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"Money" [from *The Cambridge Companion to Jane Austen*]

[This essay looks closely at the role played by money in Austen's work. Copeland translates for today's readers the statements in the novels regarding income, as well as other markers of "rank, social aspirations and consumer power" that would have been more easily legible to her contemporaries.]

Once upon a time, as the story goes, there lived a beautiful young woman of modest rank and excellent manners, but no significant income to speak of, and a handsome young man of great rank, haughty manners and an estate "ten miles round." The beautiful young woman and the handsome young man meet, his haughty manners improve, they fall in love, he proposes marriage, and, in the concluding pages, her very modest means are joined to his very great estate in an event that surpasses even the wildest dreams of her ambitious mother.

It's an irresistible story, so irresistible, in fact, that garbled accounts from the popular press fluttered readers for three years and more with rumors that Jane Austen's text was not only being readied for television, but was going to feature a *nude* Mr. Darcy—as if Austen's economic romance were not more complex, shaded and, well, more passionate than mere flesh. If sex were all there were to it, we've seen it before. But when the BBC camera turns its yearning gaze on Britain's historic houses, castles and gardens, their vast acres smiling in the sunshine, their sweeping Capability Brown parks, the splendid house presiding over it all, then the blood begins to pump in earnest.

For the BBC executives, of course, the yearning gaze of the camera and the rising heart of the viewer are little more than tokens in their own game of consumer desire. Industry moguls care nothing for Pemberley and its 10 miles round except as it attracts the consumer eye. Paradoxically, Jane Austen's position as a "viewer" of Pemberley is a consumer's point of view as well. If desire is most likely to afflict the viewer who is outside the gates, one who does not naturally belong within the charmed circumference of the Pemberley estate, that is to say, a person who could, if *tempted*, become an appreciator of such an estate, and who could, if *convinced*, contemplate becoming a consumer of it, then both Jane Austen and her readers qualify in *Pride and Prejudice*. In short, Pemberley exists as a consumer token in

Austen's novels, even as it does for the BBC, but in a much deeper game of desire.

Throughout her career, would-be consumers, over-consumers and wise consumers turn Austen's attention to the economy. From the focus of *Sense and Sensibility*, *Pride and Prejudice* and *Northanger Abbey*, where the single most significant economic problem for women is the lack of a fortune, Austen's works steadily engage women in more and more complex relationships to the economy. *Mansfield Park*, *Emma* and *Persuasion*, each in turn, move through an examination of the economy as measure of social morality, as agent of social disruption, as source of national identity and, in the final fragment "Sanditon," as "Activity run mad!"

It may, in fact, still surprise some readers to know that Jane Austen does not write as a member of the landed gentry, or as a representative of the proprietors of such piles as Pemberley, Netherfield, Rosings, Norland, Mansfield Park, Sotherton, Donwell Abbey, Kellynch Hall or any other of the imagined great houses of her novels, but as a member of a somewhat humbler rank that the historian David Spring calls the "pseudo-gentry": that is, a group of upper professional families living in the country—clergymen or barristers, for example, or officers in the army and navy, retired *rentiers*, great merchants—allied by kinship and social ties, and by social aspirations as well, to their landed-gentry neighbors, but different in an essential economic condition: they do not themselves possess the power and wealth invested in the ownership of land, but depend upon earned incomes. Nevertheless, they *are* gentry of a sort, Spring notes wryly, "primarily because they sought strenuously to be taken for gentry," through the acquisition of the manners, the education and the same markers of station as their landed-gentry neighbors.[1] The consequence of such aspirations, however, presents this class with a twofold economic burden: first, of course, the need to pay for the necessary markers of their genteel appearance; and, second, the need to soften the inherent weakness of their economic position—with the loss of the breadwinner, there is the loss of his income as well.[2] This essential economic fact attaches itself firmly to Jane Austen's fiction and to her life. Her father, a clergyman living in rural Hampshire, later retired to Bath, with a moderately good income,

1 David Spring, "Interpreters of Jane Austen's Social World: Literary Critics and Historians," *Jane Austen: New Perspectives*, ed. Janet Todd (New York and London: Holmes and Meier, 1983), pp. 53–72, esp. p. 60.

2 R.S. Neale, in *Bath, 1680–1850: A Social History* (London: Routledge & Kegan Paul, 1981), writes that, "If … a woman through death or desertion should find herself the sole support of a family, the impoverishment of the family was virtually certain" (pp. 279–80).

moderately poor health, and three dependent women (his wife and two spinster daughters), headed a family exposed to exactly the kind of sudden and irreversible fall in fortune implicit to their station in life.

As a consequence, *money*, especially money as spendable income, is the love-tipped arrow aimed at the hearts of Jane Austen's heroines and her readers: first of all, for its power to acquire the material goods that can support the all-important signs of her rank's claims to genteel station; second, as the prod of anxiety that focuses its own potential for loss. In her novels, Austen approaches the subject, money, from three different, but related, points of view. First, as a member of the pseudo-gentry, that is to say, the upper professional ranks of her rural society; second, as a woman in that society, severely handicapped by law and custom from possessing significant power over money; finally, as a novelist who joins other women novelists in a larger conversation about money.[1] And, as Jan Fergus reminds us in this book (see Chapter 1 [not reproduced here]), novel-writing is itself an economic activity, with money the importunate force that moves this conversation along.

