and credit. Grounded in writers' daily experience of literary and consumer dealings, this fiscal fascination was also sustained by an enduring network of symbolic linkages between fictional narratives and credit markets. As Catherine Ingrassia has argued, early eighteenth-century novels circulated as commodities in 'a marketplace influenced by fancy, desire, and the brief attention span of consumers'. Based on narratives which readers knew to be 'unreal', the emergent genre of the novel was associated by contemporaries with the new financial instruments of public debt and credit, devices that 'existed discursively, to be accessed on the page and recreated imaginatively in the mind of the investor'.¹ The increasing ascendancy of realism over sentimental, gothic and romantic lines of narrative in nineteenth-century novels only reinforced this early association between fiction and the instruments of public credit. 'Money and fiction, both representational systems relying on credit, are also often interchangeable: money as the fiction of gold or of absolute value; fiction as a commodity, exchangeable for money', Patrick Brantlinger has observed. 'In behaving like money, the realistic novel is a perfect simulacrum of a social order based on nothing more substantial than public credit and "speculative commerce".'²

Like public credit instruments, private credit relations animated modern literature, becoming increasingly central to imaginative writing with the rise from the 1740s of the sentimental novel. In feeding the growing market for literary products, novelists played an instrumental role in the evolution of market culture: the history of the novel in this period is in many ways a history of the

¹ Catherine Ingrassia, *Authorship, Commerce, and Gender in Early Eighteenth-Century England: A Culture of Paper Credit* (Cambridge, 1998), 6. See also Colin Nicholson, *Writing and the Rise of Finance: Capital Satires of the Early Eighteenth Century* (Cambridge, 1994). Later eighteenth-century conceptualisations of public credit and the private individual are explored by Peter de Bolla, *The Discourse of the Sublime: Readings in History, Aesthetics and the Subject* (Oxford, 1989), chap. 4.

² Patrick Brantlinger, *Fictions of State: Culture and Credit in Britain, 1694–1994* (Ithaca, NY, 1996), 144, 168. John Galsworthy's conceit of the Forsyte family as a stock exchange that traded in 'a sense of family credit' illustrates the persistence of this trope. See John Galsworthy, *In Chancery* (1920; Ware, Hertfordshire, 1994), 135.

commodity told through commodified fictions. But in helping to create market culture novelists also continually explored market values, and repeatedly found them wanting. In fiction, disputed personal contracts and debt obligations function to move plot lines forward with drama and rapidity, literary representations of gift and consumer activity raise essential questions about the moral valence of economic obligations and legal institutions provide strategic settings for analysis of the individual's conduct, sensibilities and social standing. Economic only in their initial formulation, personal debt and credit relations in the novel constantly expose the social and cultural forces that constrained contractual individualism in English market culture.

This chapter offers a selective survey of the representation of personal debt and credit in modern English fiction. Although focused on novels that encapsulate the 'bourgeois' sensibilities that came to dominate English realist fiction, this vantage point comprises literary works that exerted a significant impact upon plebeian and propertied audiences alike.³ Fiction provides a vital perspective on personal debt and credit relations, for novels were essential imaginative tools with which English consumers probed the lineaments of individual character and the moral limits of market exchange. Circulating alongside liberal treatises on law and economy, novels illuminated models of economic behaviour that cast the verities of contractual liberalism into doubt. Where legal theorists and political economists modelled their economic systems upon cash transactions, strict contracts, autonomous individuals and market mechanisms, novelists elaborated a more capacious view of economic behaviour derived from the practices of daily life. Gifts and commodities, equity and common law, credit and cash, animated things and objectified persons both vied and coalesced in fictional writings, generating a vision of exchange that refused to be contained within the narrow conceptual confines of the liberal market. In this manner, the fictional record helped to create a sustained discourse on consumer society that repeatedly challenged the tenets of possessive individualism.

From custom to contract? Rereading *Pamela*

Samuel Richardson's *Pamela; or, Virtue Rewarded* offers an appropriate starting point for analysis of economic discourse in the modern novel. Issued in five successive editions between 1740 and 1741, *Pamela* enjoyed immense success both as a commodity in the literary marketplace and as an extended commentary on commercial relations in England. Rapidly inspiring a 'Pamela rage'

³ For the 'bourgeois' character of fictional realism, see esp. P.J. Keating, *The Working Classes in Victorian Fiction* (London, 1971), and Franco Moretti, *The Way of the World: The Bildungsroman in European Culture*, trans. Albert Sbragia, new edn (London, 2000). The substantial and sustained engagement of plebeian writers with canonical literary works is detailed by Jonathan Rose, *The Intellectual Life of the British Working Classes* (New Haven, 2001).

that saw images of its eponymous heroine used to market consumer goods such as fans and teacups, the novel affords a prime example of the thematic and material engagement with market culture that shaped English fiction from its origins. In Nancy Armstrong's influential analysis of gender relations and the development of possessive individualism, indeed, Richardson's novel features as a key literary vehicle of truly modern economic sensibilities, 'a form of writing that helped to create this concept of the individual'. By constructing a narrative in which the legitimacy of contractual relations – including marriage itself – rested on notions of individual agency, Armstrong argues, Richardson sought to supplant the traditional corporate values of the gentry and aristocracy with the market-orientated mentalities which (she believes) reigned within the middle class. 'Caught up and redefined within the figure of the contract, the whole idea of will becomes individual, sexual, and internalized; it becomes, in other words, the volition required before any consensual contract can take place', Armstrong asserts. By validating private domesticity, *Pamela* 'held forth the promise that individuals could realize a new and more fundamental identity and thus free themselves of the status distinctions organizing the old society'.⁴

Employed as a domestic servant by a gentry family in rural Bedfordshire until she is sequestered on a landed estate in Lincolnshire, Pamela Andrews is however an inherently unlikely icon of modern market culture. To be sure, Richardson's novel is relentlessly concerned at an imaginative level with paper credit and financial speculation.⁵ But the attention lavished by Richardson on descriptions of elaborate gift exchanges significantly complicates Pamela's relation to modern market mentalities: Richardson's affirmation of the new instruments of public credit is matched in the novel by his endorsement of highly traditional personal credit relations centred on gifting activities. As in the Westernising cultures analysed by anthropologists, individualist and contractual lines of reasoning operate in this novel only alongside the persistence – and affirmation – of time-honoured systems of moral accounting antipathetic to purely profit-orientated economic exchange. For although Pamela readily adopts modern vocabularies of commercial calculation, she is exceptionally loath to endorse sexual activities predicated on capitalist reasoning. Only by

⁴ Nancy Fix Armstrong, *Desire and Domestic Fiction: A Political History of the Novel* (Oxford, 1987), 30, 114, 98. Richardson's resistance to bourgeois modernity is emphasised by both Christopher Flint in *Family Fictions: Narrative and Domestic Relations in Britain, 1688–1798* (Stanford, 1998), chap. 4, and John Zomchick, in *Family and the Law in Eighteenth-Century Fiction* (Cambridge, 1993), chaps. 3–4. For the ways in which gender complicates representations of the individualist self in *Pamela*, see Carolyn Steedman, *Past Tenses: Essays on Writing, Autobiography and History* (London, 1992), esp. 2–3.

