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Commerce and Character in Maria Edgeworth

TERESA MICHALS

IN her time and in our own, Maria Edgeworth's reputation is oddly double. Read as a publicist for middle-class individualism, she is claimed for a progressive program; identified as a gifted apologist for paternalism, she is claimed for a conservative one. On one side of the question, critics like her biographer Marilyn Butler describe her as "the most thorough-going individualist writing outside the jacobin movement," while to others she is a committed paternalist to whom the very idea of "individual and inalienable rights" is deeply suspect.¹ Contemporary reviewers present the same divided view, describing Edgeworth both as a dangerously secular utilitarian and as a reassuringly didactic moralist. In the discussion that follows I will argue that at the heart of these critical contradictions lies Edgeworth's idea of the relation between personality and property. Edgeworth embraces economic individualism without seeing individuals themselves as autonomous. For her the family has a corporate personality, one

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¹ Butler, *Jane Austen and the War of Ideas* (Oxford: Clarendon Press, 1975), p. 126; and David Roberts, *Paternalism in Early Victorian England* (New Brunswick, N.J.: Rutgers University Press, 1979), p. 4; see also Mitzi Myers, "The Dilemmas of Gender as Double-Voiced Narrative; or, Maria Edgeworth Mothers the Bildungsroman," in *The Idea of the Novel in the Eighteenth Century*, ed. Robert W. Uphaus (East Lansing, Mich.: Colleagues Press, 1988), p. 72; and Colin B. Atkinson and Jo Atkinson, "Maria Edgeworth, *Belinda*, and Women's Rights," *Éire-Ireland: A Journal of Irish Studies*, 19, no. 4 (1984), 115.

underwritten by the market value of its members' good characters rather than by its inheritance of land, the traditional basis of such a corporate personality. That is, the family rather than what she calls the "unconnected being" defines identity for Edgeworth, but this family survives only by drawing on the personal credit of its individual members.

If Ian Watt's analysis of the realist novel argues that the novel in all its factual detail makes the case for individualism, then Edgeworth seems a strong proponent of the individual. Watt links the rise of the novel with the rise of the autonomous individual through the device of the particularized character, the figure that the wealth of accurate circumstantial detail in the realist novel creates. He defines the novel as the peculiar product of a world of individuals, a form well suited to describe an "unplanned aggregate of particular individuals having particular experiences at particular times and at particular places."² Watt also, of course, understands this individual as a representative figure; for example, Robinson Crusoe, taking endless inventory of his goods on his solitary island, is the *type* of the autonomous individual. However, Watt emphasizes as the novel's "primary criterion . . . truth to individual experience—individual experience which is always unique and therefore new" (p. 13).

Edgeworth's emphasis on the particular, however, differs significantly from Watt's emphasis on the uniqueness of individual experience. Her attention to precisely observed detail is often interpreted as a pioneering interest in realist technique, a technique that is itself seen, following Watt, as socially progressive because of the value it implicitly places on the particular lives of ordinary individuals.³ For Edgeworth,

² Watt, *The Rise of the Novel: Studies in Defoe, Richardson, and Fielding* (London: Chatto and Windus, 1957), p. 31.

³ Edgeworth's writing is filled with precisely observed details about the contrasting speech and customs of different classes of Irish and English people, factual details that her reviewers recognized as constituting an important innovation in the form and purpose of the novel. In *Maria Edgeworth: A Literary Biography* (Oxford: Clarendon Press, 1972), Butler notes that Edgeworth's novels "introduce the objective, pseudo-journalistic approach to the social scene which successive nineteenth-century novelists could build on" (p. 398), and that "the reason for Maria Edgeworth's literary importance lies in her development of the techniques of documentation" (p. 485).

however, each individual is first and foremost a type within a system of classification that is at once moral and social. She thinks of a fictional character as the representative of a “class”; these classes of characters represent classes of the mass reading public that her novels are meant to influence. In a request to Walter Scott for “a bit of advice about a character,” Edgeworth emphasizes “the consideration of whether there would be a sufficient *class* of people liable to be influenced by such motives as I should represent—not merely whether the individual character be possible or probable.”⁴ “I think I have always aimed . . . at making my characters representatives of classes,” she affirmed late in life.⁵ For Edgeworth, “class” can refer either to status or to character, either to a fixed social position based on the ownership of property or to a collection of personal traits shared by a group of people. Usually, however, it means both. As the market erodes the first sense of the word, Edgeworth supports it with the second. Throughout her writing the two senses of “class,” as either character or status, tend to coincide with significant convenience: Irish tenants, for example, form a class in the sense of sharing a character for warm-hearted improvidence as well as in the sense of sharing a particular legal relation to the land that they farm. Similarly, in Edgeworth’s fiction, members of the class of greedy, garrulous, childlike persons are also quite likely to be members of the class of servants.