The heartbeat of romance lies in a good income. That is the universal truth about which there is no doubt in contemporary women's fiction. The Dashwood women, for example, Elinor and Marianne in *Sense and Sensibility*, name their hearts' desires: "About eighteen hundred or two thousand a-year; not more than *that*," Marianne confides. "*Two* thousand a-year!" cries Elinor, shocked: "*One* is my wealth!" (*SS* 1:17:106).[2] Marianne defends her two thousand a year as she specifies the consumer expenses appropriate to it: "I am sure I am not extravagant in my demands. A proper establishment of servants, a carriage, perhaps two, and hunters, cannot be supported on less." Elinor smiles to hear her younger sister "describing so accurately," and so transparently, the exact consumer expenses suited to the potential income of her lover, the soon-to-prove-faithless Willoughby. But in her own turn, Elinor's projection of "one thousand pounds" is the income of the prosperous clergyman family that she longs to be mistress of. There is no room for error in this novel's system of accounting. In the concluding pages, Marianne gets her

1 Three essays in *Jane Austen in Context*, ed. Janet Todd (Cambridge University Press, 2005) probe these issues: Jan Fergus, "Biography," pp. 3–11; David Selwyn, "Consumer Goods," pp. 215–24; Edward Copeland, "Money," pp. 317–26. See also Copeland, "Introduction," in *Women Writing about Money: Women's Fiction in England, 1790–1820* (Cambridge University Press, 1995), pp. 1–14.

2 [In-text citations refer to The *Cambridge Edition of the Works of Jane Austen*, 9 vols., general editor Janet Todd (Cambridge University Press, 2009).]

£2,000 a year, though from a different lover, and Elinor gets her £1,000 a year, or suitably near it.

Incomes are openly discussed in all of Austen's novels, and, when the significant details are not given in the first pages of the novel, and they usually are, they follow when it is most useful for them to appear. *Pride and Prejudice*, for example, commences with the grand announcement of the arrival of Mr. Bingley with his fortune of £4,000 or £5,000 a year (*PP* 1:1:4). It is followed by the arrival of Mr. Darcy and the invigorating news of his £10,000 a year (1:3:10). Common conversation has it in *Sense and Sensibility* that Willoughby spends beyond his income of £600 or £700 a year (*SS* 1:14:83); that the Dashwood women have only £500 a year for the four of them (1:2:14); and that Colonel Brandon has £2,000 a year and a very nice estate to go with it (1:14:82). When incomes are not specifically named by Austen, then the signs of them are: the house, the furnishings, the garden, the park, the number of servants, the presence of a carriage.

Consumer markers of income and rank regularly pace the romances of Jane Austen's novels. In each novel, decisions of domestic economy define the heroine—and the hero—on a scale of expense familiar to contemporary readers. As distant from us as late eighteenth- and early nineteenth-century incomes and spending practices certainly are, there is no difficulty in learning the system.

Except for heiresses, almost all incomes in women's fiction are announced unambiguously as *yearly* incomes: "two thousand a-year," or "one thousand a-year," just as the Dashwood sisters refer to them.[1] Heiresses, however, have their fortunes reported in lump sums, like the "proud and conceited" Miss Bingley in *Pride and Prejudice* who has a fortune of "twenty thousand pounds" (*PP* 1:4:16), or Miss King, Elizabeth Bennet's richer rival for Wickham's attentions, with her "ten thousand pounds" (2:3:169). But these heiresses' fortunes are understood immediately by contemporaries as yearly incomes through multiplying them by 5 per cent, a procedure that reveals their yearly income from investment in the 5 per cent government funds. Miss Bingley's yearly income from her £20,000 fortune is, thus, £1,000 a year; and Miss King's yearly income from £10,000, figuring it the same way, constitutes a lure of £500 a year for the impecunious Wickham. Elizabeth Bennet's pitifully small fortune of £1,000 is a minor exception, invested at a lower rate of 4 per cent (£40 a year), a fact Mr. Collins notes with some minuteness

1 The major exception for men in Austen's novels occurs in *Persuasion*, where Captain Wentworth's profits from his naval career are reported in lump sum only: a fortune of £25,000.

when he proposes to Elizabeth (1:19:119). With this formula for turning inherited money into yearly incomes (as investment at 5 per cent), heiress fortunes quickly come into focus as yearly income—the significant bottom line for romance.

For the present-day reader, however, there remains a problem in how to recognize with Austen's contemporaries the style of life attached to a specific income. Even though Austen herself generally explains each case as it arises, specific incomes also operate as shorthand in her fiction and in the rest of women's fiction—£300 a year, £400 a year, £500 a year, and so on—to express rank, social aspirations and consumer power. The telling range in women's fiction, however, is not large, being made up of those fine gradations of income that mark the aspirations of the middle ranks of society, each income bringing with it a set of specific consumer signs that reveal to the world both the income and the social level attached to its possessor.[1]

Numbers of servants mark incomes at the lower levels; the acquisition of a carriage does it for incomes that are a bit higher; and "the house in town" certifies the presence of great incomes, usually those belonging to the prosperous landed gentry. Servants, an unfamiliar reckoning device these days, might be considered as the equivalent of modern household conveniences: add a servant, add a convenience—hot water, central heating, a washing machine, and so on.

£100 a year: This is the lowest income that can support the price of a ticket to a circulating library. It embraces poor curates, clerks in government office (both only marginally genteel), and moderately prosperous tradesmen. It could supply a family with a single young maidservant, and that at a very low wage. When Edward Ferrars and Lucy Steele seem about to marry on an income of £100 a year, Mrs. Jennings' immediate reaction is to trim the number of servants she had imagined for them: "Two maids and two men indeed!—as I talked of t'other day.—No, no, they must get a stout girl of all works.—Betty's sister would never do for them *now*" (*SS* 3:2:314).

