

Nov-2000

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Recommended Citation

Lawes, Carolyn J. (2000). Book Review: The Business of Charity: The Woman's Exchange Movement, 1832-1900. *Journal of International Women's Studies*, 2(1), 69-73.

Available at: <http://vc.bridgew.edu/jiws/vol2/iss1/6>

Book Review

The Business of Charity: The Woman's Exchange Movement, 1832-1900.

Kathleen Waters Sander

Urbana: University of Illinois Press, 1998.

119pp. + illustrations, appendix, index.

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Kathleen Waters Sander's *The Business of Charity* tells the story of the nineteenth-century Woman's Exchanges (variously known as Ladies' Depositories). These were commercial operations run by and for women with the goal, at least originally, of offering a fair compensation for workers, the ability to work at home using traditional female skills, and, just as importantly, the chance for women of a certain class to earn money without having to admit it. Drawing upon a Scottish example, the first American Exchange was founded in Philadelphia in 1832, although the movement hit its stride only in the postbellum era.

So popular were the Exchanges, Sander argues, that they succeeded in providing new economic opportunities, both for the mostly wealthy women who founded and ran them, as well as for the working women who depended upon them for income. The Woman's Exchanges thus served as a conduit into the "masculine" world of business for several generations of nineteenth-century women who didn't want to acknowledge that this was what they were doing. By the end of the century Exchanges had been established nationwide, and as late as 1997, 29 were still in business.

The book is divided in three parts, each composed of two chapters. Part I focuses on the movement's origins in the antebellum era; Part II examines the maturation of the Exchanges in the postbellum era; and Part III addresses the significance of the Exchanges for the women who ran them (the managers) and for the women who created the products the Exchanges sold (the consignors).

Overall, the author states, this is a tale of a challenge to nineteenth-century gender norms, "a story of how everyday women were motivated to take action against economic and cultural conditions that thwarted them" (p. 5). Conscious of how vulnerable their generation of women was in the developing economy of the nineteenth century, yet also aware of the social stigma that attached to women of their class who worked for wages, elite women took action. Their goal? To "mitigate if not correct economic disadvantages" (p. 4) by creating a venue where women in need would be comfortable selling their handmade products, their identities masked by the veil of consignment. In so doing, the author argues, the Exchange managers "changed the lines of gender identification by using masculine entrepreneurial methods within the context of feminine charitable activities" (p. 4), which "softened the lines between public and private spheres without encroaching on the male sphere or encouraging gentlewomen to leave their 'proper sphere' for income" (p. 23).

¹ Lawes is the author of *Women and Reform in a New England Community, 1815-1860* (University Press of Kentucky, 2000).

In 1832, perhaps influenced by the contemporary workers' cooperative movement and under the leadership of Elizabeth Stott, seventeen Philadelphia women recruited 225 subscribers to finance the start-up costs of the Philadelphia Ladies' Depository. Located on fashionable Girard Row, the Depository created "a specific niche" of quality handcrafted products "evoking the preindustrial era when women's work had status" (p. 26). Women with goods to sell were required to purchase a share in the cooperative (or, if truly needy, a share might be purchased for them) and to pay a six percent commission to the Depository. In exchange, the workers were guaranteed anonymity, which, the author argues, was "critical" to encourage women to take advantage of the Exchange "and still honor antebellum restrictions against work in the public sphere for elite women" (p. 31). The idea began to catch on, and by 1856 a second Depository had been founded in New Brunswick, New Jersey (p. 21).

Postbellum America witnessed the maturation of the Woman's Exchanges, Sander finds, "fueled by a new spirit of philanthropic reform" (p. 41). As a women's culture "solidified" in the late nineteenth century, the Exchange movement's emphasis upon self-help expanded to include non-elite women and to encourage vocational skills (p. 43). Sander points to several influences that created a climate ripe for the growth of the Woman's Exchanges: a redefinition of poverty, which blamed not the poor but the environment and the economy (p. 42); the 1876 Centennial Exposition, which heralded American women's domestic talents and products (p. 45); and London's Royal School of Art Needlework (which also had a display at the Centennial), whose emphasis upon decorative arts caught the eye of Candace Thurber Wheeler of New York (p. 47). Wheeler recognized in the decorative arts movement "a standard by which the wealthy could accumulate and the middle class could emulate," and gentility be achieved by women's handwork (p. 47). Within a year, she had organized the New York Society of Decorative Arts as an outlet for "thwarted artistic talent" (p. 51); not satisfied, the following year Wheeler founded the New York Exchange. Like the antebellum Philadelphia Ladies' Depository, the New York Exchange was a commercial venture and an immediate success, and by 1880 it was selling the work of 1800 women consignors (pp. 54-58).