⁵ Ingrassia, *Authorship, Commerce, and Gender*, 138. Her chapter on *Pamela* offers an excellent anatomy of the novel's engagement with the world of public, as opposed to private, credit (138–65).

setting a higher value on her virtue than on economic assets such as employment, savings and possessions does Pamela succeed in resisting Mr B's illicit sexual advances and in becoming his lawful wife. Three interrelated themes shape this confluence of old and new value systems in the novel. *Pamela* is an object lesson first in the moral and political force of debt obligations, second in the social function and symbolic significance of gift and commodity exchange, and third in the limited capacity of common-law notions of contract to order and contain social and sexual relations.

Debt obligations not only pervade the text of *Pamela*, they provide the basic channels along which Richardson's plot lines develop. His heroine's sexual vulnerability, the fulcrum around which all action in the novel hinges, flows directly from her family's failed finances. By standing surety for two of her brothers, Pamela's parents incur legal liability for debts 'not of their own contracting', lose possession of their small country school, are 'forced to take to hard labour' themselves and compelled to send their daughter into domestic service. The claims of mutual obligation and liability frame the novel's development: familial values, not the tenets of possessive individualism, propel Pamela into the market, and repeatedly trump individual acquisition in Pamela's accounts. Dispatching four guineas as a gift to her parents, she earnestly desires them to pay 'some old debts with part'; justifying her own refusal to accept a gift of two guineas proffered by Mrs Jervis, Pamela piously observes that the housekeeper 'pays old debts for her children that were extravagant, and wants them herself'.⁶ Efforts to avoid and liquidate personal debts preoccupy Pamela throughout the novel, but they serve to register her allegiance to a moral economy in which abstract legal doctrines of contractual liability are often less compelling than the claims of reciprocal social relations. Links to family and friends, as Naomi Tadmor has argued, were essential for – not hostile to – conceptions of virtuous individuality and 'character' in eighteenth-century novels (as in English society and culture more broadly).⁷

Although his heroine is scrupulous in fulfilling her own economic obligations, Richardson resists representing personal debts as emblems of personal failure. Rather, in keeping with centuries of Christian doctrine, literary and historical texts of this period typically denote debts as 'misfortunes' and describe debtors as 'unfortunate'. By underlining the inevitable vicissitudes of the human condition, representations of personal debt as a species of misfortune emphasised the power of charity and divine providence – not the force of

⁶ Samuel Richardson, *Pamela; or, Virtue Rewarded*, ed. Peter Sabor (1740, 1801 edition; London, 1980), 475, 44, 108. Subsequent citations are referenced parenthetically in the text. I focus here on Part I of the novel, in which personal debt and credit obligations are more central than in Part II.

⁷ Naomi Tadmor, *Friends and Family in Eighteenth-Century England: Household, Kinship and Patronage* (Cambridge, 2001), esp. 94–7, 255–6.

individual economic volition – to release debtors from their obligations. From Wycliffe's bible in 1390 to the Geneva bible of 1557, the interpretation of debt as an unavoidable misfortune of fallen man was rehearsed in the English version of the Lord's Prayer, which urged the Deity not to forgive sinners' trespasses, but rather to 'forgive us our debts even as we forgive our debtors'.⁸ Pamela's repeated references to her parents' economic liabilities as 'misfortunes' partake of this conventional wisdom. Celebrating their 'resignation to the Divine Will amidst the extreme degree of disappointment, poverty, and distress, and the persecutions of merciless creditors', she declines to subscribe to a belief system in which individual agency and contractual rights are paramount (213). 'They are honest: they are good: it is no crime to be poor. They were once in a very creditable way: they were never beggars', she proclaims tellingly. 'Misfortunes may attend the highest' (419). Pamela's world view specifically distinguishes between insolvency and crime, refuses to dichotomise between the moral virtue of the debtor and the creditor, and underlines the liability of all mortals – regardless of social status – to financial failure.

Richardson's strategic use of imprisonment for debt works to buttress Pamela's recognition that the rigid enforcement of legal contracts, unless tempered by equitable Christian forgiveness, tends to advance immoral purposes rather than to promote economic justice. Depicting the debtors' prison as a site of arbitrary power and illicit sexuality, *Pamela* participates in a tradition of fictional representation that was to endure until the 1860s. When the local cleric, Mr Williams, is discovered conspiring with Pamela to effect her escape from captivity, Mr B swiftly invokes the arbitrary debt law to secure his own control over Pamela's person. By arresting Williams for a money debt which he 'had intended never to carry to account against him', Mr B at once isolates Pamela from her protector, endorses strict contracts over moral obligations and exposes the law as a means to nefarious sexual ends (201, 292). The negative moral valence Richardson assigns to this abuse of contractual authority is signalled by Mr B's compensatory largess when he capitulates to Pamela's refusal to become his mistress and seeks instead to make her his wife. Accepting Williams's bond in lieu of his person for the unpaid debt, Mr B first liberates the parson from his 'misfortunes' by freeing him from prison and then returns the cancelled bond to Williams as a token of contrition for his 'vindictive conduct' and 'cruelty' in resorting to the law (344).

The gift of this cancelled bond is only one instance among many exchanges in which Richardson juxtaposes traditional and more modern systems of circulation. Held captive within the walls of Mr B's secluded estate, Pamela has few opportunities to purchase new commodities, but enjoys access to a seemingly

⁸ Delloyd J. Guth, 'The age of debt, the Reformation and English law', in Delloyd J. Guth and John McKenna, eds., *Tudor Rule and Revolution: Essays for G.R. Elton from His American Friends* (Cambridge, 1982), 70.

endless succession of secondhand gifts. From the first pages of the novel to the happy resolution of her plight, she obsessively details the receipt of presents that register the moral character of her social relations and serve to distinguish this traditional, personal means of credit accumulation from the anonymous mechanisms of the modern market. In *Pamela*, moral valuations and social distinctions, rather than purely arithmetic calculations of profit, are the subtext of economic activity, and the gift is in consequence the natural form of exchange.⁹ At the outset of the novel, the gifts Pamela receives upon the death of her mistress – Mr B's virtuous mother – offer material evidence both of the affection she has earned and of her high status (or credit) within the household. Already accustomed to receiving presents from her mistress of 'clothes and linen, and everything that a gentlewoman need not be ashamed to appear in', she is now inundated by a cascade of presents from Mr B himself (45). Within two days, Pamela possesses a veritable armoury of gifted clothing. A 'suit of my late lady's clothes, and half a dozen of her shifts, and six fine handkerchiefs, and three of her cambric aprons, and four Holland ones' are presented to her on one day; on the next, her gifts include 'two suits of fine Flanders laced head-clothes, three pairs of fine silk shoes . . . with wrought silver buckles in them; and several ribands and top-knots of all colours; four pair of fine white cotton stockings, and three pair of fine silk ones; and two pair of rich stays' (49–51).

