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# The Social Meaning of Money: "Special Monies"[1]

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Classic interpretations of the development of the modern world portray money as a key instrument in the rationalization of social life. Money is reductively defined as the ultimate objectifier, homogenizing all qualitative distinctions into an abstract quantity. This paper shows the limits of such a purely utilitarian conception of "market money." A model of "special monies" is proposed to examine the extraeconomic, social basis of modern money. The article argues that, while money does indeed transform items, values, and sentiments into numerical cash equivalents, money itself is shaped in the process. Culture and social structure mark the quality of money by institutionalizing controls, restrictions, and distinctions in the sources, uses, modes of allocation, and even the quantity of money. The changing social meaning and structure of domestic money, specifically married women's money in the United States, 1870–1930, are examined as an empirical case study of a special money.

In Rossel Island, a small traditional community in the southwestern Pacific, the gender of money was tangibly identified—separate lower-value coins were reserved exclusively for women. And in Yap, one of the Caroline Islands in the west Pacific, mussel shells strung on strings served as women's money, while men monopolized the more desirable large stones (Baric 1964, pp. 422–23; Sumner [1906] 1940, p. 140). In contrast to the money in these primitive societies, modern money seems starkly

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homogeneous and surely genderless. Yet, camouflaged by the physical anonymity of our dollar bills, modern money is also routinely differentiated, not just by varying quantities but also by its special diverse qualities. We assign different meanings and designate separate uses for particular kinds of monies. For instance, a housewife's pin money or her allowance is treated differently from a wage or a salary, and each surely differs from a child's allowance. Or a lottery winning is marked as a different kind of money from an ordinary paycheck. The money we obtain as compensation for an accident is not quite the same as the royalties from a book. Not all dollars are equal.

But while there is an extensive literature dealing with primitive currency, the sociological bibliography on money remains remarkably sparse. Money is ignored, Randall Collins (1979, p. 190) has suggested, "as if it were not sociological enough."[2] Significantly, the *International Encyclopedia of the Social Sciences* devotes over 30 pages to money but not one to its social characteristics. There are essays on the economic effect of money, on quantity theory, on velocity of circulation, and on monetary reform but nothing on money as a *"réalité sociale,"* using Simiand's apt term (1934). As a result, money remains confined primarily to the economists' intellectual domain; its noneconomic aspects have not been systematically explored.

The dominant utilitarian understanding of money is hardly surprising. It is a by-product of what Bernard Barber (1977) has called the "absolutization of the market": the illusory yet pervasive assumption that market exchange is free from cultural or social constraints.[3] And money, as the most material representation of market exchange, seems eminently exempt from extraeconomic influences. To be sure, Veblen ([1899] 1953) alerted us to the social meaning of what money buys, and others have significantly furthered the social, cultural, and historical analysis of consumerism (see, e.g., Parsons and Smelser 1956; Rainwater 1974; Sahlins 1976; Douglas and Isherwood 1979; Horowitz 1985; Schudson 1984; Ap-

[2] For some exceptions, see Turner (1986), Smelt (1980), and Cheal (1988). To be sure, sociologists have recognized the symbolic and social meanings of money in various empirical settings but only in an ad hoc, nonsystematic way. Goffman (1961) remarked on the absence of any framework for understanding differences and similarities between coercive, economic, and social payments.

[3] Granovetter (1985) chides sociologists for implicitly accepting the economists' assumptions that market processes are invulnerable to social influences and therefore unsuitable objects of sociological study. On recent theoretical and empirical advances of the "new economic sociology," see Swedberg (1987). While Granovetter focuses on structural constraints of markets, Sahlins (1976) presents a powerful cultural critique of market determinism. For a provocative, historically grounded alternative to "market culture" and utilitarian conceptions of money, see Reddy (1984, 1987). Brown (1959) offers a psychoanalytical critique of the rational model of money.

padurai 1986; Miller 1987). But the "freedom" of money itself is not directly challenged.

My article will argue that the utilitarian approach to money is a theoretical and empirical straitjacket. Money belongs to the market, but not exclusively so. And while money is indeed an objective means of rational calculation, it is not only that. I turn first to the traditional interpretation of money, that is, as "market money," and then propose an alternative model of "special monies" that incorporates the social and symbolic significance of money. In the third part of the article, I present a historical case study of domestic money as one example of a special money. I will argue that domestic money—which includes wife's money, husband's money, and children's money—is a special category of money in the modern world. Its meanings, uses, allocation, and even quantity are partly determined by considerations of economic efficiency, but domestic money is equally shaped by changing cultural conceptions of money and of family life as well as by power relationships, age, and gender. And while in certain respects domestic money transcends social class differences, I will show how class profoundly marks not only its quantity but its quality.

More specifically, my discussion will focus on the changing meaning of married women's money between the 1870s and 1930s, showing how this money, whether given by the husband or earned in the household or in the labor market, was marked as a different form of currency from an ordinary dollar. It was obtained in special ways, used for designated purposes, and even had a special vocabulary: allowance, pin money, "egg money," "butter money," spending money, pocket money, gift, or "dole," but seldom wage, salary, paycheck, or profit.