The two narrators of Edgeworth’s first novel, *Castle Rack-*

⁴ Quoted in Butler, *Edgeworth*, p. 267. Although we may now tend to associate the very word with some concept of class conflict, “class” did not immediately carry this charge, but rather coexisted with more traditional terms like “order,” “rank,” and “interest” in the vocabulary of social commentary (see Paul Langford, *A Polite and Commercial People: England, 1727–1783* [Oxford: Clarendon Press, 1989], pp. 652–53). See also P. J. Cornfield, “Class by Name and Number in Eighteenth-Century Britain,” *History*, 72 (1987), 38–61; and Harold Perkin, *The Origins of Modern English Society, 1780–1880* (London: Routledge and Kegan Paul, 1969): “[‘class’] began to come into use in the second half of the century, mostly in its purely grouping or classifying sense” (p. 26). Edgeworth’s concern with accurately representing classes of people is in an important sense an extension of her interest in scientific schemes of classification.

⁵ Letter to Mrs. Stark, 6 September 1834, in *Maria Edgeworth: Chosen Letters*, ed. F. V. Barry (Boston: Houghton Mifflin, 1931), p. 242.

rent (1800), represent these two meanings of “class” with extraordinary fidelity, juxtaposing an old idea of inherited status with a new emphasis on individual character. Old Thady, an uneducated family steward, uses a traditional understanding of class as fixed status to narrate the bulk of *Castle Rackrent*. The fact that the Rackrents are drunken, litigious, violent, and wasteful does not alter Thady’s respect for them as “the family”; their status is a function of their property, not of their personality.⁶ Thady’s story, however, is introduced by a well-educated “editor” who explains “the manners of a certain class of the gentry of Ireland some years ago . . . to those who are totally unacquainted with Ireland.”⁷ The editor’s gloss is an act of translation, one that shifts the meaning of words like “class.” Like Thady, this editor groups the Rackrents as a class, but he defines them by their vices rather than by their land:

The race of the Rackrents has long since been extinct in Ireland; and the drunken Sir Patrick, the litigious Sir Murtagh, the fighting Sir Kit, and the slovenly Sir Condy, are characters which could no more be met with at present in Ireland, than Squire Western or Parson Trulliber in England. (p. vi)

The Rackrents’ moral flaws constitute them as a recognizable “race,” one doomed to extinction by its own irrationality.⁸ De-

⁶ Thady’s story begins with Sir Condy inheriting the estate on the condition that he change his name to Rackrent, a family name that is also a type name; Rackrents live by racking their tenants for extortionate rent. His story ends only when the family loses this identity by losing the land.

⁷ Preface to *Castle Rackrent*, in *Tales and Novels: The Longford Edition*, 10 vols. (New York: AMS Press, 1967), IV, v. Unless otherwise noted, all references to Edgeworth’s works are to this edition and are included in the text.

⁸ Edgeworth uses “race” as a synonym for “class.” Although she is eager to note ways in which social status and personal character coincide, she differs from a racist polemicist like Bryan Edwards in where she chooses to draw the boundaries of the classes of persons she constructs, and in how she explains the origin of those classes. “It is curious to observe,” she notes, “how regularly the same moral causes produce the same temper and character”: “The . . . description, which Mr. Edwards, in his history of the West Indies, gives of the propensity to falsehood amongst the negro slaves, might stand word for word for a character of that class of the Irish people who, until very lately, actually, not metaphorically, called themselves *slaves*” (Maria Edgeworth and Richard Lovell Edgeworth, *Practical Education*, 2 vols. [1798; rpt. New York: Garland, 1974], I, 211). For Maria Edgeworth, defining the “character of that class of Irish people” does not mean assigning the Irish a unique “racial” identity or even, as we shall see, a unique cultural identity.

spite the meticulously observed details that seem to distinguish one Rackrent from another, they are all finally examples of one uniform type: the class of comically archaic Irishmen.

Edgeworth's treatment of character as class looks like a socially conservative refusal to let Watt's autonomous individual emerge, an attempt to get Crusoe off his island and back into the thick of a hierarchically structured paternalist society. This moral is often made explicit in the crises of her stories; for example, when, after running away from his mentor, the young hero of "Forester" finds himself on the verge of being packed off to jail on a false charge of stealing a ten-guinea bank note, "he could not help reflecting, that an individual in society who has friends, an established character, and a *home*, is in a more desirable situation than an unconnected being who has no one to answer for his conduct" ("Forester," in *Popular Tales* [1804], II, 85). Edgeworth insists that each of her characters not only stands for a class of persons but also, more specifically, stands with a family; it is only as the representative of this larger group that an individual can be trusted, by other characters or by the reader. The eponymous heroine of *Belinda* (1801), for example, does not so much discover a unique individuality as pass through a string of corporate identities. She is saved from the respective machinations of two ancillary figures, her Aunt Stanhope and Lady Delacour, only by affiliating herself with a third family, the Percivals—who, despite their very sincere protestations of economic disinterest, only narrowly avoid succeeding where the Stanhopes and Delacours failed and marrying Belinda to their spendthrift ward.