Customary presents such as these were standard perquisites of domestic service in eighteenth-century England, and propertied men and women alike routinely gifted and bequeathed items of clothing to servants of both sexes.¹⁰ By transferring clothing from mistresses to maidservants, such gifts of textiles helped single women to accumulate trousseaus and to attract suitors. But gifted goods were also essential components of the exchange systems that worked, outside the formal market, to sustain unequal power relations in English society. In gift exchanges, as Pierre Bourdieu asserts, 'Wastage of money, energy, time, and ingenuity is the very essence of the social alchemy through which an interested relationship is transmuted into a disinterested, gratuitous relationship, overt domination into . . . *legitimate authority*.' By fostering notions of personal indebtedness, gift exchanges serve to inculcate deferential patterns of behaviour: 'Until he has given in return, the receiver is "*obliged*", expected to show his gratitude towards his benefactor.'¹¹ Richardson's heroine is fully

⁹ As Mary Douglas and Baron Isherwood argue, it is within the realm of gifting (as opposed to commodity exchange) that 'moral judgment of the worth of people and things is exercised'. Mary Douglas and Baron Isherwood, *The World of Goods: Towards an Anthropology of Consumption*, 2nd edn (London, 1996), 38.

¹⁰ Anne Buck, 'Buying clothes in Bedfordshire: customers and tradesmen, 1700–1800', *Textile History*, 22, 2 (Autumn 1991), 228. See also below, 82–4. Contrast Flint, *Family Fictions*, 183–4, 337–8.

¹¹ Pierre Bourdieu, *Outline of a Theory of Practice*, trans. Richard Wise (Cambridge, 1977), 192, 6–7.

alive to these dynamics of power and repeatedly evinces a precise understanding of the behavioural boundaries which, by demarcating proper and improper gift exchanges, distinguish moral from immoral personal relations. A gift of his mother's stockings from Mr B thus elicits Pamela's maidenly consternation not because the gift itself – a legitimate legacy from her former mistress – potentially bears sexual connotations, but rather because the male giver chooses to adopt a suggestively clandestine mode of presentation by refusing to use a senior female servant as an intermediary. As Pamela reports to her parents, 'I was inwardly ashamed to take the stockings; for Mrs Jervis was not there: if she had [been there], it would have been nothing.'¹²

Pamela's adherence to a proper moral economy of exchange is further evidenced by her recognition of the potentially liberating value of the commodity form, in contradistinction to the onerous debt obligations born of coercive gifting behaviours. When Mr B's relentless pursuit marks his presents indelibly with immoral sexual obligations, Pamela replaces this gifted finery with goods purchased with her own reserves of accumulated cash. By acquiring Scots cloth, stuff, calico, flannel, two round-eared caps, a straw hat and knitted mittens from a pedlar and a neighbouring farmer's wife, Pamela emphatically declares her determination to reject a life of luxurious depravity for the humble honesty of labour within her parental home. 'I believed myself to be more obliged to do this', she earnestly explains, 'as he expected *other* returns for his presents, than I intended to make him, so I thought it was but just to leave his presents behind me, when I went away' (76–7).

Expanding this simple moral accounting into a more complex ethical calculus, Pamela divides her possessions into three discrete parcels, each animated with distinctive symbolic associations. The first parcel, composed of gifts received from Mr B's mother, is itemised together with 'blessings . . . on my lady's memory for her goodness to me', but is nonetheless rejected, for 'Those things there of my lady's I can have no claim to, so as to take them away; for she gave them me, supposing I was to wear them in her service, and to do credit to her bountiful heart.' The second parcel, composed of presents offered by Mr B himself, is likewise unacceptable, its moral villainy so conspicuous to Pamela that the clothes assume the character of a sentient being in her analysis. 'So they were to be the price of my shame, and if I *could* make use of them, I should think I should never prosper with them', Pamela proclaims sternly. 'So in conscience, in honour, in everything, I have nothing to say to thee, thou *second, wicked bundle!*' The third parcel is also personified in her extended disquisition on economic probity, but offers a striking contrast to the moral valence borne

¹² Richardson, *Pamela*, 51. Later in the novel, she justifies acceptance of a gift from Mr B by the role played by Mrs Jervis, whose motives she believes to be honourable, in mediating the exchange (121).

by the second bundle. Composed of Pamela's righteously purchased goods, it figures as 'my dear *third* parcel, the companion of my poverty, and the witness of my honesty' (110–11). In all this, Richardson's novel offers not a narrative of the triumph of possessive individualism, but rather a case study in the partial transition from gift to commodity, from status to contract, in modern England. In *Pamela*, the tension and the interplay between gift and commodity exchange are key moral markers of relations between characters, providing a symbolic shorthand by which Richardson signals the value he ascribes to the choices made by individual agents in the economic and social sphere.

Significantly, in distinguishing among her possessions along these moral lines, Pamela describes her judgment as being based on 'a point of equity and conscience' (111). Rejecting common-law conceptions of contract, she invokes instead the legal principles that animated the informal small claims courts – appropriately denominated courts of conscience – that operated in a handful of seventeenth-century jurisdictions and were to proliferate throughout England from the later 1740s. In its appeal to equitable principles, Pamela's adjudication among the competing claims of debt and credit attached to her personal possessions speaks to strands of legal reasoning that were disproportionately associated with women in literature, as in the English courts. Like Portia in *The Merchant of Venice*, Richardson's Pamela personifies what Richard Posner describes as 'the spirit of equity – the prudent recognition that strict rules of law, however necessary to a well-ordered society, must be applied with sensitivity and tact so that the spirit of the law is not sacrificed unnecessarily to the letter'.¹³

If Pamela's resort to equitable reasoning suggests her determination to preserve moral systems of accounting within English market culture, the ultimate resolution of her contest with Mr B emphatically affirms the legitimacy of this received economic reasoning. To her frustrated master, Pamela's subservient position in his household marks her sexual availability precisely because domestic service conventionally entailed an extended series of unpaid obligations, including advances on wages and the receipt of gifts: in asserting Pamela's supposed debt to him, he revealingly describes their relation as 'a long reckoning to make up' (225). Having repeatedly failed to effect her seduction by exploiting the disparity of power inherent in customary gift-giving, he seeks to gain her compliance by resorting instead to the logic of commodity relations. In a series of contractual clauses larded with the language of possessive individualism, Mr B offers Pamela (in return for her virginity) 'irrevocable possession' of

¹³ Richard Posner, *Law and Literature*, revised edn (Cambridge, MA, 1998), 109. Posner is generally sceptical of feminist claims that equitable law tends to be more beneficial for women than common law, but substantial historical evidence confirms this association in England. See esp. Amy Erickson, *Women and Property in Early Modern England* (London, 1993); Tim Stretton, *Women Waging Law in Elizabethan England* (Cambridge, 1998); and below, chaps. 5–6.