1 See Copeland, *Women Writing about Money*, pp. 22–33; also Copeland, "The Austens and the Elliots: A Consumer's Guide to *Persuasion*," in *Jane Austen's Business: Her World and her Profession*, ed. Juliet McMaster and Bruce Stovel (Basingstoke: Macmillan, 1996), pp. 136–53. Contemporary domestic economists include Samuel and Sarah Adams, *The Complete Servant*, first published 1825 (Chichester: Southover Press, 1989); James Luckcock, *Hints for Practical Economy, in the Management of Household Affairs, with Tables, Shewing Different Scales of Expenses, from £50 to £400 Per Annum* (Birmingham: James Drake; London: Longman, et al., 1834); John Trusler, *The Economist* (London: printed for the author, 1774).

In *Emma*, the presence of Patty, Miss Bates' only servant, suggests the extreme fragility of the Bates' present claims to genteel station.

£200 a year: Austen's father and mother married in 1764 on a church living of only £100 a year, plus the use of 200 acres of land as a second source of income, but found that even with an increase to £200 a year four years later, then £300 a year, their growing family made it difficult to maintain the appearance of genteel station. Mr. Austen was driven to take in students to increase the family's income.[1] Two hundred pounds makes a claim to gentility, but only with the narrowest style of life. The £200 a year income, however, supplies a better servant, "a Servant-Maid of all Work," at a higher salary.[2]

£300 a year: "Comfortable as a bachelor," Colonel Brandon says of £300 a year for Edward Ferrars, but "it cannot enable him to marry" (*SS* 3:3:322).[3] The income brings two servants. Austen's brother James married on this sum, but found it decidedly insufficient to maintain his elevated notions of consumer display: a carriage for his bride and a pack of harriers for himself.[4]

£400 a year: An income that approaches the comforts of genteel life, but not readily. It brings a cook, a house maid and, perhaps, a boy. Isabella Thorpe turns up her nose at James Morland who is granted this income in *Northanger Abbey*. In *Mansfield Park*, Fanny Price's mother has just this amount per year for domestic expense and the requisite number of servants (two), but she manages very badly. Fanny's parsimonious Aunt Norris, Fanny notes, would have done better.

£500 a year: This sum, according to the domestic economists, fills the cup of human happiness. Jane Austen is not so confident. Five hundred pounds a year is the very income that in *Sense and Sensibility* gives rise to such malicious gloating from the Dashwood women's prosperous sister-in-law, Fanny: "and what on earth can four women want for more than that?—They will live so cheap! Their housekeeping will be nothing at all. They will have no carriage, no horses, and hardly any servants" (*SS* 1:2:14). Fanny is absolutely right on the first two counts (no carriage and no horses), and as for the third, the number of servants, she knows that her mother-in-law, the former mistress of Norland, and her sisters-in-law will now have only the

1 Deirdre Le Faye, *Jane Austen: A Family Record* (London: British Library, 1989), pp. 14, 19, 13.

2 Samuel and Sarah Adams, *The Complete Servant*, p. 16.

3 Edward's potential income of £300 a year comes from the Delaford living of £200 a year, plus his personal income of £100 a year from an inheritance of £2,000 (*SS* 2:2:168).

4 Le Faye, *A Family Record*, p. 67.

three servants, two women and a man, prescribed by the professional economists for that income. Austen speaks from experience on this one: it is the sum, even a bit more, that she and her mother and her sister had to live on after Mr. Austen's death.[1]

£700 to £1,000 a year: This higher range of upper professional incomes marks the most prosperous pseudo-gentry families, though Mary Crawford, the rich London heiress in *Mansfield Park*, doesn't think much of its potential: "You would look rather blank, Henry," she tells her brother, "if your menus plaisirs were to be limited to seven hundred a year" (*MP* 2:5:264). Its most significant consumer marker becomes the ownership of a carriage. Jane Austen's father took a carriage when his income reached £700, though he found it too expensive to maintain on that income.[2] Mr. Perry, the local physician in *Emma*, lets his income be known to Highbury when Mrs. Perry begins to long for a carriage. The ambitious Mrs. Elton in *Emma* rubs everyone's nose in her ownership of a carriage: "I believe we drive faster than anybody," she boasts (*E* 3:2:348).

£2,000 a year: At £2,000 a year (the landed-gentry income of Mr. Bennet in *Pride and Prejudice* and of Colonel Brandon in *Sense and Sensibility*), domestic economy must still hold a tight rein, especially in *Pride and Prejudice* where there are five daughters in need of dowries. Mrs. Bennet is noted as a poor economist; Mr. Bennet is better, though still inadequate considering his daughters' situation. Mrs. Jennings in *Sense and Sensibility* emphasizes the quiet, at-home pleasures of £2,000 a year when she describes Colonel Brandon's Delaford as "without debt or drawback": "every thing, in short, that one could wish for … Oh! 'tis a nice place!" (*SS* 2:8:223).

Above £4,000 a year: Incomes of £4,000 a year and above (Darcy's, Bingley's, Crawford's, Rushworth's) leave behind the cheese-paring cares of middle-class incomes—the problems of £100 to £1,000 a year, and even £2,000 a year—to enter a realm of unlimited genteel comforts. To spend more, according to contemporary wisdom, a man "must go into horse-racing or illegitimate pleasures."[3] In terms of consumer show in Austen's novels, any income over £4,000 a year

1 Ibid., p. 131.

2 Ibid., p.102; see also Robin Vick, "Mr. Austen's Carriage," in Jane Austen Society, Chawton, Hampshire, *Collected Reports*, vol. 5 (1996–2000), pp. 226–8.