Despite this politically conservative insistence on the impossibility of living as an "unconnected being," however, in economic terms Edgeworth was a progressive figure, a critic of land-based paternalism. Much of her fiction, like her management of her family's estate, is an experiment in the principles of free-market capitalism. Edgeworth's novels provide a practical guide both to the fictitious instruments of credit that the growing marketplace required, such as checks and bills of exchange, and to the larger theories that were thought to explain its workings as a whole—deep in rural Ireland, her

characters quote Adam Smith. Learning to manage instruments of credit is a crucial lesson for Belinda, who at one point is saved from moral ruin only by forgetting to endorse a draft for 200 guineas.⁹ Moreover, despite Edgeworth's rejection of individualism, her novels and educational writings place a high value on a certain kind of personal independence. For example, she advises young men to avoid political life because it involves dependency: although "the forms of homage, and the rights of vassalage are altered . . . the feudal lord of ancient times could ill compete in power with the influence of the modern political patron" (*Patronage* [1804], VII, 114).

To understand Edgeworth's position we must understand that the kind of independence she values and adapts for the uses of the marketplace has more to do with the status of an independent gentleman than with a belief in the absolute autonomy of the individual.¹⁰ A gentleman's independence is based on his independent property; Edgeworth

⁹ Having had a metaphorical bill of exchange fraudulently drawn on her good character by Lady Delacour, Belinda retaliates by fraudulently drawing on a literal bill of her aunt's. "You take upon yourself to lavish [my] money, without common honesty," protests Aunt Stanhope's next letter: "I send you two hundred guineas, and desire you to go to court—you lend my two hundred guineas to Lady Delacour. . . . Mighty satisfactory, truly!" (*Belinda*, III, 77). Lady Delacour secretly uses Aunt Stanhope's draft to pay her own coachmaker instead of paying the debt she has contracted with Clarence Hervey in Belinda's name, increasing the already general confusion of credit and debt, commerce and character. Belinda is saved from moral ruin only by forgetting to endorse the draft; the coachmaker returns it, and Belinda refuses to give Lady Delacour the money until Lady Delacour gives her back her character. Lady Delacour complies, but with an irony that undercuts her assurance that Belinda's moral credit is undamaged by doubling as a financial resource: "I will tell Clarence the whole business . . . my dear: so endorse the check, whilst I go and sound both the praises of your dignity of mind, and simplicity of character, &c. &c. &c. &c." (p. 80).

¹⁰ J.G.A. Pocock has argued extensively for the significance to eighteenth-century political debate of this conception of personal independence as a function of real property, a line of thought he traces back to classical republicanism through the figure of James Harrington. Pocock notes that "since Harrington thought it the function of property to provide a large but limited number of people with the basis of independence from which they could practise the equal relations existing among republican citizens, he found that this could best be performed by the relative stability of landed realty" ("The Mobility of Property and the Rise of Eighteenth-Century Sociology," in his *Virtue, Commerce, and History: Essays on Political Thought and History, Chiefly in the Eighteenth Century* [Cambridge: Cambridge Univ. Press, 1985], p. 107).

imagines that what Forester calls “an established character and a *home*” can take the place of this property in supporting an individual in society. Her version of character reflects the traditional claim that the living and dead members of an aristocratic family have a corporate personality, one based on an unbroken, entailed inheritance of real property. In emphasizing that an individual always stands for and with a larger group, Edgeworth revises this claim, the “great mysterious incorporation” that Edmund Burke celebrates as a “sure principle of conservation,”¹¹ into an ideal suitable for a credit-based economy of middle-class entrepreneurs.

For Edgeworth the family is a kind of domestic corporation underwritten by the moral and financial credit of its living and dead members, by their collective character. She turns both financial assets and aristocratic honors into mere representations of character: “It appears to me highly advantageous,” claims one of her spokesmen, “that *character*, in general, should descend to posterity as well as riches or honours, which are, in fact, often the representations, or consequences, in other forms, of different parts of character—industry, talents, courage” (*Patronage*, p. 57).

Edgeworth’s claim that a family’s greatest asset is the creditworthy character of its members reminds us that the eighteenth century is remarkable both for its increasing acceptance of impersonal market forces and for what Leonore Davidoff and Catherine Hall have called its “dearth of impersonal forms to encompass” market relationships.¹² The family is one of the extremely personal forms through which business was carried out before the general acceptance of impersonal surrogates like the limited liability corporation.¹³ Similarly, as John Brewer points out, the idea of

¹¹ *Reflections on the Revolution in France; and on the Proceedings in Certain Societies in London Relative to that Event*, ed. Conor Cruise O’Brien (Harmondsworth: Penguin Books, 1987), p. 120.

¹² *Family Fortunes: Men and Women of the English Middle Class, 1780–1850* (Chicago: Univ. of Chicago Press, 1987), p. 200.