‘a present of five hundred guineas, which you may dispose of as you please’ and an estate in Kent ‘clear of all deductions . . . in full property to you and your descendants for ever’, an exchange that he insists signifies the ‘value I set upon the free-will of a person *already* in my power.’ Pamela’s rejection of this thinly concealed, contractual reconfiguration of the gift relation predictably reiterates her broader rejection of fully monetarised systems of value. ‘Money, sir, is not my chief good: may God Almighty desert me, whenever I make it so’, she asserts. ‘To lose the best jewel, my virtue, would be poorly recompensed by the jewels you propose to give me’ (228–9).

Pamela’s persistent ambivalence toward both money as a marker of value and the contract as an instrument for enforcing social and economic obligations ensures that the restoration of moral order in the novel can be effected only by an appropriate marriage between conventional gifting and emergent commodity relations. Armstrong has interpreted Pamela’s alliance with Mr B as evidence of ‘the birth of a new ideology whereby power arises from within the individual’, an ideology which triumphs in this novel over more corporate, aristocratic systems of patronage.¹⁴ But the patterns of exchange associated with Pamela’s marriage to Mr B are constructed instead from a bricolage of old and new economic practices. Precise notions of individual property rights untrammelled by moral obligations are evident – but not ascendant – in the later portions of the novel. Mr B thus employs the language of contract when he scrupulously insists that the annual sum of two hundred guineas for charity, which he intends to give his wife for her ‘own use, and of which I expect no account’, will be disbursed to her quarterly by his steward. ‘I myself would make you the quarterly payment with my own hands’, he explains, ‘but . . . if I did, it would rather have the look of a *present* than a *due*: and no pecuniary matters shall be permitted to abase my love to my wife, or to be supposed to engage that affection, which I hope to be sure of from higher merits and motives’ (391). In marrying Pamela, moreover, Mr B undertakes to discharge her parents’ debts, and thereby brings the cycle of financial obligation that had initially propelled her into his household full circle. Designed to ensure that his wife’s family maintains ‘a creditable appearance’, this generosity is justified by Pamela in language that recognises the legitimacy of contractual obligations. Noting that each creditor will ‘be paid to the utmost farthing, and interest besides; though some of them have been very cruel and unrelenting’, Pamela acknowledges that ‘they are all entitled to justice’ (381, 489).

This concession to the justice of strict contracts is however situated within a wider network of exchange activities in which social and moral calculations continuously undercut purely legalistic thinking. Far more conspicuous than his commitment to contractual nicety is the seemingly endless stream of

¹⁴ Armstrong, *Desire and Domestic Fiction*, 133. See also 127–8.

conventional gifts that flow from Mr B to Pamela and her family upon their engagement and marriage. First to be accepted (and lovingly detailed) by Pamela are the two parcels of gifted goods which she had earlier rejected as tokens of Mr B's illicit campaign against her virtue; silks ordered from a mercer in London and the jewels previously worn by Mr B's mother complement these gifted items of female property (336–7, 382, 488). Ensuring that Pamela obtains the standard possessions that brides in fashionable circles acquired from friends and family, these exchanges also deploy objects strategically to incorporate her person into her husband's family line.¹⁵ Now inducted into the gentry herself, Pamela promptly signals her acceptance of its characteristic exchange mechanisms by conferring a succession of wedding gifts, nicely graded to reflect distinctions of status, upon each of the servants in Mr B's household (381, 476, 484–8). Rather than rejecting the economic values of a passing aristocratic social order, *Pamela* integrates gifting and commodity practices in an effort to preserve aspects of the traditional moral economy within England's burgeoning market culture. By attributing human characteristics to material objects, underscoring the distinctive moral implications of old and new exchange regimes, questioning the concept of individual liability and the role of strict contracts, and contesting the legitimacy of creditors' sweeping legal powers over personal debtors, Richardson's novel reveals with exceptional clarity moral reservations about modern market culture that were to exercise English novelists and to shape English law into the twentieth century.

Gifts and commodities; persons and things

The slippage between gifts and commodities, and between persons and things that informed economic thinking in Richardson's *Pamela* remained a persistent feature of English fiction into the Edwardian era. Literary historians have drawn attention to the popularity, from the second half of the eighteenth century, of novels in which animated objects – sofas, watches, pins and hackney coaches – feature as protagonists, allowing authors to explore the circulation of commodities through characters figured as things.¹⁶ Although these novels helped to integrate new market processes into imaginative literature, gift relations

¹⁵ Richardson, *Pamela*, 336–7, 382, 488. For the gift of clothing and jewellery to elite brides, see Marcia Pointon, *Strategies for Showing: Women, Possession, and Representation in English Visual Culture 1665–1800* (Oxford, 1997), esp. 15–58.

¹⁶ See esp. Liz Bellamy, *Commerce, Morality and the Eighteenth-Century Novel* (Cambridge, 1998), chap. 5; Christopher Flint, 'Speaking objects: the circulation of stories in eighteenth-century prose fiction', *PMLA*, 113, 2 (March 1998), 212–26; and Deidre Lynch, 'Personal effects and sentimental fictions', *Eighteenth-Century Fiction*, 12, 2–3 (January–April 2000), 345–68. These novels often displayed the same preoccupation with personal debt and credit as those with human characters. See for example Anon., *The Adventures of a Watch* (London, 1788), esp. 16, 31, 139–41, 156–7, 158–60.

continued to exert a powerful moral purchase over economic reasoning in the novel. Gifts afforded authors opportunities to explore exchange relations outside the cash nexus and within the domestic sphere, proving an especially useful mechanism for the fictional representation of women's debt obligations. But gifting was also an essential device for depicting market activity in the novel. Both the marriage market and retail credit transactions shared essential features with traditional gift exchange whilst also participating in processes of commodification. By including gifting activities within their models of the market, rather than building their fictions upon the polar oppositions between barter and the cash nexus favoured by economic theorists, English novelists underlined the social meanings and significance of contemporary exchange relations. As in the gift behaviours traced by cultural anthropologists, the personification of things and the objectification of persons featured centrally in their explorations of these themes, which saw gift exchange expand beyond the traditional horizons of *Pamela* to encompass new dilemmas of personal debt and credit generated by modern conceptualisations of class, sexuality and individualism.