3 W. Bence Jones, "Landowning as a Business," *The Nineteenth Century*, vol. ii (1882), p. 254. Cited by F.M.L. Thompson, *English Landed Society in the Nineteenth Century* (London: Routledge & Kegan Paul, 1963), pp. 25–6. Sir Thomas Bertram's fortune in *Mansfield Park* is a marked exception, severely shaken by the eldest son Tom's gambling debts and expenses in London and by poor returns from his West Indian estates.

is characterized by its ability to provide a house in London for the social season, the beguiling consumer temptation that brings romantic disaster to both Mary Crawford and Maria Bertram.

The great incomes of this last category comprise those handsome land-based fortunes in Jane Austen's novels that could put to rout all economic anxieties for women, if only they were managed by the prudent economic principles of Austen's own class. But in Austen, this almost never happens—and for good reason. As Gary Kelly notes, and others as well, the larger social picture tends to place Austen, along with other women novelists, in an advance guard of middle-class encroachers on the political and economic turf of the landed interest.[1] Mr. Darcy's and Mr. Knightley's great estates in *Pride and Prejudice* and in *Emma* are under the safe guidance of heroes who share the author's economic principles, but Northanger Abbey, Rosings, Norland, Mansfield Park, Sotherton and Kellynch are bywords for extravagance and/or faulty domestic economy. Representatives of this moneyed class show a regular pattern of catastrophe as they stumble without the aid of the economic principles of Austen's own more humble rank: what if Henry Crawford had remained at Everingham to manage his estate properly? What if Mary Crawford had given up her unreasonable demand for a house in town? What if Willoughby had kept out of debt? What if Sir Walter Elliot were not a fool?

In the more intimate, domestic negotiations of the novel, women's fiction turns to the particular relationship that women have with money—that is, no legal title to it for married women, and rights severely curtailed for unmarried women.[2] In a frustrating social

1 Gary Kelly, *English Fiction of the Romantic Period, 1789–1830* (London and New York: Longman, 1989), p. 19. See also Nancy Armstrong, *Desire and Domestic Fiction: A Political History of the Novel* (Oxford University Press, 1987), pp. 8–10.

2 William Chester Jordan, *Women and Credit in Pre-Industrial and Developing Societies* (Philadelphia, PA: University of Pennsylvania Press, 1993), cites studies of rich widows with disposable capital, but concludes that "risk-taking English women investors" in the early modern period seem "exceptional" (pp. 67–9). Susan Staves examines the limitations of women's economic independence in *Married Women's Separate Property in England, 1660–1833* (Cambridge, MA: Harvard University Press, 1990); also, Staves, "Pin Money," *Studies in Eighteenth-Century Culture*, 14, ed. O.M. Brack (Madison: Wisconsin University Press, 1985), pp. 47–77; Ida Beatrice O'Malley presents a general account in *Women in Subjection: A Study of the Lives of Englishwomen before 1832* (London: Duckworth, 1933), pp. 22–6; and Deborah Kaplan, in *Jane Austen among Women* (Baltimore, MD: Johns Hopkins Press, 1992), cites anecdotes from Austen's own neighborhood (pp. 43–61).

irony, the pseudo-gentry woman finds herself responsible for the management of the household, but prevented by law and custom from exercising any significant control over the management of the family's income, a male prerogative. If money affairs go badly, as they certainly will with a feckless, foolish, improvident man such as Willoughby, or with an out-and-out scoundrel such as Wickham, the woman is still responsible for the economic consequences, a victim herself of course, but still responsible. Elinor Dashwood has no illusions about this harsh double bind when she consoles Marianne for the loss of Willoughby:

> Had you married, you must have been always poor … His demands and your inexperience together on a small, very small income, must have brought on distresses which would not be the less grievous to you, from having been entirely unknown and unthought of before. Your sense of honour and honesty would have led you, I know, when aware of your situation, to attempt all the economy that would appear to you possible; and perhaps, as long as your frugality retrenched only on your own comfort, you might have been suffered to practise it, but beyond that—and how little could the utmost of your single management do to stop the ruin which had begun before your marriage? (*SS* 3:11:397)

"Just suppose it was your husband!"—a cry that echoes through all women's fiction conceived in the 1790s, including of course *Northanger Abbey*, *Sense and Sensibility* and *Pride and Prejudice*. Sound principles of domestic economy offer at least the protection of a map. Catherine Morland, for example, warmly defends her brother James for not keeping a horse and gig of his own: "I am sure he could not afford it" (*NA* 1:11:87). Elinor Dashwood prevents her sister Marianne from accepting a horse from Willoughby and thus overburdening the family's £500 a year income. Elinor earlier encourages her mother to sell the carriage as an inappropriate expense. With such an understanding, we can appreciate, along with Austen's contemporaries, why Elinor Dashwood and Edward Ferrars "were neither of them quite enough in love to think that three hundred and fifty pounds a-year would supply them with the comforts of life" (*SS* 3:13:418), and we can calculate in pounds sterling their later happiness when they do agree to marry on £850 to £900 a year.[1] We also

1 Edward and Elinor's joint income comes from the following sources: £100 a year interest from Edward's inheritance of £2,000 (*SS* 2:2:168); £50 a year from the interest on Elinor's £1,000 inheritance (1:1:5)—[continued]

understand how Henry Tilney in *Northanger Abbey* is just the right man for Catherine when the happy couple retire to their cottage at Woodston on his clergyman's income "of independence and comfort" (*NA* 2:16:259), plus her marriage portion of £3,000, which, invested in the government funds, of course, adds £150 a year to their income. And as for the extraordinary good luck of Elizabeth Bennet who finds £10,000 a year, "A house in town! Every thing that is charming!" (*PP* 3:17:420), it is a telling triumph of Austen's economic ideology to turn so fabulous a landed-gentry income into the earnest, cash-conscious program of her own rank.