From there the movement leapfrogged across the country and by 1891 at least 72 Woman's Exchanges had been founded (p. 60). Part of this rapid success was due to the appeal of the Exchange idea to a variety of women's organizations and networks, such as the Women's Christian Association, church groups -- the Richmond, Virginia, Exchange was organized by women from five Presbyterian churches -- and the Women's Christian Temperance Union (pp. 61-65). Just as importantly, Sander argues, the late nineteenth-century Exchanges increasingly focused on the right of all women to work for wages, and in pursuit of this goal offered new services that catered to women: boarding houses, employment bureaus, job registers, cooking schools, lunch counters and dining rooms, and libraries. In essence, the usually wealthy Exchange managers had created settlement houses in the guise of commercial enterprises. (pp. 69-72).

In so doing, the Exchange managers also created for themselves careers "as penny capitalist entrepreneurs," whose exploits "taunted stuffy Gilded Age conventions and propriety" as they become "businesswomen with a mission" (p. 80). Savvy in the ways of consuming, the managers embraced the marketing techniques and innovations of their era, making it possible for the Exchanges to play "an important monetary role" for the

consignors. Sander finds that “[m]oney earned from an Exchange often kept a consignor and her family from poverty’s doorstep;” indeed, bolstered by the resources the Exchanges provided, consignors might “become entrepreneurial” (p. 101). The study closes with a brief description of the Woman’s Exchanges in the twentieth century.

The *Business of Charity* addresses an important and interesting subject. If, as historians have persuasively argued, women’s roles underwent significant shifts in response to the changing economy of the nineteenth century, then surely the emergence of a commercial establishment that was self-consciously organized and run in women’s interests merits close consideration. The study is also well organized and well written, moving the reader smoothly from topic to topic and providing quite wonderful anecdotes that give a lovely flavor as to what the women of the Exchanges thought they were up to.

However, although Sander’s work offers a tantalizing entree into the world of the Woman’s Exchanges it does not fully satisfy, for the study raises several issues that demand more data and more analysis to be compelling. Part of the problem may be related to the book’s length: with only 119 pages of text, divided into six chapters, no single topic is analyzed in much depth. Perhaps this was due to space limitations imposed by the publisher -- the book also lacks a bibliography, a disappointing omission from an academic press -- but whatever the reason, the brevity affects the argument. For example, analysis of the antebellum era is accomplished in less than 37 pages. In view of the author’s commendable desire to address the affect of the Exchanges on gender roles, and considering the importance to this topic of the changes in the antebellum era, the brevity of the discussion is unfortunate.

Other questions arise from the data. One of the book’s key contentions is the importance of the Exchanges to the consignors, the women who created the goods that the Exchanges sold. The whole point of the Exchanges was to make it possible for “all women...to reach the goal of financial security” in order to “keep what is dear to every true woman, her self-respect” (p. 2). And yet because of the pledge of anonymity, there simply isn’t any individual data to tell us who the consignors were nor how much they actually profited from the Exchanges. This is a frustrating problem, and one that Sander recognizes, noting that “it is difficult to ascertain the income of an average consignor because records are misleading”(p. 108).

The aggregate consignor data that are available, however, make it clear that the Exchanges could not possibly have met their goal of making working women self-sufficient. For example, in 1891 the largest Exchange, the New York Exchange, paid out \$51,000 to its consignors -- an impressive sum until one realizes that it was divided among 2,000 women (see Table 1, Appendix A). As Sander points out, this does not mean that the money was divvied up equally and that each consignor took home \$25.50. Rather, it was more likely that a few consignors did well and that most consignors did poorly. The anecdotal evidence seems to support this; in 1891 one consignor purportedly earned \$2,000 making “edibles,” while another took home \$1,000 for her pies (p. 107). Yet, despite the acknowledged limits of the data, Sander maintains that “many consignors earned respectable incomes” (p. 107). It is difficult to see how the data can be read to support this conclusion. In order for a few women to earn a “respectable” income many more would have to earn very little and thus the author’s claim that Exchange work “often kept a consignor and her family from poverty’s doorstep” seems overly optimistic (p. 101).