## MARKET MONEY: A UTILITARIAN APPROACH TO MONEY

To be sure, money occupies a central place in classic interpretations of the development of the modern world. But what kind of place? For Simmel and Weber, money was a key instrument in the rationalization of social life. On purely technical grounds, the possibility of money accounting was essential for the development of rational economic markets. As "the most abstract and 'impersonal' element that exists in human life," as Weber ([1946] 1971, p. 331; [1922] 1978, p. 86) defined it, money became "the most 'perfect' means of economic calculation." It transformed the world, observed Simmel ([1908] 1950, p. 412), into an "arithmetic problem."

Presumably, the fundamental and revolutionary power of money came from its complete indifference to values. Money was perceived as the prototype of an instrumental, calculating approach; in Simmel's ([1900]

1978, p. 211) words, money was "the purest reification of means." It was also the symbol of what, in his *Philosophy of Money,* Simmel (1978, p. 280) identified as a major tendency of modern life—the reduction of quality to quantity: "which achieves its highest and uniquely perfect representation in money." Unlike any other known substance or product, money was the absolute negation of quality. Only money, argued Simmel, "is free from any quality and exclusively determined by quantity." And therefore, only with money, "we do not ask what and how, but how much" (1978, pp. 279, 259).

That "uncompromising objectivity" allowed money to function as the "technically perfect" medium of modern economic exchange. Free from subjective restrictions, indifferent to "particular interests, origins, or relations," money's liquidity and divisibility were infinite, making it "absolutely interchangeable" (1978, pp. 373, 128, 441). The very essence of money, claimed Simmel, was its "unconditional interchangeability, the internal uniformity that makes each piece exchangeable for another." Money thus served as the fitting neutral intermediary of a rational, impersonal market, "expressing the economic relations between objects . . . in abstract quantitative terms, without itself entering into those relations" (1978, pp. 427, 125).

Noneconomic restrictions in the use of money were unequivocally dismissed by Simmel as residual atavisms: "The inhibiting notion that certain amounts of money may be 'stained with blood' or be under a curse are sentimentalities that lose their significance completely with the growing indifference of money" (1978, p. 441). As money became nothing but "mere money," its freedom was apparently unassailable and its uses unlimited. Thus, for Simmel, money's "purely negative quality" guaranteed its unbounded flexibility and indiscriminate intrusiveness. With money, all qualitative distinctions between objects were equally convertible into an arithmetically calculable "system of numbers" (1978, p. 444).

This quantification of quality was perceived to be a morally dangerous alchemy. In his early essay "The Power of Money in Bourgeois Society," Marx ([1844] 1964, p. 169) had warned that the transformational powers of money subverted reality: "confounding and compounding . . . all natural and human qualities . . . [money] serves to exchange every property for every other, even contradictory, property and object: it is the fraternization of impossibilities." As the "god among commodities" (Marx [1858–59] 1973, p. 221), money emerged as the ultimate objectifier, obliterating all subjective connection between objects and individuals and debasing personal relations into calculative instrumental ties.

Indeed, money fetishism, argued Marx in the *Grundrisse* (1973, p. 222) and in *Capital* ([1867] 1984, p. 96), was the most "glaring" form of commodity fetishism. The "perverted" (Marx [1858] 1972, p. 49) process by

which social relations between individuals were transmuted into material relations between things peaked with money. For other commodities might retain their more "natural" value or "use value" and therefore some distinctive quality. But as pure exchange value, money necessarily assumed an "unmeaning" (Marx 1984, p. 103) form, which in turn neutralized all possible qualitative distinctions between commodities. In their money form, noted Marx (1984, p. 111), "all commodities look alike." And more incongruously still, money turned even intangible objects devoid of utility—such as conscience or honor—into ordinary commodities. Thus the priceless itself surrendered to price. "Not even the bones of saints . . . are *extra commercium hominum* able to withstand the alchemy" (Marx 1984, pp. 132, 105).

For Marx (1984, p. 132), money was thus an irresistible and "radical leveler," invading all areas of social life. By homogenizing all qualitative distinctions into an abstract quantity, money allowed the "equation of the incompatible" (Marx 1973, p. 163). Echoing Marx's vocabulary half a century later, Simmel (1950, p. 414) dubbed money a "frightful leveler," perverting the uniqueness of personal and social values: "With its colorlessness and indifference . . . [money] hollows out the core of things . . . their specific value, and their incomparability." And in his essay "Religious Rejections of the World," Weber (1971, p. 331) noted a fundamental antagonism between a rational money economy and a "religious ethic of brotherliness."