¹³ See A. H. Manchester, *A Modern Legal History of England and Wales, 1750–1950* (London: Butterworths, 1980), pp. 348–59, for an account of the history of limited liability and incorporation. In hopes of restricting “the growth of dangerous and mischievous undertakings,” the Bubble Act of 1720 banned the “acting or presum-

personal creditworthiness took on particular importance during the eighteenth century because of that period's "acute shortage of specie"—its acute shortage of the tokens of impersonal exchange.¹⁴ The dependence of the market on credit facilitates Edgeworth's description of it as a supremely personal realm; typically, she insists that "high credit must surely give more pleasurable feelings than the mere possession of wealth," because of credit's foundation in personal bonds of trust (*Patronage*, p. 130). Although we may think of personal character as a value that is opposed to the anonymity of the marketplace, as Smith was beginning to make that term understood, Edgeworth reveals it as the foundation of the market.

Edgeworth's novels about the marriage market reflect the complexity of creating and sustaining character in this larger credit-based marketplace. The marketplace required a credit-worthy self, or at least a credible self-presentation: "Presentation of self as sober, reliable, candid and constant was not merely a question of genteel manners, but a matter of economic survival," notes Brewer (p. 214). The most troubling problem that credit raises, however, is not so much the possibility of misrepresenting the past—of lying about personal accomplishments or financial resources—but rather the importance of forming a plausible estimate of the future. Probability becomes an important measure of character because a marketplace of credit is essentially a "futures" market, one that buys and sells commitments to future action. The enthusiasm of Edgeworth's reviewers for "the charm of *probability* by which her stories are so strongly characterized" reflects this concern, for it was Edgeworth's characters rather than her plots that

ing to act as a corporate body or bodies" without a special act of the crown or the legislature (p. 349). It was not until 1856 that the Joint Stock Companies Act brought into law the "modern conception of the joint-stock company, with limited liability capable of being established without any special Act of the Crown or legislature" . . . [producing] a corporate personality which was quite distinct from that of the individual shareholders and officers" (p. 358).

¹⁴ See "Commercialization and Politics," in Neil McKendrick, John Brewer, and J. H. Plumb, *The Birth of a Consumer Society: The Commercialization of Eighteenth-Century England* (Bloomington: Indiana Univ. Press, 1982), p. 206.

her contemporaries saw as significant: “This development of character is often so exquisitely managed, as to leave the readers of romance no regret for the shining improbabilities to which they have been accustomed.”¹⁵ The ability to deploy the charm of probability at will, to become plausible to strangers, is the condition of entry for participation in the kind of informal credit economy inhabited by both the characters of *Belinda* and its author, who tirelessly warns readers against investing either emotionally or financially in shining improbabilities. The idea of character that defines the actors in this novel also supported the marketplace in which it was sold.

The growing economic concern with credit is reflected not only in the genre of the novel as a whole but also in the hardening up of the boundaries between the novel’s sub-genres; between those fictions that emphasize consistency, probability, and accuracy in circumstantial detail and those, such as the Gothic, that do not.¹⁶ In *Belinda* probability is clearly a question of literary genre as well as of economic discretion. Other characters praise *Belinda* for refusing to share in the shining improbabilities of the heroines of romance, for closing down a branch of tempting but improbable novelistic possibilities. When she reveals that there is no lover hidden in a suspiciously locked closet, for example, *Belinda*’s prudence effectively shuts down the writing of romance:

“My dear Miss Portman, you will put a stop to a number of charming stories by this prudence of yours—a romance called the *Mysterious Boudoir*, of nine volumes at least, might be written on this subject, if you would only condescend to act like almost all other heroines, that is to say, without common sense.” (p. 125)

Belinda’s common sense prevents romances from being written at her expense. The nine volumes of “*The Mysterious Boudoir*” would contain a campaign of hostile publicity fatal

¹⁵ Review of *Tales of Fashionable Life*, *The Quarterly Review*, 2 (1809), 147.

¹⁶ Michael McKeon’s analysis of the “persistence of romance” within the age of realism and within the realist novel itself underwrites my concern with the persistence of Gothic elements within Edgeworth’s commercially oriented mimetic fiction (see *The Origins of the English Novel, 1600–1740* [Baltimore: Johns Hopkins Univ. Press, 1987], p. 4).

to her “interests.” “Demonstration is unanswerable even by enemies,” claims a friend, agreeing to become an eyewitness to the emptiness of the locked closet rather than simply taking Belinda’s word on the matter. He emphasizes the importance of controlling the impression that Belinda conveys to an infinite and anonymous mass of observers: “I will not sacrifice your interests to the foppery of my politeness. . . . I see no method so certain as that which you propose of preventing busy rumour” (p. 125).

Edgeworth echoes the emphasis of the credit-based market on the type of self one should present as well as on self-presentation. Her heroes and heroines are supremely sober, reliable, and constant, as Mrs. Barbauld notes in praising her for emphasizing the “severe and homely virtues of prudence and economy” over less market-oriented “splendid sentiments.” Splendid sentiments belong to the romance’s world of shining improbabilities, not to Edgeworth’s world of plausible character: “Where have order, neatness, industry, sobriety, been recommended with more strength than in the agreeable tales of miss Edgeworth?” Barbauld asks.¹⁷ Despite Edgeworth’s occasional references to Christianity, the reviewers’ frequent criticisms of the “striking and much-to-be-lamented deficiency in every thing like religious principle” in her writing¹⁸ are justified by her language of calculation and by her emphasis on enlightened self-interest: “The use of education . . . is to teach men to see clearly, and to follow steadily, their real interests. All morality, you know, is comprised in this definition,” remarks Mr. M’Leod in “Ennui,” a model steward who sadly quotes Adam Smith as his slovenly paternalist master corrupts the tenants with indiscriminate charity (“Ennui,” in *Tales of Fashionable Life* [1809], IV, 268).