But money in Jane Austen's first three novels exists for the most part as a set of restrictive anxieties attached to the romance plot by the narrowest definition of domestic economy—fear of debt. In Austen's last three novels, and in the fragmentary final piece, "Sanditon," far more complex relationships between income and romance are held in center focus. Debt remains an anxiety of course: Tom Bertram wreaks disaster on the family income in *Mansfield Park*; Miss Bates worries about the cost of medical care for her niece in *Emma*; Sir Walter Elliot loses his estate to renters in *Persuasion*; and Mr. Parker seems headed for serious financial difficulties in "Sanditon." But the traditional, omnipresent fear of loss no longer holds sway over the narrative. Instead, Austen sets women into an active, working relationship with the economy in a world where economic choice tests the strengths and the limitations of female power.

Income serves as the leading economic trope of *Mansfield Park*. Tom Bertram's debts, of course, are a prominent irritant, but Austen seems little interested in them or in Tom. The novel begins, instead, with the income portfolio of the "handsome" Ward sisters: Miss Maria has done well, "at least three thousand pounds short of any equitable claim," by marrying the wealthy Sir Thomas Bertram, Baronet, of Mansfield Park; Miss Ward, less well, being "obliged to be attached to the Rev. Mr. Norris" and his income of "very little less than a thousand a year"; and Miss Frances has done very badly indeed, "fixing on a Lieutenant of Marines, without education, fortune, or connections" (*MP* 1:1:3–4). Marriage, says Mary Crawford, whose assessment of the state never wavers from this focus, "is a manoeuvring business. I know so many who have married in the full expectation and confidence of some one particular advantage … who have found themselves entirely deceived, and been obliged to put

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Mrs. Ferrars mistakenly thinks Elinor has "*three*" hundred (3:14:423); £250 a year, "at the utmost," from the Delaford living (3:14:424), though valued by Colonel Brandon at only £200 a year (3:3:320); finally, £500 a year from Mrs. Ferrars' grudging marriage gift of £10,000 (3:14:424).

up with exactly the reverse! What is this," she asks, "but a take in?" (1:5:53–4). Mary's opinion of Maria Bertram's marriage to the rich, but stupid, Mr. Rushworth simply varies the trope: "[S]he will open one of the best houses in Wimpole Street … and certainly she will then feel—to use a vulgar phrase—that she has got her pennyworth for her penny" (3:9:456).

But, in truth, there is nothing wrong with improving one's income in this novel. Dr Grant and Edmund Bertram engage in an earnest conversation—"The most interesting in the world," Henry Crawford tells his sister, Mary: "how to make money—how to turn a good income into a better" (*MP* 2:5:264). Sir Thomas conscientiously travels to the West Indies to improve the income of his estates in Antigua. But Henry and Mary Crawford's notion of a better income—solely as a higher income, the common understanding of the matter—is challenged by Austen. Mary must decide whether she is willing to marry the man she loves, Edmund Bertram, on their potential married income of £1,700 a year (his moderate-to-good clergyman's income of £700 a year, plus an additional £1,000 a year from the 5 per cent interest on her £20,000 fortune), or to try for better stakes in the London market. In any pseudo-gentry accounting, £1,700 a year is a strikingly good income for a clergyman, *handsome*, but it is not good enough for Mary, who wants a house in town and the income to go with it. In the end, she wants this more than she wants Edmund.

The Crawfords, both Henry and Mary, possess an unyielding and near pathological blindness to any but the most simplistic notion of incomes. In fact, Fanny Price is the only person in the entire novel canny enough to recognize that there is an option of choice and that this complicates the common, unexamined notions of acquisition held by the rest of the characters. Austen, however, gives Fanny no power to make her opinion known. After reading Edmund's letter pledging his undying devotion to Mary Crawford, Fanny cries out in exasperation, to herself alone, of course: "He is blinded, and nothing will open his eyes, nothing can, after having had truths before him so long in vain.—He will marry her, and be poor and miserable" (*MP* 3:13:492). But even for Fanny, the dialectic stands in a kind of immiscible suspension in the phrase, "poor *and* miserable." She cannot escape the logic herself. Her only revenge is to "hint" to Edmund, gently of course, of "what share his brother's state of health"—potentially fatal illness of the heir—"might be supposed to have in her [Mary's] wish for a complete reconciliation" with Edmund, the younger brother (3:16:531). That gets his attention. But the information is gratuitous, and it only returns choice, marriage, love, to the same corrupt relationship with money that it has been in throughout the novel, of being a "take in."