In an essay published in 1913 in the *American Journal of Sociology,* Cooley submitted a dissenting argument in defense of the dollar. While acknowledging the extension of the cash nexus in modern society, Cooley refused to see money as a necessary antagonist of nonpecuniary values. Instead, sounding much like the 18th-century advocates of what Hirschman (1986) calls the *"doux commerce"* thesis of the market as a moralizing agent, Cooley (1913, p. 202) argued that "the principle that everything has a price should be enlarged rather than restricted . . . pecuniary values are members of the same general system as the moral and aesthetic values, and it is their function to put the latter upon the market." Progress, concluded Cooley (1913, p. 203), lay not in depreciating monetary valuation but in assuring the moral regulation of money: "The dollar is to be reformed rather than suppressed." But Cooley's outlook was exceptional. For most contemporary observers, the dollar was an invulnerable transformer, not a morally reformable currency.

The prevailing classic interpretation of money thus absolutized a model of market money, shaped by the following five underlying assumptions:

1. The functions and characteristics of money are defined strictly in economic terms. Money, maintained Simmel (1978, p. 101), was the "incarnation and purest expression of the concept of economic value." As a

qualityless, absolutely homogeneous, infinitely divisible, liquid object, money is a matchless tool for market exchange.

2. All monies are the same in modern society. What Simmel called money's "qualitatively communistic character" (1978, p. 440) aborts any distinctions between types of money. Differences can exist in the quantity of money but not in its meaning. Thus, there is only one kind of money—market money.

3. A sharp dichotomy is established between money and nonpecuniary values. Money in modern society is defined as essentially profane and utilitarian in contrast to noninstrumental values. Money is qualitatively neutral; personal, social, and sacred values are qualitatively distinct, unexchangeable, and indivisible.

4. Monetary concerns are seen as constantly enlarging, quantifying, and often corrupting all areas of life. As an abstract medium of exchange, money has not only the freedom but also the power to draw an increasing number of goods and services into the web of the market. Money is thus the vehicle for an inevitable commodification of society. As Simmel put it, money "intervenes in the totality of existential interests and imposes itself upon them . . . [it] has the power to lay down forms and directions for contents to which [it is] indifferent. . ." (1978, p. 442).

5. The power of money to transform nonpecuniary values is unquestioned, while the reciprocal transformation of money by values is seldom conceptualized or else is explicitly rejected. Unfettered by "objective or ethical considerations," money, insisted Simmel, was exempt from extraeconomic "directives [or] obstacles" (1978, p. 441).[4]

In this context, to speak about the distinctive "quality" of modern money seems anachronistic. After all, how can money have special meanings if its very essence is the absolute homogenization and objectivization of qualitative distinctions?

A link, an interdependence, is missing from the traditional approach to money. Impressed by the fungible, impersonal characteristics of money, traditional social thinkers emphasized its instrumental rationality and apparently unlimited capacity to transform products, relationships, and sometimes even emotions into an abstract and objective numerical equivalent. But money is neither culturally neutral nor morally invulnerable. It may well "corrupt" values into numbers, but values and sentiment recip-

[4] In fact, the only recognized limits to the commodification process is the preservation—albeit precarious—of selected items outside the cash nexus. This "singularization" of certain goods, as Igor Kopytoff (1986) describes it, does not, however, seem to include money. Instead, culture "marks" certain items as special and unexchangeable precisely by depriving them of a price tag (see Radin 1987). Within this framework, money acts as a "contaminator" of market values, immune to extraeconomic values and thus incapable of being itself marked as singular, unique, or unexchangeable.

rocally corrupt money by investing it with moral, social, and religious meaning. We need to examine more carefully how cultural and social structural factors influence the uses, meaning, and even quantity of money. What is the relationship of money as a medium of exchange and measure of utility to money as a symbol of social value?

## SPECIAL MONIES: EXPLORING THE QUALITY OF MODERN MONEY

Significantly, even when the symbolic dimension of modern money has been recognized, the analysis stops short of fully transcending the utilitarian framework. Parsons (1971*a,* p. 241; 1971*b,* pp. 26–27), for instance, explicitly and forcefully called for a "sociology of money" that would treat money as one of the various generalized symbolic media of social interchange, along with political power, influence, and value commitments. In contrast to Marx's (1973, p. 222) definition of money as the "material representative of wealth," in Parsons's media theory money was a shared symbolic language; not a commodity, but a signifier, devoid of use value. Yet Parsons restricts the symbolism of money to the economic sphere. Money, Parsons (1967, p. 358) contends, is the "symbolic 'embodiment' of economic value, of what economists in a technical sense call 'utility.' " Consequently, the symbolic meaning of money outside the market, money's cultural and social significance beyond utility, remains uncharted in Parsons's media theory.

Anthropologists provide some intriguing insights into the extraeconomic, symbolic meaning of money but only with regard to primitive money. For instance, ethnographic studies show that, in certain primitive communities, money attains special qualities and distinct values independent of quantity. How much money is less important than *which* money. Multiple currencies, or "special-purpose" money, to use Karl Polanyi's (1957, pp. 264–66) term, have sometimes coexisted in one and the same village, each currency having a specified, restricted use (for purchase of only certain goods or services), special modes of allocation and forms of exchange (see, e.g., Bohannan 1959), and, sometimes, designated users. Certain currencies, for instance, may be limited to specified social classes or else assigned by gender (see Einzig 1966).