Edgeworth’s writing must be understood as a response to the lack of interest shown by large segments of the public in the idea of building a credible character. Her novels, educational handbooks, and tales form one answer to the social

¹⁷ *The British Novelists*, 50 vols. (London: F. C. and J. Rivington, 1810), I, 46–48.

¹⁸ Abraham Rees, *The Cyclopædia; or, Universal Dictionary of Arts, Sciences, and Literature*, 39 vols. (London: Longman, Hurst, Rees, Orme, and Brown, 1819), XIX, s.v. “Intellectual Education.”

historian's question, "How could you educate a populace which included aristocrats who found it insulting to have to pay bills promptly and a labouring poor trapped in an erratic seasonal pattern of borrowing and spending," to the task of living "within a strictly regulated credit system?" (Brewer, p. 200). In stories aimed at laborers and fashionable aristocrats of all ages, as well as at the erring children of the industrious middle classes, Edgeworth attacks just "this want of punctuality in money transactions, and this mode of treating contracts as matters of favour and affection" ("The Limerick Gloves," in *Popular Tales*, II, 111). In insisting on the absolute difference between contractual relations and "matters of favour and affection," Edgeworth might seem to insist on the absolute separation of the public and private spheres. Her model of the marketplace, however, remains a collection of responsible family members, able to function as economic agents only because they are able to draw on each other's moral and financial backing; in this sense not only marriage contracts but all contracts are seen to involve matters of favor and affection. Moreover, in emphasizing the issue of "punctuality" in relation to contract, Edgeworth emphasizes that her commitment to a market economy rests on this economy's commitment to future action.

Edgeworth's version of authorship also sees the market through the family. The rapid commercialization of England produced a literary marketplace vibrant enough to turn Edgeworth's novels into best-sellers; however, she consistently identifies as her most important readers not this newly anonymous audience but rather the "Committee of Education and Criticism of Edgeworthstown," the domestic circle on her family estate. Although Edgeworth's novels and tales were targeted at specific segments of her audience, carefully "adapted to different ages, sexes, and situations in life" (preface to *Popular Tales*, p. vi), she describes them primarily as an extension of her large family's common interest in scientific education, as a restatement of their common knowledge of domestic matters. The prefaces that her father, Richard Lovell Edgeworth, wrote for her works at her request ensure that they leave the home only under his "parental protection"

(preface to *Tales of Fashionable Life*, p. 211). Similarly, the “Advertisement” that opens *Belinda* warns the public that although Edgeworth may be an author, she is not a novelist, not a commercial trafficker in “folly, error, and vice”: “The following work is offered to the public as a Moral Tale—the author not wishing to acknowledge a Novel.”¹⁹ As *Belinda* is not a heroine, so *Belinda* is not a novel.

Like Edgeworth writing best-sellers in the name of her family, *Belinda* raises her value in the marriage market by displaying her eagerness to confine herself to a domestic circle. She dissociates herself from London’s self-promoting entrepreneurs by insisting that not high society but rather “domestic life was that which could alone make her really and permanently happy” (pp. 209–10). Clarence Hervey, the young man *Belinda* must marry by the end of the novel, first sees her as a minor and ephemeral commodity that is also a synecdoche for the new world of sophisticated marketing. “She was hawked about every where, and the aunt was puffing her with might and main,” reports Clarence, comparing *Belinda* to the object of the indefatigable George Packwood’s famous advertising campaign:

“You heard of nothing, wherever you went, but of *Belinda Portman* and *Belinda Portman’s* accomplishments: *Belinda Portman* and her accomplishments, I’ll swear, were as well advertised as *Packwood’s* razor strops.” (p. 19)²⁰

“Do you forget that *Belinda Portman* and her accomplishments have already been as well advertised as *Packwood’s* razor-strops,” *Belinda* later reminds Lady Delacour, the reader, and Clarence (p. 66). The bulk of the novel is tirelessly devoted to denying the reality of this connection between *Belinda* and self-promoting entrepreneurs like *Packwood*; nevertheless, *Packwood’s* pioneering, extremely successful

¹⁹ Quoted in Eva Figes, introduction to *Belinda* (London: Pandora Press, 1986), p. viii.