If this is not the opinion shared by Austen, what can we make of Fanny Price's triumph in her marriage to Edmund? Mrs. Norris' sanguine promise to Sir Thomas, "Give a girl an education, and introduce her properly into the world, and ten to one but she has the means of settling well, without farther expense to any body," turns out to be absolutely on the money, though not exactly as she predicts (*MP* 1:1:7). Fanny's career in the Bertram family is little more, in these terms, than a low-cost–high-yield investment saga, softened happily in the anesthesia of Sir Thomas' self-serving sentiments, but ledger-like nonetheless: "Fanny was indeed the daughter that he wanted. His charitable kindness had been rearing a prime comfort for himself. His liberality had a rich repayment" (3:17:546), though in truth, he had tried, unsuccessfully, to unload the girl when the pressure of Tom's debts made it "not undesirable to himself to be relieved from the expense of her support, and the obligation of her future provision" (1:3:28). The novel concludes with a rousing paean to the industrious Price children, those ideal representatives of their rank, "all assisting to advance each other" (3:17:547). Henry Crawford with his inherited income is sent packing, and Fanny marries Edmund, happily, on his income from the Thornton Lacey living. But there is no compelling logic to make the happy couple's £700 a year clergyman's income necessarily more virtuous than the £4,000 a year inherited income of Henry Crawford (1:12:139). Henry, if Jane Austen had excused him from the obligatory sexual excess with Maria Rushworth, could have had equal, or better, title to Fanny than Edmund, as Austen admits: "Would he have persevered, and uprightly, Fanny must have been his reward—and a reward very voluntarily bestowed" (3:17:540). Income, the economic paradigm with which Austen seeks to measure the social and moral dilemmas of *Mansfield Park*, fails to clarify.

In her next novel, Austen chooses consumer signs as her trope, those social markers so important to her own class, to explore society. The action in *Emma* rides forward on a great tide of new consumer display. Mr. Weston buys a small estate; the former Miss Taylor, now Mrs. Weston, gets a new house, a new husband and a new carriage; Jane Fairfax receives, mysteriously, a Broadwood piano; the Coles have a new dining room and a new pianoforte that none of them can play; Emma has a new round dining table; Frank Churchill buys gloves at Ford's, and Harriet Smith buys ribbons; Mr. Elton goes to Bath for a new wife and a new carriage; Mrs. Elton boasts lace and pearls and more servants than she can remember; Mrs. Perry yearns for a new carriage; and the Martins have "a very handsome summer-house, large enough to hold a dozen people" (*E* 1:4:27). There are also more homely items on offer: plenty of good wine at Mr. Weston's; sweetbreads and asparagus at Mr. Woodhouse's; a hind quarter of pork for Miss Bates from Hartfield; apples for Miss Bates from Donwell Abbey; arrowroot for Jane Fairfax from Hartfield; and walnuts for Harriet Smith from Mr. Martin, who walks "three miles around" to get them, though he forgets to enquire for the novels she had mentioned. What can it all mean?

Mr. Knightley proves himself the hero of the piece by possessing the sensibility that is the key by which these material goods are to be understood. He keeps warning Emma, over and over, that *things* are not what they seem, or, at least, they are not what *she* thinks they seem. Consumer signs, it is true, provide the system of order that keeps everyday life ticking along in *Emma*. Servants and carriages, for example, bring the Box Hill episode to a welcome close: "The appearance of the servants looking out for them to give notice of the carriages was a joyful sight" (*E* 3:7:407). Tea saves Mr. Weston from more unwanted news of Maple Grove: "They were interrupted. Tea was carrying round, and Mr. Weston, having said all that he wanted, soon took the opportunity of walking way" (2:18:336). "The saddle of mutton" sets the pace of conversation at Randalls (1:14:128), and tea sets the time for departure. "Mr. Woodhouse was soon ready for his tea; and when he had drank his tea he was quite ready to go home" (1:15:134). Finally, the length of a carriage ride provides the beginning and the end to Mr. Elton's declarations to Emma of "violent love" (1:15:140).

But consumer goods in *Emma* also trace a society in restless motion. The Coles are on the way up with their new dining room, new pianoforte and an increase in their servants; Mrs. and Miss Bates and Jane Fairfax are on their way down with their economies, modest quarters and one maid. Mr. Martin is on the way up, as are the Eltons, the Coxes, the Smallridges and the Sucklings. People are passing so rapidly through the gradations of income and the consumer markers associated with them that the old rules of birth and social order are thrown into question.

Mr. Woodhouse, who likes everything that is old and settled, marks one end of the scale; Mrs. Elton, who likes everything that is new and in motion, marks the other. Emma herself is in a state of confusion, blinded by vanity and social snobbery, but also blinded by the very consumer signs that offer themselves so temptingly to her imagination. Her conclusions about Jane Fairfax's pianoforte are her most embarrassingly public mistake, but her persistent inability to judge behavior in her society turns, like a scorpion, on the novel itself, the consumer object whose self-proclaimed mandate to interpret social signs most consistently misleads her.

The plot of Jane Austen's *Emma* is, in fact, pre-empted by a tale published in the *Lady's Magazine*, a popular monthly compendium of fiction and fashion, a tale which begins with eerie familiarity:

> Mr. Knightley, a country-gentleman of not very large fortune, but such as was amply sufficient for his mode of living—as he rarely visited the capital, and had an aversion to the expensive pleasures of dissipated life—had married from the purest affection, and an esteem which grew with his knowledge of its object … a deserted orphan [left] at a boarding-school near the residence of a relation of his whom he sometimes visited. As by this union he made no addition to his property, nor formed any advantageous connexion, he was by some blamed, and by others ridiculed. He however found himself amply compensated, both for the censure and the sneers which he encountered, by the amiable qualities and virtues of his wife; who, like himself, despised ambition, and sought only the genuine enjoyments of domestic happiness. (November 1802)