Fanny Burney's *The Wanderer: Or, Female Difficulties* (1814) illustrates the multiple utilities of gift exchange as a tool for exploring personal debt and credit relations in early nineteenth-century fiction. Placing in the foreground the gift's role in the marriage market, this novel draws particular attention to the means by which gifts create liens of debt and credit in the economy of sexual exchange. Like *Pamela*, the impoverished refugee heroine of *The Wanderer* – first known as Ellis but later revealed to be the genteel Juliet Granville – lives in a constant state of moral and economic debt until her fortunes and rightful place in society are restored through marriage to the romantic hero Harleigh.¹⁷ Like *Pamela* too, Ellis is propelled into the labour market by debt obligations that subject her to sexual attacks from elite men. Reduced to accepting charity from a succession of strangers, she espouses a version of the labour theory of value, resolving to 'have recourse to the most labourious personal exertions, rather than spread any further the list of my pecuniary creditors'.¹⁸ Here as in Richardson's novel, however, purely contractual relations fail to preserve the Wanderer's character: paid employment neither liberates Ellis from the economy of sexual exchange nor locates her unambiguously in the impersonal world of the market. Rather, as imagined in Burney's novel, modern labour and commerce constantly intercalate gifting behaviours into contractual exchange.

¹⁷ As Catherine Gallagher has argued of Burney's *Cecilia*, 'That single women, like readers, are just naturally in debt is one of the novel's most fundamental assumptions.' Catherine Gallagher, *Nobody's Story: The Vanishing Acts of Women Writers in the Marketplace, 1670–1820* (Oxford, 1994), 244. See also Miranda Burgess, 'Courting ruin: the economic romances of Fanny Burney', *Novel*, 28, 2 (Winter 1995), 131–53.

¹⁸ Fanny Burney, *The Wanderer: Or, Female Difficulties*, ed. Margaret Anne Doody, Robert L. Mack and Peter Sabor (1814; Oxford, 1991), 108.

In *The Wanderer*, the language of debt and credit allows Burney to capture this transactional hybridity: obligations flow in her narrative from monetary debts with precise values and costs, from gifts in which differences of status and sexual power are more significant than precise calculations of profit or loss, and from retail transactions in which gifting and market mentalities are densely interwoven.

Ellis's economic vulnerability initially compels her to accept gifts of hospitality, assistance and money from a succession of persons to whom she is linked by neither family bonds nor ties of mutual acquaintance, and which thus violate her cardinal rule 'to avoid all obligations with strangers' (281). She attempts to bypass the dangers of the economy of sexual obligation by eschewing credit offered by a succession of unmarried men, appealing instead for assistance to Lady Aurora Granville. But this appeal itself subjects Ellis to unwanted amorous advances from Lady Aurora's brother, who attempts to press his attentions on her by initiating a series of gift and counter-gift exchanges. '“Won't you wear such a bauble for my sake”', Lord Melbury urges Ellis when she rejects his initial gift of a diamond ring. '“Give me but a lock of your lovely hair, and I will make myself one to replace it”' (139). Thwarted by Ellis's refusal to accept his presents and his person, Melbury (like Mr B before him in *Pamela*) attempts to trap her within his home.

Now fully alive to the potential dangers of charitable gifts, Ellis seeks to remove herself from these interested claims by entering the cash economy as a music teacher, an attempt to pay her debts with money earned by her own labour that is thwarted by the conventional expectations of the consumer credit market. Lacking capital and credit of her own, Ellis relies upon female patrons to supply her with both social credit (to cultivate a clientele of wealthy students) and trade credit (to obtain a musical instrument, food, lodging and clothing). Economic debts insistently elide with social obligations in Burney's novel. Miss Arbe's introductions to the Sussex social elite create 'essential obligations' that require Ellis to suffer the 'continual intrusion and fatigue' of her endless visits 'without a murmur'; Miss Bydel, 'in return for paying the month's hire of the harp', exacts from Ellis 'the private history of the way of life, expenses, domestics, and apparent income, of every family to which that instrument was the means of introduction' (240). Burney's representation of her protagonist's relations with her tradesmen reveals the extent to which Ellis's financial independence rests upon reticulated ties of debt and credit. When Ellis loses favour with her elite patrons, her landlady promptly asks her to settle her unpaid account for lodgings, a request that precipitates a cascade of 'little bills' from other local tradesmen now chary of her credit. Suffering 'the most sensible mortification, from her inability to discharge, without delay, a debt contracted with a stranger, upon whose generosity she had no claim; upon whose forbearance she had no tie', Ellis in turn attempts to collect the debts owed to her by her former

music students, only to find that this vulgar request violates the norms of the elite credit economy. Lady Arramede indignantly refuses to pay her debt before the annual credit cycle enjoyed by upper-class consumers has been completed. “She . . . said that you might apply to her steward at Christmas, which was the time, she believed, when he settled her affairs; but as to herself, she never meddled with such insignificant matters”’, Ellis is informed by an intermediary (276, 298).

The moral dissonance between Ellis’s professed determination to act as an autonomous economic individual and her unthinking acceptance of trade credit is exposed by Mr Giles Arbe, an elderly bachelor who persists in urging Ellis to accept his own offer of financial assistance. Ellis harbours the illusion that her market exchanges with tradesmen are liberated from onerous personal obligations by their contractual form, but Arbe emphasises instead the ways in which the consumer credit system distorts the conventions of gift exchange rather than supplanting them entirely. By creating a chain of unpaid debts that place the onus of obligation upon precisely those creditors least able to sustain their debtors’ refusal to make repayment, retail credit relations subvert the hierarchies of power and obligation properly preserved by traditional gift exchanges between the lesser and the great. When Ellis cites her policy of avoiding gifts offered by strangers in declining his loan, Arbe is quick to identify the flaws in her moral reasoning. “Have you not an obligation to that linen draper, and hosier, and I don’t know who . . . if you take their things, and don’t pay for them?”’, he retorts. “Well, then . . . won’t it be more honest to run into debt with an old bachelor, who has nobody but himself to take care of . . . ?”’ (281–2). Here, as in *Pamela*, equitable reasoning serves to distinguish proper from improper credit contracts. Ellis, ‘struck with the sense of unbiased equity’ of Arbe’s comments, is caught between the competing claims of gender and class transgression as he relentlessly exposes the exploitative character of the credit obligations that sustain her fictive personal autonomy. “Well then, which is most equitable, to take openly from a rich friend, and say ‘I thank you;’ or to take, under-hand, from a hard-working stranger, whom you scorn to own yourself obliged to, though you don’t scruple to harass and plunder? Which, I say, is more equitable?”’, Arbe insistently demands (331).