²⁰ On *Packwood’s* place in the history of advertising, see Neil McKendrick, “George Packwood and the Commercialization of Shaving: The Art of Eighteenth-Century Advertising or ‘The Way to Get Money and be Happy,’” in *The Birth of a Consumer Society*, pp. 146–94.

ads present the same version of the marketplace as do Edgeworth's best-selling novels: in both, a credible character supplants property as the basis for commercial relations. Far from being a mere guarantee of eventual payment, "character" takes the place of cash in defining Packwood's relations with his customers: "Packwood's pride [is] in having customers of respectability . . . even the offer of ready cash on receipt will avail nothing, except they are of good fame and character," insists one of his ads.²¹ My point here is not so much that Edgeworth makes marriage look like the marketplace, but rather that she shows how the marketplace looked like marriage. That is, the informal structure of trade credit required that, like Belinda's courtship, market relations themselves be imagined as the domestic encounters of recognizable characters. The unstable, informal, and personal relationships that supported commercial ventures aspired to the respectability of family bonds.

Belinda's Aunt Stanhope, one of the novel's major villains, is also one of its clearest spokesmen for the idea of the family as a profitable corporation, as she schemes to marry Belinda to a series of feckless rich aristocrats. Aunt Stanhope is forever reversing the priority of character and its representations, as in her warning to Belinda that when a young lady loses her good character, all is lost: "all the money, &c. that has been spent upon her education is so much dead loss to her friends" (p. 78). Aunt Stanhope sees her family as a profitable and expanding enterprise. *Belinda* opens like a popular con-

²¹ George Packwood, *Packwood's Whim: The Goldfinch's Nest; or, The Way to Get Money and be Happy* (London: G. Packwood, 1796), p. 42. Another of his ads proclaims, "Mr Packwood took disgust, and refused to pay [a customer who had offered ready cash] the intended visit, on account of his ill fame, and returned home with his goods for the comfort of a more worthy customer" (p. 43). Packwood's celebration of credit is, of course, the language of advertising; contrast with it the rather grim private correspondence of one merchant to another on the same subject: "The very long credit taken by most of my customers, tho' contrary to agreement makes it difficult to fix a price where a profit will arise worth one's while—and without credit I am in doubt if any considerable business can be carried on" (Guy Green to Josiah Wedgewood, 2 April 1775, quoted in Brewer, pp. 208–9). Green and Wedgewood agree with Packwood about the dependence of business on "long credit"; however, unlike Packwood, they deplore the fact that this credit is "contrary to agreement," contrary to the anonymous but profitable world of contract.

temporary manual devoted to the “Art of Thriving”: its first line introduces Aunt Stanhope as “a well-bred woman, accomplished in that branch of knowledge which is called the art of rising in the world” (p. 1). This is the register of Adam Smith, taking as an accepted norm “the natural effort which every man is continually making to better his own condition.”²² Aunt Stanhope’s self-interest, however, operates at one remove; her unceasing effort is most directly aimed at bettering the condition of her young relations: “She prided herself upon having established half a dozen nieces most happily, that is to say, on having married them to men of fortunes far superior to their own” (p. 1). Aunt Stanhope’s relationship with her nieces is organized according to a kind of staggered contract: she pays now for the prospect of a future return. While Burke imagines the contract between generations as an entail, an agreement to keep a body of property intact, Aunt Stanhope sees a prospect of infinitely expanding profits: “You will, I trust . . . repay me when you are established in the world,” she explains (p. 63), lending Belinda a further 200 guineas for her London campaign. For Aunt Stanhope the family is neither the Burkean means of preserving a paternalist hierarchy through generations nor a private alternative to the unstable world of the marketplace, but rather a hybrid of the two—she is a speculator in domesticity.

Aunt Stanhope has made a “successful trade” of marrying her nieces to wealthy gentlemen (p. 304), investing in the marriage market’s principal commodity, genteel personal accomplishments. In *Practical Education* Edgeworth herself echoes Aunt Stanhope’s basic assumption that the marriage market follows the rules of the larger marketplace, advising parents to consider Smith’s law of supply and demand before investing heavily in their daughters’ accomplishments: many other “parents are, and have been for some years, speculating in the same line; consequently, the market is likely to be overstocked, and, of course, the value of the commodities must fall” (*Practical Education*, II, 529). Belinda is widely assumed to

²² *An Inquiry into the Nature and Causes of the Wealth of Nations*, ed. Edwin Cannan, 2 vols. in 1 (Chicago: Univ. of Chicago Press, 1976), II, 194.

be a silent partner in Aunt Stanhope's business, a speculator in her own accomplished and domestic character: "Young ladies who have the misfortune to be *conducted* by these artful dames, are always supposed to be partners in all the speculations, though their names may not appear in the firm," warns the narrator (p. 9). Aunt Stanhope's indignation when her family is not so profitable as anticipated is a measure of the investment she has sunk into it: "there's [a niece] refused me a hundred guineas last week, though the piano-forte and harp I bought for her before she was married stood me in double that sum, and are now useless lumber on my hands; and she never could have had [her husband] without them . . ." (p. 207). Having bargained the accomplishments of a young lady for the wealth of a husband, Aunt Stanhope now tries to fix a cash value for the symbols of those accomplishments, a piano-forte and harp.