Special monies are often morally or ritually ranked: certain kinds of money may be good for obtaining food but not for purchasing a wife; other monies are appropriate only for funeral gifts or marriage gifts or as blood money; still other monies serve exclusively for paying damages for adultery or insults, for burial with the dead, or for magical rites. In this context, the "wrong" quality or lesser-quality money, even in large quantities, is useless or degraded. This qualitative categorization of monies

was also noted by Thomas and Znaniecki ([1918–20] 1958, pp. 164–65) in their analysis of the traditional Polish peasant culture: "A sum received from selling a cow is qualitatively different from a sum received as a dowry, and both are different from a sum earned outside." Different monies were used differently and even kept separately. Indeed, Thomas and Znaniecki (1958, p. 166) remarked that a peasant who set a sum aside for a designated purpose, and then needed some money for a different expense, would prefer to borrow it "even under very difficult conditions, rather than touch that sum."

These special monies, which Mary Douglas (1967) has perceptively identified as a sort of primitive coupon system, control exchange by rationing and restricting the use and allocation of currency. In the process, money sometimes performs economic functions by serving as a medium of exchange, but it also functions as a social and sacred "marker," used to acquire or amend status or to celebrate ritual events. The point is that primitive money is transformable, from fungible to nonfungible, from profane to sacred.

But what about modern money? Has modernization indeed stripped money of its cultural meaning, establishing, as Simmel (1978, p. 276) saw it, an "unconditional identity of money with sum"? Economic development, suggested Thomas and Znaniecki (1958, p. 65), "tends to abolish all [the] distinctions and . . . make money more and more fluid." Influenced by economic models, most interpretations thus establish a sharp dichotomy between primitive, restricted "special purpose" money and modern "all-purpose" money, which, as a single currency unburdened by ritual or social controls, can function effectively as a universal medium of exchange. Curiously, when it comes to modern money, even anthropologists seem to surrender their formidable analytical tools. For instance, more than 20 years ago, Mary Douglas (1967), in an important essay, suggested that modern money may not be as unrestricted and "free" after all. Her evidence, however, is puzzlingly limited. Modern money, argues Douglas (p. 139), is controlled and rationed in two situations: in international exchange and at the purely individual personal levels, where "many of us try to primitivize our money . . . by placing restrictions at the source, by earmarking monetary instruments of certain kinds for certain purposes, by only allowing ourselves or our wives certain limited freedoms in the disposal of money." "Money from different sources" observes Douglas (p. 139), "is sometimes personalized and attracts distinctive feelings which dictate the character of its spending."

Surely, these restraints, which, as Douglas (1967, pp. 119–20) notes, "resemble strangely . . . restraints on the use of some primitive monies," are more than purely individual "quirks" or a "clumsy attempt to control the all too liquid state of money," as she suggests (pp. 138, 140). Yet

Douglas, who (Douglas and Isherwood 1979) significantly advances a cultural theory of consumption, does not go far enough with the cultural analysis of money. Likewise, Thomas Crump (1981, pp. 125–30) refers to the existence of what he calls "bounded sub-systems" in modern societies: separate spheres of exchange with special currencies. But his focus is on economic distinctions between types of monies, such as the simultaneous yet separate use of a national and a foreign currency (usually the dollar) by a country, the selective use of specie versus "scriptural" money for certain goods and services, or the separate economy of credit cards versus cash payments, and includes even the chips used by a poker school as a separate form of currency (see also Melitz 1970).

Economic psychologists have recently challenged the purely rationalistic economic definition of modern money, particularly the idea of fungibility, by suggesting the concept of "mental accounting": the ways individuals distinguish between kinds of money. For instance, they treat a windfall income much differently from a bonus or an inheritance, even when the sums involved are identical (see, e.g., Thaler 1985; Kahneman and Tversky 1982; for an excellent review and analysis of the psychological literature on money, see Lea, Tarpy, and Webley 1987, pp. 319–42).

But mental accounting cannot be fully understood without a model of "sociological accounting." Modern money is marked by more than individual whim or the different material form of currencies. As François Simiand, one of Durkheim's students, argued (1934), the extraeconomic, social basis of money remains as powerful in modern economic systems as it was in primitive and ancient societies.[5] Indeed, Simiand warned against an orthodox rationalist approach that mistakenly ignores the persistent symbolic, sacred, and even magical significance of modern money.