The limited opportunity the Exchanges offered would also explain Sander's otherwise puzzling finding that consignor participation was inversely related to the economic cycle and was lowest precisely when the economy was weakest (p. 32). Apparently in times of crisis women in need had to go elsewhere for meaningful economic opportunity. The Exchanges thus appear to have offered a relative handful of women real economic opportunity but functioned for the majority as a venue for selling items made more casually, recalling the hoary image of women laboring at home for pin money. In sum, the data on the consignors do not support the conclusion that the Exchanges made "many" women self-sufficient.

The other group central to the Exchange story is the managers, whom Sander describes as privileged women determined to offer economic opportunity to their less fortunate peers -- as well as to themselves. Sander effectively underscores that the Depositories stood as brick-and-mortar evidence that elite women were "acutely aware of how quickly the erratic antebellum economy could place them in poverty" (p. 4), a point that scholars too often elide when analyzing gender and class in the nineteenth century. The study also finds that the movement permitted elite women to explore and to hone their entrepreneurial skills; since the Exchanges were out-and-out commercial enterprises and not traditional charities, the stakes were high and the Exchanges rose or fell by the managers' business talent (pp. 80-86).

This is an intriguing claim, but again the data are weak. Although the author states that "Exchange records contain a wealth of information" (p. 5), and again that "it is possible to garner much information about the founders and managers of the Exchanges" (p. 107), we learn almost nothing about most of the women, including even their names. With a few notable exceptions, such as Elizabeth Stott and Candace Thurber Wheeler, the managers are characterized and identified in terms of the men they married. For example, we know that Stott was the driving force behind the first American exchange, the Philadelphia Ladies' Depository, and that seventeen other women joined her. Of these, however, nine, or more than half, are listed only by a husband's name: "Mrs. John Sergeant" or "Mrs. Richard Alsop" or "Mrs. Dr. Harlan" (p. 15). (About the 225 subscribers who supported the Depository we learn nothing.) The same is true for the data on the New York Exchange (pp. 53-54) and the Cincinnati Exchange (p. 89). The chapter notes do contain more information on a few of the women -- data that rightly belongs in the text -- but in general the discussion seldom gets specific, relying instead upon vague group characterizations, such as the references to the New York Exchange's managers as "society matrons" (p. 54), whatever that may be.

Identifying the Exchange managers primarily as rich men's wives is a great weakness in a book about enterprising women. For example, Sander finds that the managers of the Philadelphia Exchange heeded the realtor's mantra -- location, location, location -- and cannily opened their shop on fashionable Girard Row in order to appeal to an upscale clientele. This is an excellent point, revealing the women's sharp business instincts. However, the author continues by stating that "it is probable that the Depository managers and patrons spent their lives within the confines of the Girard Row area's genteel atmosphere of wealth and elegance" and that the women "would have had little reason to step beyond their insulated and comfortable surroundings" (p. 27). The data cited for this conclusion are that in 1831 the managers' husbands lived in the Girard Row area (note 6, page 137). Given the considerable geographic mobility of the era, as well as

Sander's own analysis of economic instability, one simply cannot assume that because the women's husbands lived in the neighborhood in 1831 that the women themselves had "spent their whole lives" within its "confines." If there are data to support this assertion, it should be indicated.

Since the personal histories of the Philadelphia managers are not discussed, it is also problematic to conclude that "Although untested as businesswomen, the managers did not hesitate to flaunt their increasing business savvy" (p. 28). But how do we know they were untested as businesswomen? Several of the managers were listed as "gentlewomen" in the 1831 city directory (note 6, page 137), a title that indicates they were independent women with a comfortable source of income. Why should we assume that they didn't control -- or at least oversee -- their own finances? Perhaps they did not, but since we don't know anything about them it hardly seems sporting to conclude that an independent woman remained ignorant of the income upon which she, and likely her children, depended. Indeed, one might argue the opposite: that these elite women were well versed in the art of making money and precisely because of this were willing to take on the challenge of a commercial enterprise.

In sum, Kathleen Waters Sander's *The Business of Charity: The Woman's Exchange Movement, 1832-1900* tackles an important topic and offers intriguing suggestions to contribute to the ongoing re-evaluation of women and gender roles in the nineteenth century. Its conclusions, however, overreach the data examined and limit the study's usefulness. More thorough research into the histories of the central actors and greater caution in staking claims for the data that are offered would be necessary to fulfill the book's engaging premise.