Aunt Stanhope insists that the marriage market is a serious business, that those who enjoy the social season instead of viewing it as an opportunity for responsible economic action will pay the price: she warns that "nothing . . . can be more miserable than the situation of a poor girl, who, after spending not only the interest, but the solid capital of her small fortune in dress, and frivolous extravagance, fails in her matrimonial expectations (as many do merely from not beginning to speculate in time)" (p. 3). In summoning up this monitory figure of a tragically naive debutante who realizes too late that the buying she has imitated is actually a form of selling, Aunt Stanhope reveals that in the marriage market, responsible consumption is always self-merchandizing. In advising Belinda against "an ill-judged economy" (p. 3), Aunt Stanhope points out a central paradox of credibility: since trade credit was extended indefinitely, one was creditworthy just so long as one's creditors saw one as creditworthy, loans often being converted to debts only by a creditor's panic at signs of financial retrenchment. The expenditure required to maintain this very real sense of creditworthiness could rule out any hope of living within one's income, of remaining creditworthy in the sense of contracting only those debts that

one might be able to pay. Aunt Stanhope advises Belinda to go into debt in order to demonstrate her creditworthiness:

You will, of course, have credit with all her ladyship's trades-people, if you manage properly. To know how and when to lay out money is highly commendable, for in some situations, people judge of what one can afford by what one actually spends.—I know of no law which compels a young lady to tell what her age or her fortune may be. (pp. 3–4)

In opposing this idea of advertising oneself through personal expenditure, Belinda champions saving as a form of conspicuous nonconsumption.²³

Both the marriage market and the larger marketplace required one to constantly evaluate others in order to determine one's own value—a kind of work that Edgeworth also demands of her readers by presenting her novels as exercises in moral discrimination. Belinda and Clarence fall in love as much with their own ability to read character as with each other; their courtship is presented as a process of determining one's own value by determining that of the other. Clarence is “absolutely enchanted with . . . his own penetration in having discovered [Belinda's] real character” (p. 110), while Belinda, seeing Clarence's “character . . . in a new light,” is “proud of her own judgment, in having discerned his merit” (p. 109). Because they will each derive their worth from that of whomever they incorporate with as a family, Belinda and Clarence are right to take conspicuous delight in conscientiously researching each others' “various excellencies and defects” (p. 9) before committing themselves either emotionally or financially. Edgeworth rewrites romance as rational investment in the marriage market, and investment as romance: this novel makes it seem only natural that the hero should first feel “in its fullest extent all the power [Belinda] had over his heart” (p. 81) in the moment of discovering that she has not actually shortchanged him by 200 guineas.

²³ In *Belinda*, as in Smith's account of England's population as a whole, the “calm and dispassionate . . . principle of frugality seems not only to predominate, but to predominate very greatly” over the “momentary and occasional” passion for expense (*Wealth of Nations*, I, 362–63).

From Aunt Stanhope, obsessed with thriving on a small income, Belinda passes into the hands of Lady Delacour, obsessed with squandering a large one. While Aunt Stanhope treats Belinda as a fellow speculator in the marriage market, Lady Delacour urges her to become a consumer. From the table of contents onward, Lady Delacour's hyperbolic, mysterious guilt and supernatural alarms ("A Spectre"; "The Mysterious Boudoir") appear as miniature Radcliffean romances, playing against the exemplary virtues of the Percivals, who represent "Domestic Happiness" and "A Family Party." Lady Delacour introduces Gothic conventions into a domestic novel, disrupting both its tone of rational didacticism and its plot.

This disruption marks the point at which Edgeworth splits the commercial world into two separate and radically contradictory systems of representation. On the one hand the marketplace is a rational place governed by Adam Smith's predictable laws, laws that are at once moral and economic in their promise to reward prudent self-denial: Belinda's unwavering control of her own desires, for example, wins her a husband with a rent-roll worth £10,000 a year. On the other hand the marketplace is also a realm of open and insatiable consumer desire, a realm that Edgeworth describes through fantastic and improbable Gothic conventions. "The most dissipated and unprincipled viscountess in town" (p. 325), Lady Delacour is a thoroughly commercial version of the depraved and irresistible Gothic hero. Belinda thinks her "the most agreeable—no, that is too feeble an expression—the most fascinating person she had ever beheld" (p. 4); Lady Delacour tempts Belinda not with sex or satanism, however, but with the unholy pleasures of conspicuous consumption.

Lady Delacour has been ravaged by a life of financial dissipation, by "the pleasure of spending three fortunes" (p. 62). Her consumption has consumed her own body:

[She] held the candle so as to throw the light full upon her livid features. Her eyes were sunk, her cheeks hollow; no trace of youth or beauty remained on her death-like countenance, which formed a horrid contrast with her gay fantastic dress.