Austen, of course, pointedly rejects the *Lady's Magazine* version of contemporary social life in the conclusion to *Emma*. Her heroine, however, swallows hook, line and sinker the *Lady's Magazine* version of Mr. Knightley and the amiable orphan, which, of course, is exactly the admonitory point Austen intends. Cheap fiction is an untrustworthy system for interpreting social signs: Emma's fantasy of Harriet's background, for example, a classic Gothic plot—"There can be no doubt of your being a gentleman's daughter" (*E* 1:4:30); or another old chestnut, an affair of the heart between Jane Fairfax and her rescuer from the sea, Mr. Dixon; or the romance of Frank Churchill and Harriet prompted by the story of Harriet and the gypsies. Finally, when Harriet comes to Emma with her fantasy of Mr. Knightley's love, yet another rescue story, Emma falls into the trap again, exactly in the mode of the *Lady's Magazine*: "It was horrible to Emma to think how it must sink him in the general opinion, to foresee the smiles, the sneers, the merriment it would prompt at his expense … Could it be?—No; it was impossible. And yet it was far, very far, from impossible" (3:11:450).

It is, of course, *impossible*. If Emma had only read past the consumer signs of her society (false and misleading) to see and read the "real" signs of social behavior before her eyes (true and abiding), then she would not have made such a distressing hash of the situation. But here consumer fiction proves doubly false. The story from the *Lady's Magazine*, flattering fantasy as it is for tradesmen's daughters, is not necessarily wrong. Austen's society is experiencing major social change, fuelled in some degree by the very goods—novels among the first—that set themselves up as signs of social truths. The most unexpected people are indeed climbing the social ladder with the aid of money and the social markers it buys. Austen rejects the *Lady's* story for a more acceptable ideological resolution—Harriet Smith gets a farmer and Emma Woodhouse gets Mr. Knightley—but a conflicting set of social patterns, also explored in Austen's novel, points the other way. Mr. Knightley might just as well have married Harriet as not. After all, Austen's *Emma* is only one novel among many vying to promote its own reading of the "real" signs of social behavior.

Persuasion turns to *credit* as the issue that opens the economy, but with a spin that sets the topic apart from the compulsive debtors (Wickham, Willoughby) found in Austen's early works. Austen sends her two old-style debtors in this novel, Sir Walter Elliot and his daughter Elizabeth, to Bath for an early, embalmed retirement. Credit, *good* credit that is, becomes the talisman for future expectations in *Persuasion*. In fact the central romantic dilemma of the novel is, by extension, one of credit: whether Anne Elliot should have waited for Captain Wentworth, as she wanted to do. That is, should she have taken him on credit, or should she have remained with her dreadful father and sister in the conservative, but unhappy position of an unvalued dependant as Lady Russell persuaded her to do? The answer, according to Anne, is a negotiated qualification, but one turned strongly to the side of credit: "Tell me," Captain Wentworth asks Anne, "if, when I returned to England in the year eight, with a few thousand pounds, and was posted into the Laconia, if I had then written to you, would you have answered my letter? would you, in short, have renewed the engagement then?" Anne's answer is short, but decisive: "Would I!" (*P* 2:11:268).

Anne marries Wentworth and thus joins the active, hard-working and prosperous pseudo-gentry rank she has learned to admire, a class of people who work for their living and know how to live within their means, as opposed to her father, the "spendthrift baronet," or even as opposed to her gentry brother-in-law, the slack, unfocused Charles Musgrove, future heir to Uppercross, who agrees with his wife in only two things: "the want of more money, and a strong inclination for a handsome present from his father" (*P* 1:6:47). The upbeat credit ideology of *Persuasion* rests on two assumptions: first, that the future holds prosperity for the British economy, and second, that a person who works for a living will pay his bills to uphold "the character," as Lady Russell terms it, "of an honest man" (1:2:14). "And woman," she might have said, for in *Persuasion* Austen makes women active managers of the family income. "While Lady Elliot lived," Austen notes, as the first in a string of good women managers in this novel, "there had been method, moderation, and economy," which had "just kept" Sir Walter within his income (1:1:9–10). When bill collectors begin to hover around Sir Walter, those two excellent lady economists Lady Russell and his daughter Anne recommend "vigorous measures" of economy that could have released him from debt in a reasonable amount of time (1:2:13). When Admiral and Mrs. Croft negotiate for the lease on Kellynch Hall, the lawyer, Mr. Shepherd, notes that Mrs. Croft "asked more questions about the house, and terms, and taxes, than the admiral himself, and seemed more conversant with business" (1:3:25). Mrs. Harville in Lyme is another model economist, and on a very small income (1:12:122). Mrs. Smith, in Bath, remains cheerful and competent on an even smaller income (2:5:167).

Partnership marriages become the keynote of the new economic arrangement, demonstrated by the Harvilles and the Crofts for the edification of the future Captain and Mrs. Wentworth. Wentworth and Anne, "a sailor's wife," both belong "to that profession which is, if possible, more distinguished in its domestic virtues than in its national importance" (*P* 2:12:275). The income of the happy couple is reported as well, stamping Austen's seal of economic approval on the marriage at one of the highest reaches of pseudo-gentry prosperity: they will have £1,250 from the interest on Wentworth's £25,000 prize money, plus a small addition from the interest on one-third of the £10,000 of Anne's mother's fortune (when Sir Walter is able to pay it), and the promise of more money to come in the navy. It is as if Austen has single-handedly revised the economic priorities of her society: a higher credit line for the pseudo-gentry Wentworths, and a lower one for the baronet Elliots.