When the revelation of Ellis’s true identity enables her at last to marry Harleigh, their union is marked by gift exchanges and debt repayments which, by interweaving gifts with acts of calculative accounting, attend to the needs of a social economy that is simultaneously customary and modern. ‘Even Mr Tedman, when Harleigh paid him, with high interest, his three half-guineas, was invited to Harleigh Hall’, Burney observes of one tradesman creditor. ‘No one to whom Juliet had ever owed any good office, was by her forgotten, or by Harleigh neglected. They visited, with gifts and praise, every cottage in which the Wanderer had been harboured’ (871–2). James Thompson, emphasising the

market-orientated aspects of Burney's fiction, reads these credit relations as evidence that economic obligations function in *The Wanderer* to urge the necessity of separate male and female, public and private spheres of activity.¹⁹ But attention to debt obligations as aspects of a social system of economics rooted at once in market and gift relations complicates this easy interpretation. For although Ellis suffers unwanted advances from moneyed men when her debts force her to seek employment in the market, her sexual vulnerability in this public setting is no more striking than the harassment she endures within the seclusion of her patrons' stately homes. Rather than securing Ellis's chastity, the domestic hearth constantly provides Burney with an appropriate context for the location of seduction narratives: the disparities of power inherent in gift relations centred in the household ensure that sexual danger lurks as alarmingly in the private home as in the public sphere.

Far from illustrating the benefits of securing women in a private sphere insulated from debt obligations, Burney's novel emphasises the instrumental, public ways in which virtuous women such as Juliet and Lady Aurora deploy gifts, credit and sociability. Based on the home but radiating throughout the locality in wider circuits of family, friendship and obligation, the credit activities of Burney's female characters depart significantly from the narrow domestic intimacy prescribed by separate-spheres ideology. In this, Burney's fictional economy attempts to theorise a gendered model of exchange that moves beyond abstract models of the market to take cognisance of the practices of daily life. 'Through the exchange of compliments, gifts, dinners and teas with other elite families, the genteel reaffirmed their gentility and maintained a wide public acquaintance', Amanda Vickery has noted of Georgian exchange relations. 'Sociability was one of the means by which the public was regulated in the home.'²⁰ Harriet Guest has recently suggested that literary scholars' disproportionate focus on the novel has unduly popularised 'the thesis that middle-class women were in the second half of the eighteenth century increasingly confined to domesticity by the demands of propriety', and argues that attention to other literary genres will instead reveal contexts in which 'domesticity gains in value as a result of its continuity with the social or the public, and not only as a result of its asocial exclusion'.²¹ As Burney's *Wanderer* however attests, this enriched representation of the complexities of domesticity can readily be found in the Georgian novel itself. Here – if we discount political economists' simplistic models of the cash nexus and recognise the salience of debt and credit obligations – we see the inherent instability of boundaries between public and

¹⁹ James Thompson, *Models of Value: Eighteenth-Century Political Economy and the Novel* (Durham, NC, 1996), 159, 167–74, citation from 159.

²⁰ Amanda Vickery, *The Gentleman's Daughter: Women's Lives in Georgian England* (New Haven, 1998), 222–3.

²¹ Harriet Guest, *Small Change: Women, Learning, Patriotism, 1750–1810* (Chicago, 2000), 15.

private, market and home, inscribed in the competing, overlapping claims of gifts and contracts, persons and things.

As representations of gift relations in Victorian novels demonstrate, moreover, neither the increasing ascendancy of separate-spheres ideology in domestic relations nor the increasing purchase of economic liberalism in the market succeeded in displacing the gift from its pivotal place in fictional representations of exchange in the later nineteenth century. Elizabeth Gaskell's *Ruth* (1853) is typical of Victorian novels in reviving but also reconfiguring the arguments of Richardson's *Pamela* and Burney's *Wanderer* for an audience more fully attuned to the demands of modern markets and the tensions of class relations. Like *Pamela*, *Ruth* Hilton is the child of insolvent parents: 'a series of misfortunes' bankrupts her father and drives Ruth from the security of her rural home into employment in an urban dressmaker's shop.²² Rendered sexually vulnerable by her father's debts, Ruth is chronically incapable of distinguishing among the different moral meanings of her gift and credit relations. The scene of her seduction establishes the central tensions between economic and social obligation that structure the novel as a whole. When Bellingham, her would-be seducer, orders her a pot of tea at an inn, Ruth's unwillingness to flee the scene without discharging her debt for this mere commodity outweighs her dawning recognition that her virtue is at risk. 'She thought that she would leave a note for Mr Bellingham, saying where she had gone, and how she had left the house in debt, for (like a child) all dilemmas appeared of equal magnitude to her; and the difficulty of passing the landlord while he stood there . . . appeared insuperable, and as awkward and fraught with inconvenience, as far more serious situations.'²³ Failing to distinguish between law and equity, Ruth confuses strict contracts with moral probity, thereby sacrificing her sexual purity.

Led to her ruin by a false understanding of personal debt and credit relations, Ruth is redeemed in the course of the novel only by learning to negotiate the competing claims of moral and immoral obligations. Although her novel is set within the Nonconformist commercial community rather than among the Anglican landed elite favoured by Georgian novelists, Gaskell relies upon gifts rather than commodities to precipitate her character's moral awakening. Throughout her pregnancy, Ruth's inability to accept presents that register her dependent status within society at once indicates her inadequate moral comprehension and, more broadly, allows Gaskell to question the virtues of market-orientated values of independent agency. Mr Bradshaw, the wealthy local

²² Elizabeth Gaskell, *Ruth*, ed. Angus Easson (1853; London, 1997), 33.

²³ *Ibid.*, 53. Gaskell's use of tea to signal the perils of Ruth's situation is especially apt. As Elizabeth Kowaleski-Wallace has argued, the eighteenth century saw the tea table develop 'as a gendered site' where 'the "fluid" female body in question was thought to "leak," or overflow boundaries'. *Consuming Subjects: Women, Shopping, and Business in the Eighteenth Century* (New York, 1997), 21–2.