“You are shocked, Belinda,” said she; “but as yet you have seen nothing—look here”—and baring one half of her bosom, she revealed a hideous spectacle. (p. 26)

This hideous spectacle is an apparently cancerous breast, which is taken to signify a variety of Lady Delacour’s transgressions, from sexual infidelity to indifference toward her child. Although she is presented as a walking symbol of guilty corruption, however, Lady Delacour is innocent of these charges. She has in fact been set up by her author, framed as a Gothic villain. By the end of the novel Lady Delacour is acquitted of every violation of domestic principles but the wickedness of wildly overspending her income, the sin of refusing to behave like an economically rational being.

Despite her intelligence and general cynicism about human nature, Lady Delacour “know[s] nothing of business.” She has ruined her character through using up her moral and financial credit:

“I was mighty well pleased to find, that by so easy an expedient as writing ‘T. C. H. Delacour,’ I could command money at will. I signed, and signed, till at last I was with all due civility informed that my signature was no longer worth a farthing.” (p. 34)

Lady Delacour’s unforgivable mistake is to assume that status can do the work of character. That is, she misunderstands the meaning of her own signature by imagining that it has value in representing who she is—or rather, who she has been—rather than in representing a real commitment to future action. In the social display that fostered the growth of the new consumer society, Edgeworth recognizes an old enemy: debt-ridden Lady Delacour is a Rackrent disguised as an elegant London hostess. Lady Delacour points to a basic identity between two different stages of history that, according to Edgeworth’s scheme of development, ought to be far apart. In flaunting the fact that social status can be sold, and sold for a heap of flashy and ephemeral consumer goods, Lady Delacour reenacts the puzzling act of folly that Adam Smith points to as a founding moment of commerce—the breakup of feudal authority. The market itself grew out of the ridiculous

“folly” of landed aristocrats oblivious to their true interests as well as out of the praiseworthy “industry” of merchants. “To gratify the most childish vanity was the sole motive of the great proprietors” in abandoning their feudal obligations, Smith fumes; “for a pair of diamond buckles perhaps, or for something as frivolous and useless, they exchanged . . . the price of maintenance of a thousand men for a year, and with it the weight and authority which it could give them” (*Wealth of Nations*, I, 440, 437).

Although both Smith and Edgeworth dislike frivolous and useless desires, however, the increasingly consumer-based society of the eighteenth century was built on them as well as on prudent self-denial. In her inassimilable extravagance Lady Delacour is a reminder of the desires that Edgeworth’s heuristic blending of moral and financial credit must exclude. Her generic incongruity marks a tension between morality and economics, a tension that Edgeworth addresses more directly in “The Dun,” admitting that “there are political advocates for luxury, who assert, perhaps justly, that the extravagance of individuals increases the wealth of nations” (“The Dun,” in *Tales of Fashionable Life*, p. 416). Characteristically, Edgeworth resolves this tension between private vices and public benefits by invoking the ideal of credit. Extravagant consumption is bad, Edgeworth implies, because it leads to bad debts, debts that damage the creditor as well as the debtor;²⁴ the need to reward industry requires that desires as well as “expenses [be] regulated” (“The Dun,” p. 434). Edgeworth maintains that Lady Delacour’s Gothic consumption is as destructive of British industry as it is of her own character.

As we have seen, Edgeworth’s emphasis on the probable is part of her larger project of teaching a morality suited to a commercial world that purports to value estimates of future pleasure over present pleasure. Lady Delacour disrupts this scheme not only in her extravagant refusal to look to the

²⁴ “But even upon this system, those who by false hopes excite the industrious to exertion, without paying them their just wages, commit not only the most cruel private injustice, but the most important public injury. The permanence of industry in any state must be proportioned to the certainty of its reward” (“The Dun,” p. 416).

future but also in the supreme improbability of her final moral and physical recovery. *Belinda* eventually reveals that the hideous spectacle of Lady Delacour's cancerous breast is indeed only a spectacle, as harmless as the wax figure of corruption hidden behind Udolpho's black veil. Lady Delacour's wound is, in fact, a mere bruise, received in a duel with another woman and aggravated by a quack doctor. In the course of a few pages, with a conscious improbability marked by an embarrassed footnote ("We spare the reader the medical journal of Lady Delacour's health for some months. Her recovery was gradual and complete" [p. 308]), Lady Delacour rises from her deathbed, where she indulged in superstitious hallucinations, opium, and the horrors of morbid methodism, to become a model of domestic and financial propriety.

Edgeworth's emphasis on probable behavior and plausible desires reflects her attempt to transform commercial consumption, which seemed in the 1790s to be a passion as dangerous and irrational as Lady Delacour herself, into an orderly collection of moral and economic laws. Edgeworth's campaign to replace the fantastic unpredictability of the Gothic with the "probable" as the foundation of literary character also consolidates a shift toward credit as a privileged form of economic agency that began in the early eighteenth century. That is, Edgeworth's idea of character reflects the enabling belief about credit that, given a sufficiently consistent pattern of past action, one can form a reliable prediction of the future behavior of an individual. Edgeworth recognizes personal credit as the new basis of property, and predictability of character as the basis of credit. In her emphasis on controlling and manipulating one's public image, Edgeworth is a propagandist for the fictionalization of personal character that a market economy effects.

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