In "Sanditon" the economic future is not so cloudless. Mr. Parker, landowning gentry, has invested heavily in a seaside bathing spa, Sanditon, where it appears likely that he is about to experience some financial rough weather. Investment as "speculation" seems to be the economic focus of the piece. The failure of Austen's brother Henry's bank in which her uncle, Mr. Leigh-Perrot, and her brother Edward lost huge sums of money in March 1816, may well be the inspiration for this new line of economic exploration—"Sanditon" was roughed out less than a year after the bankruptcy, between January and March 1817, when illness forced her to put the fragment aside unfinished.

It seems likely that the fragility of Mr. Parker's hold on the economy will be a central issue. Mr. Parker's partner in the enterprise is Lady Denham, a parsimonious, tyrannical old woman, and a fearful investor, who will be no support when economic storms arrive. His wife, weak, dependent and ignorant of business, does not promise to be any assistance either, and his two sisters, professional invalids, are equally ineffectual. "Activity run mad," thinks the heroine, Charlotte Heywood, who is a shocked witness of their fumbling interference in the Sanditon enterprise (*LM* "S"[1] 9:189).

Austen, as usual, sets out squarely the social and economic corners of her novel's universe. There is the usual cast of economic scavengers: younger relatives of Lady Denham with a hungry eye for an inheritance, and, of course, the overspending Miss Beauforts, pretenders to elegance. There is the figure of conservative economics, Charlotte's father, Mr. Heywood—a farmer and landowner with modest investments in the funds—who seems to represent a sound, but old-fashioned and rather out-of-the-fray position. And then there is Mr. Parker, the "enthusiast" for Sanditon, his financial speculation. The investment will probably not be allowed to go under completely: the town is attractive, the sea is beautiful, and there is the competent younger brother of Mr. Parker, Sidney, who puts in a brief appearance right before the fragment breaks off—"well bred," "very good looking," "7 or 8 & 20," and perhaps a future suitor for the heroine (*LM* "S" 12:207). Sidney suggests a Jane Austen signature hero for the future: a younger son, rich by "collateral" inheritance (2:147), not himself landowning gentry, though a pseudo-gentry member of such a family—of "superior abilities," "a very clever Young Man," "always said what he chose of & to us, all" (4:158), and he laughs at the youngest brother, Arthur, for being "so delicate that he can engage in no profession" (5:162).

From the start of her career, Austen is a shrewd observer of the economic terrain of her class, though always from the chilly and exposed position of an economically marginal female member of it—herself related to the landed gentry through the good fortune of her brother Edward (adopted by wealthy gentry relations), but really no more than a maiden-aunt visitor to his estate and his class.[2]

1 [This abbreviation indicates "*Later Manuscripts*: 'Sanditon.'"]

2 This is how her favorite niece, Fanny Knight, remembered her visits: "Both the Aunts (Cassandra & Jane) were brought up in the most complete ignorance of the World & its ways (I mean as to fashion &c) & if it had not been for Papa's marriage which brought them into Kent, & the kindness of Mrs. Knight, who used often to have one or the other of the sisters staying with her, they would have been, tho' not less clever & agreeable in themselves, very much below par as to good Society & its ways" (Le Faye, *A Family Record*, p. 253).

In fact, the shadow of the single woman without money, Charlotte Lucas syndrome, continues to haunt her works to the end. In "Sanditon," Clara Brereton fits the position, and though she is only vaguely sketched in, her economic position is clear enough: "more helpless and more pitiable of course than any—and dependent on poverty—an additional burden on an encumbered circle" (*LM* "S" 4:155).

Joseph Wiesenfarth's useful distinctions between the novel of manners and the Gothic novel in *Gothic Manners and the Classic English Novel* (1988) provide a probe for examining the unresolved presence of this economic shadow.[1] The novel of manners presents a rational "case," Wiesenfarth argues, whereas the Gothic novel presents a "riddle." Obviously, Austen presents a "case" for the operation of money in each of her novels—in fact, she presents several different cases. On the other hand, the single, unprovided woman carries in her very existence a Gothic "riddle" that underscores the moral entanglements cast up by her anomalous position in the economy. In the early novels, money comes to her through courtship windfalls—Mr. Collins is one—a resolution that Austen rejects in her last three novels to mount the "case" for more rational relationships to the economy for women. But in each of these later novels, the "case" regularly falls short before the immovable plight, the riddle of the single woman without money. Fanny Price, Jane Fairfax, even Anne Elliot, are, in the end, left dependent upon purest chance for their entrance into the moneyed world of the "case." Moreover, the moral identity of each one of these women must first be asserted *against* the economic "case" that eventually defines her social identity. Austen acknowledges the moral confusion when she has Emma say feelingly of Jane Fairfax, whose secret engagement to Frank Churchill would never have been condoned by his rich, capricious aunt: "Of such, one may almost say, that 'the world is not their's, nor the world's law'" (*E* 3:10:436). Anne Elliot's situation is equally ambivalent. In Anne's situation, where "advice is good or bad only as the event decides" (*P* 2:11:268), the clarity of right and wrong, which is the rightful province of romance, edges towards Wiesenfarth's "Gothic confusion," Austen's tribute to the deepest game of desire, the elusive force that she has pursued all along.

(2011)

1 Joseph Wiesenfarth, "Introduction," *Gothic Manners and the Classic English Novel* (Madison, WI: University of Wisconsin Press, 1988), pp. 3–22.