My general theoretical purpose, then, is to apply the concept of special money to the modern world and examine in what ways culture and social structure mark modern money by introducing controls, restrictions, and distinctions that are as influential as the rationing of primitive money. Special money in the modern world may not be as easily or visibly identifiable as the shells, coins, brass rods, or stones of primitive communities, but its invisible boundaries emerge from sets of formal and

[5] Sorokin (1943) made the same argument in his brilliant analysis of the persistence of qualitative distinctions in modern conceptions of time and space. Taussig (1980), an anthropologist, deals with the social meaning of modern money but within the particular context of a South American peasant culture's being transformed by capitalist modes of production. The peasants construct magical rituals that mark modern money as "dirty money": an evil currency obtained in illicit ways and restricted in its uses. Taussig interprets these morally stigmatized monies as part of the peasants' resistance to the commodification of their world. From this perspective, however, real modern money in a fully commoditized society would presumably lose such qualitative distinctions and thus attain moral indifference.

informal rules that regulate its uses, allocation, sources, and quantity. How else, for instance, do we distinguish a bribe from a tribute or a donation, a wage from an honorarium, or an allowance from a salary? How do we identify ransom, bonuses, tips, damages, or premiums? True, there are quantitative differences among these various payments. But, surely, the special vocabulary conveys much more than diverse amounts. Detached from its qualitative differences, the world of money becomes undecipherable.

The model of special monies thus challenges the traditional utilitarian model of market money by introducing different fundamental assumptions in the understanding of money:

1. While money does serve as a key rational tool of the modern economic market, it also exists outside the sphere of the market and is profoundly shaped by cultural and social structural factors.

2. There are a plurality of different kinds of monies; each special money is shaped by a particular set of cultural and social factors and is thus qualitatively distinct. Market money does not escape extraeconomic influences but is in fact one type of special money, subject to particular social and cultural influences.

3. The classic economic inventory of money's functions and attributes, based on the assumption of a single general-purpose type of money, is thus unsuitably narrow. By focusing exclusively on money as a market phenomenon, it fails to capture the very complex range of characteristics of money as a nonmarket medium. A different, more inclusive coding is necessary, for certain monies can be indivisible (or divisible but not in mathematically predictable portions), nonfungible, nonportable, deeply subjective, and therefore qualitatively heterogeneous.

4. The assumed dichotomy between a utilitarian money and nonpecuniary values is false, for money under certain circumstances may be as singular and unexchangeable as the most personal or unique object.

5. Given the assumptions above, the alleged freedom and unchecked power of money become untenable assumptions. Culture and social structure set inevitable limits to the monetization process by introducing profound controls and restrictions on the flow and liquidity of money. Extraeconomic factors systematically constrain and shape (*a*) the *uses* of money, earmarking, for instance, certain monies for specified uses; (*b*) the *users* of money, designating different people to handle specified monies; (*c*) the *allocation* system of each particular money; (*d*) the *control* of different monies; and (*e*) the *sources* of money, linking different sources to specified uses.

Even the quantity of money is regulated by more than rational market calculation. For instance, in *The Philosophy of Money,* Simmel (1978, pp. 273, 406) suggests that money in "extraordinarily great quantities" can

circumvent its "empty quantitative" nature: it becomes "imbued with that 'super-additum,' with fantastic possibilities that transcend the definiteness of numbers." The apparent objectivity of numbers, however, is escaped not only by large fortunes. Small sums of money can attain similar distinction. For example, in civil law countries that permit monetary compensation for the grief of losing a child in an accident, legal scholars advocate the *"franc symbolique"* (Mazeaud, Mazeaud, and Tunc 1957). A token sum of money is perceived as the only dignified equivalent for such a purely emotional loss. Thus, determining a proper amount often involves not only an instrumental calculus but a cultural or social accounting. (For an example of the connection between quantity of money and its social and symbolic meaning, see Geertz [1973], pp. 425–42.)

Even identical quantities of money do not "add" up in the same way. A $1,000 paycheck is not the same money as $1,000 stolen from a bank or $1,000 borrowed from a friend. And certain monies remain indivisible—an inheritance, for instance, or a wedding gift of money intended for the purchase of a particular kind of object. The latter is a qualitative unit that should not be spent partly for a gift and partly for groceries.

Exploring the quality of special monies does not deny money's quantifiable and instrumental characteristics but moves beyond them, suggesting very different theoretical and empirical questions from those derived from a purely economic model of market money. Domestic money raises some of those questions. What kind of money circulates within the family? How is it allocated, and how is it used? How do changing social and power relationships between family members affect the meaning of the domestic dollar?

In terms of data, studying money in the family is entering largely uncharted territory. Although money is the major source of husband-wife disagreements and often a sore point between parents and children, curiously, we know less about money matters than about family violence or even marital sex.[6] Not only are families reluctant to disclose their private financial lives to strangers; husbands, wives, and children often lie, de-

[6] There is a body of literature that deals with the relationship between gender, class, money and the distribution of family power (see, e.g., Blood and Wolfe 1965; Komarovsky 1961, 1967; Safilios-Rothschild 1970; Rubin 1976; Ostrander 1984; Blumstein and Schwartz 1985; Hertz 1986; Mirowsky 1985). Interestingly, much of this literature retains an instrumental framework by usually focusing on the market meaning of money and its effects on domestic power relationships. Contemporaneous and historical studies of English households provide a rich source of data on intrafamily accounting systems (see, e.g., Ross 1982; Oren 1973; Stearns 1972; Wilson 1987; Pahl 1980; Whitehead 1984; Ayers and Lambertz 1986). (For France, see Sullerot 1966; for French and English working-class households, see Tilly and Scott 1978.) Gullestad (1984) provides some wonderful data on working-class mothers in urban Norway, and Luxton (1980) does the same for Canada.