Nonconformist patron of Ruth's pious guardians, offers Ruth gifts of textile goods that include delicate cambric for her unborn baby and a handsome silk gown for herself: if she 'had chosen, she might have gone dressed from head to foot in the presents which he wished to make her, but she refused them constantly' (130–1, 156). In keeping with Bradshaw's strict moral character, these gifts are offered not as inducements to sexual transgression but rather as symbols of proper class relations. Bradshaw is 'possessed with the idea of patronising Ruth', 'his favourite recreation was patronising' (156, 174). Railing against these unwanted offerings because they signify her subservience, Ruth echoes Burney's Wanderer in insisting that she 'cannot see why a person whom I do not know should lay me under an obligation'. Her guardian, the Christ-like preacher Benson, promptly corrects her misapprehension that she can live in society without accepting the restraints imposed by gifts, credit and mutual obligation. '“It is a delight to have gifts made to you by those whom you esteem and love, because then such gifts are merely to be considered as fringes to the garment . . . adding a grace, but no additional value, to what before was precious . . . but you feel it to be different when there is no regard for the giver to idealise the gift – when it simply takes its stand among your property as so much money's value”', he reasons, only to urge Ruth to follow his own example by accepting Bradshaw's gifts and patronage (131–2). As Ruth's own moral reasoning matures, she attempts to accept her Christian obligation to receive gifts and credit, rejecting the Smithian paradigm in which virtuous exchange occurs when independent agents meet as equals to obtain commodities in cash markets. Thus, 'when Ruth saw how quietly and meekly Mr Benson submitted to gifts and praise, when an honest word of affection, or a tacit, implied acknowledgment of equality, would have been worth everything said and done, she tried to be more meek in spirit' (174). Gaskell, predictably, represents Ruth's successful redemption at the end of the novel by marriage to a man whose affection for her has been marked by presents to her illegitimate son, gifts which – together with their attendant social obligations – Ruth now appropriately accepts with willingness and gratitude (257).²⁴

In *Bleak House*, also published in 1853, Dickens rehearses themes explored by Gaskell, but attends in particular to the ways in which male characters' moral failings are illuminated and expressed by their relations to gifts, debts and personal credit. Harold Skimpole's inability to recognise the mutual obligations that inhere in gift exchange – and his corresponding inability to negotiate the consumer credit system – stand at one extreme on the spectrum of debt relations depicted through gifting in *Bleak House*. Described by his patron John

²⁴ George Eliot's novels further elaborate the problematic relations among gifts, gender and sexuality. See Steven Dillon, 'George Eliot and the feminine gift', *Studies in English Literature* 32 (1992), 707–21, and Jeff Nunokawa, 'The miser's two bodies: *Silas Marner* and the sexual possibilities of the commodity', *VS*, 36, 3 (Spring 1993), 273–92, esp. 285–90.

Jarndyce as ‘a child’, ‘unfortunate in his affairs, unfortunate in his pursuits, and unfortunate in his family’,²⁵ Skimpole accepts endless gifts but repudiates all sense of personal obligation. Refusing to acknowledge his identity as a debtor, he perversely plays upon the mutual ties that bind parties in the gift relation by assuming the character of a creditor in his dealings with Jarndyce and his circle. “I don’t feel any vulgar gratitude to you. I almost feel as if *you* ought to be grateful to *me*, for giving you the opportunity of enjoying the luxury of generosity”, he asserts. “For anything I can tell . . . I may have been born to be a benefactor to you, by sometimes giving you an opportunity of assisting me in my little perplexities” (91–2). Skimpole, masquerading as an autonomous individual, offers a parodic endorsement of economic liberty when Esther and Richard prevent his imprisonment by paying his debts. “I ask only to be free”, he proclaims, rejecting his obligations to friends and family even as he relies upon these social relations to obtain credit in the consumer market (97).

John Jarndyce serves as Skimpole’s economic foil in the novel, but for all his generosity he too displays a problematic engagement with the economy of gifts and credit. Where Skimpole perennially resists his character as a debtor, Jarndyce indulges in constant subterfuge to deny his identity as a giver of gifts and hence as a creditor. Before meeting his wards Esther and Ada for the first time, Jarndyce pre-empts any expression of thanks for his charity and hospitality, insisting that they ‘take the past for granted’ and meet ‘without constraints on either side’ (80). Like Skimpole, Jarndyce mistakes the obligatory character of gift exchange: acknowledgments of gratitude and dependence, as Gaskell was at pains to argue in *Ruth*, are essential to credit relations for they ensure that gifts register social obligations that will endure beyond transient acts of mere economic exchange. Jarndyce’s misunderstanding of his role as a benefactor is manifest most clearly in his troubling tendency to treat persons as if they were things. When Jarndyce ‘gives’ the orphan Charley to Esther as a maidservant, Dickens reiterates the character of the exchange as a gift transaction. “I am a little present to you, with Mr Jarndyce’s love”, Charley insists. “If you please, miss, I am a little present with his love, and it was all done for the love of you” (385–6). The perils of objectifying persons – as opposed to the pleasures of personifying things – in gift exchange become fully evident when Jarndyce mistakenly asks Esther – in love with a younger man – to give herself to him in marriage. Seeming to abdicate yet again his obvious role as Esther’s creditor, Jarndyce insidiously draws attention to her obligation to him by couching his proposal in the language of profit and loss. ‘I was the last to know what happiness I could bestow upon him, but of that he said no more; for I was always to remember that I owed him nothing, and that

²⁵ Charles Dickens, *Bleak House*, ed. Nicola Bradbury (1853; London, 1996), 88.

he was my debtor, and for very much', Esther records uneasily of his proposal (691). Loath to accept his proper place in the distribution of charity and credit, and prone to confuse persons with material objects of exchange, Jarndyce is an inappropriate partner for Esther, who breaks her engagement to him and enjoys a happy marriage with her original suitor.

Like Dickens before him, Anthony Trollope created a mixed economy of gifts and commodities in his novels, according moral value to his male protagonists not by their identities as either debtors or creditors but rather by the tenor of their conduct within either of these symbiotic roles. In *Framley Parsonage* (1861), Trollope distinguishes among his characters by contrasting their strategies for negotiating unpaid bills. Willingness to receive appropriate gifts is central to Trollope's moral calculus of character and credit. His hero, Mark Robarts, occupies the middle ground of Trollope's spectrum of insolvency. Led into debt by the devious politician Sowerby, he is redeemed by the love of his wife and his acceptance of money given freely – despite Lady Lufton's reservations that his 'character as a clergyman should have kept him from such troubles' – by his aristocratic patrons.²⁶ Sowerby, preserved from the debtors' prison only by the privilege of his parliamentary seat,²⁷ exemplifies the stereotypical evils of the modern credit system: he is 'one of those men who are known to be very poor – as poor as debt can make a man – but who, nevertheless, enjoy all the luxuries which money can give' (68). Attempting unsuccessfully to recruit his fortunes by marrying money, Sowerby is rescued from debt only by purely contractual expedients: the heiress Miss Dunstable, declining to become his wife, agrees instead to become his creditor, by lending him money at interest (288, 325–6). The impoverished Reverend Crawley, 'a strict, stern, unpleasant man, and one who feared God and his own conscience', represents an opposite extreme on the credit spectrum. Reduced by 'undeserved misfortune' to 'a weary life... of increasing cares, of sickness, debt, and death', he fails to manifest proper moral calculation not by falling into debt, but rather by refusing to avail himself of traditional gift relations once he has done so. Unwilling to accept charitable presents for his impoverished wife and children, Crawley is wedded to autonomous individualism and distanced from the teachings of his church: he 'felt a savage satisfaction in being left to himself... and... had certainly never as yet forgiven the Dean of Barchester for paying his debts'. By refusing to acknowledge the established analogy between debtors and creditors, on the one hand, and errant sinners and the compassionate Deity, on the other, Crawley subverts the very cosmology that his religious vocation is intended to uphold. 'It is very sweet to give; I do not doubt that', he churlishly insists. 'But the