ceive, or simply conceal information from each other as well. Perhaps more fundamentally still, the model of what Sen (1983) calls the "glued-together family" has meant that questions about how money is divided between family members are seldom even asked. Once money enters the family, it is assumed to be somehow equitably distributed among family members, serving to maximize their collective welfare. How much money each person gets, how he or she obtains it, from whom and for what, are rarely considered. And yet, as Michael Young (1952) suggested more than 30 years ago, the distribution of money among family members is often as lopsided and arbitrary as the distribution of national income among families. Therefore, argues Young (1952, p. 305), we should stop assuming that "some members of a family cannot be rich while others are poor" (see also Hartmann 1981; Wong 1984; Delphy and Leonard 1986).

The period between 1870 and 1930 provides some unusual glimpses into this traditionally secret world of family money. As the consumer society was being established, Americans wrote about and studied money matters in an unprecedented manner. Household-budget studies richly documented how the working class and lower-middle class spent their money. And in anonymous, "confessional" articles published in popular magazines, middle-class Americans disclosed their own domestic budgets, transforming the spending of money into a public issue. In that same period, as Daniel Horowitz (1985) has shown, social critics and social scientists presented their versions of the "morality of spending," discussing with passion and in detail the usually dreaded noneconomic contours of a commoditized American society. Thus, at the turn of the century, the renegotiation of the domestic economy broke through the usually closed doors of individual households and entered the public discourse.

I now turn to an analysis of the changing meanings, allocation systems, and uses of married women's money between 1870 and the 1930s, showing how definitional disputes over this category of domestic money, while partly a rational response to a new economic environment, were also deeply shaped by extraeconomic, social, and cultural factors. The battle over the purse strings was regulated by notions of family life and by the gender and social class of its participants.[7]

[7] This article is based on a qualitative analysis of an extensive and diversified set of documentary sources. Among the primary sources consulted were (1) household-budget studies; (2) women's magazines, including feature articles, letters to the editor, fiction, advice columns, and occasional survey data; (3) newspapers, including news articles, editorials, and letters to the editor (mostly from the *New York Times*); (4) legal records, including court cases, law review articles, laws and regulations, and legal casebooks; (5) home-economics literature, including leading textbooks on home management, popular household manuals, and the *Journal of Home Economics;* (6) a foreigner's memoirs; (7) etiquette manuals; (8) social workers' investigations of working-class communities and reports on the conditions of working women, such as Rus-

## The Domestic "Fiscal Problem": 1870–1930

During the late 19th century, the domestic "fiscal problem" went public, as an appealing news story in magazines and newspapers, in poignant letters to the editor and advice columns, and as the topic of conferences in women's clubs. By 1928, one observer concluded that "More quarrels between husband and wife have been started by the mention of money than by chorus girls, blond waitresses, dancing men with sleek hair, [or] traveling men" (Kelland 1928, p. 12). Indeed, the battle over the purse strings often ended in court. Between 1880 and 1920, money quarrels increasingly became a grounds for divorce among affluent as well as poor couples (May 1980, p. 137; Lynd and Lynd 1956, p. 126). And domestic money raised legal issues even in unbroken marriages. Did a wife have a right to an allowance? If she saved money from her housekeeping expenses, was that money hers? Was a wife a thief if she "stole" money from her husband's trousers? Could a wife pledge her husband's credit at any store? There was also the matter of women's earnings. When was a woman's dollar legally her own? Slowly, but steadily, court decisions began to overturn the common law dictum that a wife's earnings belonged to her husband.

Why did domestic money become such a controversial currency at the turn of the century? Certainly money conflicts between family members had existed earlier. For instance, in her study of New York working-class women, Stansell (1986, p. 29) tells of one—albeit extreme—1811 case in which a husband beat his common law wife to death after she took four shillings from his pockets. Yet these disputes remained private, rarely entering the public discourse as a major issue of collective concern (Stansell, personal communication). A consensus of sorts existed about the proper regulation of family income, and it varied by class. Among middle- and upper-class households, money matters seem to have been estab-

sell Sage's West Side Studies; and (9) selected government documents such as the U.S. Department of Labor reports on the conditions of working women and children. To be sure, as with many such qualitative historical data, the precise representativeness of the documentary materials cannot be established. However, the reliability of the data is strengthened by corroborating the findings with very different and independent types of documentary evidence. For instance, a few magazines' surveys of readers or other audiences are used, despite their being methodologically weak by modern standards, but only as an additional, albeit imperfect, illustration of trends in the allocation and uses of family money. Thus, the changes in the domestic economy described here are not based simply on one set of data but are amply confirmed by the different primary sources. In addition, a rich set of secondary sources has been consulted, including recent studies on the rise of the consumer culture, the history of leisure, and the literature on family history and women's history that includes discussions of families' changing economic strategies.

lished largely as the husband's business. In her (1841) landmark *Treatise on Domestic Economy,* Catherine Beecher noted how, particularly among businessmen, a family's expenses were "so much more under the control of the man than of the woman" (p. 176). Likewise, Mary P. Ryan's (1984, p. 33) study of family life in early 19th-century Oneida County, New York, found men in charge of money matters (see also Norton 1979, p. 145; Cowan 1983, pp. 81–82). After all, the 19th-century "cult of domesticity" established home life as an alternative to the dominance of the market: its guardian, the "true" Victorian woman, was a specialist in affect, not finances (Welter 1966; Cott 1977). A woman might handle the housekeeping expenses, but "serious money" was a man's currency. Working-class households, on the other hand, managed their limited and often uncertain incomes by appointing wives the family's cashier. Husbands and children handed their paychecks over to the wives, who were expected to administer the collective income skillfully. Most of these monies, to be sure, were limited to housekeeping expenses.

But at the turn of the century, a rise in real income and the increasing monetization of the American economy forced a reevaluation of family finances. Making more money and spending it required not only skillful bookkeeping; they also raised a new set of confusing and often controversial noneconomic quandaries. How should money be allocated in the family? How much money should a wife receive and for which expenses? Was an allowance a "good" mechanism of allocation for wives? What about children's allowances; should they be given one, or was it their duty to earn it through household chores? Should husbands hand over all their salaries to their wives, or how much could they keep for themselves?

Proper uses of money also baffled novice consumers: What did it mean to spend money well? How, for instance, should a family's extra income be used? How much should be saved, how much given to charity, how much for vacations, how much for clothing? And, most important, how was it to be determined how much each member of the family was entitled to spend? As the amount of disposable income increased and as the consumer economy and culture became more firmly established, family money was increasingly differentiated into husband's money, wife's money, and children's money.

This new "tightened competition for the family income," as Robert Lynd (1932, p. 90) described it, was to a certain extent a "fixed" dispute, for the various competitors started with culturally assigned "handicaps." Indeed, turn-of-the-century wives, even those married to wealthy men, often found themselves without a dollar of their own. As Lucy M. Salmon, professor of history at Vassar College, explained in 1909, "Men are still for the most part those whose wages are paid in hard cash, who

have a bank account and carry a cash-book, and who therefore consider that they have the right to decide in regard to the way the money they earn shall be spent" (p. 889).

The relative poverty of married women became increasingly untenable. For the 20th-century version of the 19th-century moral guardian was expected to serve as the household's purchasing agent and budget expert. To be sure, the frugality and financial wisdom of wives had been a concern in the 18th century as well (Beecher 1841, pp. 175–86; Jensen 1986, pp. 119–28). But the expansion of the consumer economy made proper spending skills a dominant and visible parameter of domestic expertise. The "good housekeeper" was responsible "for the care of her husband's money, and she must expend it wisely" (*New York Times,* Dec. 23, 1900, p. 10). After all, as one exemplary housewife explained in the same article, "a man does not understand the regulation of the household and its expenses."

But "Mrs. Consumer's" (Frederick 1929) increased financial role and responsibility came without a salary and most often without even a fixed and dependable income. Women were thus caught in the strange predicament of being cashless money managers expected to spend properly but denied control over money. The success of the home-economics movement, which urged women to run their homes like a business, further intensified the contradiction in women's economic lives.

Women's strategems to extract some cash from their unforthcoming husbands were the subject of jokes and a staple of late 19th-century vaudeville routines. But the domestic fiscal problem turned serious, forcing a difficult and controversial reevaluation of women's household money as well as of their earned income.

## A Dollar of Her Own: Defining Women's Household Money

American women, even those whose husbands could afford it, never had a legal claim to any portion of domestic money. As long as spouses lived together, the author of a 1935 *Law Review* article explained, "the wife's right to support is not a right to any definite thing or to any definite amount. . . . Whether the wife will get much or little is not a matter of her legal right but is a matter for the husband to decide" (Crozier 1935, p. 33).[8] As a result, the allocation of domestic money depended on unofficial

[8] The concept of a family wage—a salary that would support a male wage earner and his dependent family—further increased married women's dependence on their husband's wages. The doctrine of necessaries, however, provided wives with some legal recourse by making a husband directly responsible to a merchant for the purchases made by his wife. Yet even this entitlement to pledge a husband's credit was restricted.

rules and informal negotiation. At the turn of the century, married women—the majority of whom depended on their husbands' paychecks or incomes—obtained their cash in a variety of forms or special monies.

Upper- and middle-class wives received an irregular dole or, more rarely, a regular allowance from their husbands for housekeeping expenses, including household goods and clothing. Sometimes women relied almost entirely on "invisible" dollars, crediting their expenses and rarely handling cash at all. Working-class wives, on the other hand, were given their husbands' paychecks and were expected to administer and distribute the family money.