²⁶ Anthony Trollope, *Framley Parsonage*, ed. David Skilton and Peter Miles (1861; London, 1984), 521.

²⁷ By 12 & 13 Will. III c. 3, MPs were immune from imprisonment for debt during parliamentary sessions.

taking of what is given is very bitter. Gift bread chokes in a man's throat and poisons his blood, and sits like lead upon the heart' (190, 188, 266, 431).

In the later Victorian and Edwardian years, as economic theorists increasingly questioned the tenets of classical liberalism, sexologists challenged received understandings of individual desire and feminists launched strident public campaigns against the objectification of women, fictional depictions of gift relations expanded further to accommodate new understandings of exchange and economic personality. Oscar Wilde, flirting with utopian socialist critiques of alienated labour and commodity exchange, elaborated a 'new Individualism' in this context, rejecting 'prevailing Victorian valorizations of use and utility' and expounding an 'erotics of consumption fully premised on a relationship among producers liberated from the mediating moment of exchange value'.²⁸ Radical in its departure from received representations of utilitarian exchange, Wilde's *Picture of Dorian Gray* (1891) is also innovative in rewriting the conventional narrative of heterosexual gifting to examine processes of objectification generated by same-sex relations between men. The portrait, a gift from Basil Hallward to Dorian Gray, feeds off and destroys its subject, recuperating for homosexual desire the narratives of female objectification told by previous generations of novelists through the immoral gifting behaviours of fictional male seducers. As Dorian becomes enamoured with his own picture, his portrait begins its monstrous transformation from thing to person. Now enjoying 'a life of its own', Dorian's portrait both assumes his physical attributes and bears the marks of the moral decay of his character.²⁹ Confusion between things and persons multiplies apace until the novel reaches its dramatic conclusion. Having killed Basil Hallward to protect the secret of his newly assumed, objectified identity, Dorian repeatedly refers to his former friend as a 'thing' (180–1). His own demise, appropriately, is effected when Dorian (in destroying the portrait) is killed and exchanges identities again with the picture. Restored to represent Dorian 'in all the wonder of his exquisite youth and beauty', the portrait reduces its subject to an object. Only the material possessions found on his person allow Dorian's servants to identify him. Whereas the alchemy of virtuous gift exchange animates objects with the spirit of their donors, immoral gift and credit relations reduce persons to inanimate things.

John Galsworthy's *In Chancery* (1920), set at the turn of the century, resituates the gift relation in its prevailing heterosexual context, but reworks romantic and realist critiques of female objectification to incorporate later Victorian and

²⁸ Carolyn Lesjak, 'Utopia, use, and the everyday: Oscar Wilde and the new economy of pleasure', *English Literary History*, 67, 1 (Spring 2000), 201. For the broader context of these shifts in turn-of-the-century representations of consumption, see Regenia Gagnier, *The Insatiability of Human Wants: Economics and Aesthetics in Market Society* (Chicago, 2000).

²⁹ Oscar Wilde, *The Picture of Dorian Gray* (1891; New York, 1998), 132. Wilde specifically identifies the portrait as a gift rather than a commodity: '“You know the picture is yours, Dorian. I gave it to you before it existed”', Hallward remarks (32).

Edwardian feminist developments. Soames Forsyte's efforts to rehabilitate his failed marriage to Irene are based on his fixation with property and commodities, but they assume the form of inappropriate gift exchanges. The diamond brooch he purchases as a birthday present for Irene is represented as the means of obtaining one 'thing' only, a son; Irene's rejection of this instrumental, dehumanising gift relation sends Soames in despair to his office in the City, where he mourns 'his domestic bankruptcy' (102). His later loveless marriage to Annette takes the form of a commodity purchase transacted in a calculative market free of affective ties. 'Her beauty in the best Parisian frocks was giving him more satisfaction than if he had collected a perfect bit of china, or a jewel of a picture; he looked forward to the moment when he would exhibit her in Park Lane', Galsworthy writes of Soames's second marriage (188).³⁰ Alert to the dangerous obligations that attached to debt relations in sexual markets, Georgian and Victorian novelists had none the less sought to reconcile market and gift exchange. Galsworthy's feminist critique of patriarchal subordination, in contrast, suggests the fundamental incompatibility of either system of exchange with egalitarian marital relations.

Equity and the dissolution of marriage feature centrally in the novel, as Galsworthy's reiterated references to Irene's liminal suspension 'In chancery' during her marriage to Soames suggest (50, 177). Jolyon Forsyte's rejection of property in women is framed both by his repugnance for contemporary marriage law and by Galsworthy's broader critique of the disjunction between contractual and equitable principles of legal reasoning. Overhearing Soames speak of his estranged wife, Jolyon reflects with distaste, 'Well, we all own things. But – human beings! Pah!' (50). Equitable antagonism to contractual thinking serves as the overarching theme of political commentary in the novel, whether directed at public events or the intimate power struggles of the domestic economy. When Soames argues with his niece over the rejection of British suzerainty that precipitates the Boer War, he insists that "'a contract is a contract'", but June, like Pamela before her, counters this claim with the language of legal equity. "'Contracts are not always just . . . and when they're not, they ought to be broken'" (71). Describing the Victorian era as 'An epoch which had gilded individual liberty so that if a man had money, he was free in law and fact, and if he had not money he was free in law and not in fact', Galsworthy integrates this critique of the marriage market with a wider attack on the ascendancy of freedom of contract (190).

As figured by successive novelists from Richardson to Galsworthy, gift relations provided a conspicuous counter-narrative to both liberal and socialist

³⁰ Soames's description of Annette as a piece of china plays upon an association, evident in English culture from at least the early eighteenth century, between women as desiring consumers of chinaware on the one hand and as desired sexual objects on the other. See Kowaleski-Wallace, *Consuming Subjects*, esp. 53–68.