These official monies, however, were supervised and even, in the case of working-class women, ultimately owned and controlled by the husbands. Sometimes, husbands openly took over all monetary transactions. In a letter to the advice column of *Woman's Home Companion* in 1905, a 30-year old woman complained that John, her husband, although "liberal in a way . . . keeps the pocketbook himself, buys the provisions, prefers to purchase the dry-goods, the shoes, the gloves . . . and does not see that I need any money when he gets whatever I want" (Sangster 1905, p. 32).

Even if a woman managed to save some money from her housekeeping expenses, the law ultimately considered that money as her husband's property. For instance, in 1914, when Charles Montgomery sued his wife, Emma, for the $618.12 she had saved from the household expenses during their 25 years of marriage, Justice Blackman of the Supreme Court, Brooklyn, ruled for the husband, arguing "that no matter how careful and prudent has been the wife, if the money . . . belonged to the husband it is still his property, unless the evidence shows that it was a gift to his wife" (*New York Times,* Dec. 16, p. 22). Thus, a wife's channels to additional cash were limited to a variety of persuasion techniques: asking, cajoling, downright begging, or even practicing sexual blackmail.

If these techniques failed, there was also a repertoire of underground financial strategies, ranging from home pocket picking to padding bills. In 1890, an article in the *Forum* denounced the "amount of deceit, fraud, and double dealing which grow out of the administration of the family

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Necessaries were so ambiguously defined that merchants were reluctant to risk extending credit to a wife for goods that might not be considered necessaries. Moreover, a husband was entitled to determine where necessaries should be purchased and could terminate a wife's authority to pledge his credit by demonstrating that he had provided the necessaries or a sufficient allowance to obtain them (see Weitzman 1981; Salmon 1986; Clark 1968). The law, in fact, was explicitly concerned with protecting husbands from the "mad" expenditures of extravagant wives (see, e.g., Ryan v. Wanamaker 116 Misc. 91; 190 N.Y.S. 250 (1921); Saks et al. v. Huddleston 36 F. (2d) 537 (1929); and W.A.S. 1922).

finances." Just to obtain "a few dollars they can call their own," women routinely engaged in systematic domestic fraud: some "get their milliners to send in a bill for forty dollars, instead of thirty, the real price, in order to take the extra ten to themselves . . . [others] overtax their tired eyes and exhausted bodies by taking in sewing without their husband's knowledge; and . . . farmers' wives . . . smuggle apples and eggs into town" (Ives 1890, pp. 106, 111).

Other methods were even riskier. In 1905 Joseph Schultz was taken to the police court of Buffalo by Mrs. Schultz. It seems that Mr. Schultz, determined to stop his wife's nocturnal thefts of the change left in his trousers, set a small rattrap in the trouser pocket. About 2:00 A.M. the trap was sprung, and next morning the husband was taken to court. *Bench and Bar,* a New York legal journal, reported with some satisfaction that the judge turned down the wife's complaint and upheld the right of husbands to maintain rattraps for the protection of their small change (3 *Bench and Bar* 6). In another case, Theresa Marabella, 40 years old, was sentenced to four months in a county jail for stealing $10 from the trousers of Frank Marabella, a laborer and her husband. She had spent the money on a trip to New York (*New York Times,* July 14, 1921).

But "stolen" dollars were not taken only by the wives of poor men. Indeed, one observer was persuaded that "the money skeletons in the closets of some nominally rich women may be as gruesome as are those in the closets of the nominally poor" (Salmon 1909, p. 889). While poor women rifled their husbands' trousers looking for some change, the affluent cashless wife used a variety of fraudulent techniques. Mrs. Gray, a grandmother married for 20 years but without any money "she could call her own," "adopted a systematic policy of deceit and fraud toward her husband. . . . When she wants to give a little money to help buy a stove for a poor family, or to assist some sick or starving creature to pay his rent, she tells her husband that the flour is out, or that the sugar is low, and so gets the needful amount." Thus, paradoxically, this "strict church member," who never told a falsehood, "cheats and deceives" the man "she has solemnly sworn to love and obey" (Ives 1890, p. 110).

There were other ways to "circumvent the holder of the purse" (Salmon 1909, p. 889). Women bargained with dressmakers, milliners, and shopkeepers to add extra items to their bills so that, when the bill was paid, "the rich man's wife may get a rake-off and possess a few dollars" (Peattie 1911, p. 466). In search of cash, some women even turned to their servants, selling them their old furniture (O'Hagan 1909). A Japanese visitor to the United States in the 1910s was shocked to hear from "men and women of all classes, from newspapers, novels, lecturers, and once even from the pulpit . . . allusions to amusing stories of women secreting

money in odd places, coaxing it from their husbands, . . . or saving it secretly for some private purpose" (Sugimoto [1926] 1936, p. 176).[9]

As the consumer economy multiplied the number and attractiveness of goods—many of them targeted at a female audience—the demand intensified for a more definite and regular housekeeping income for the wife and increasingly for her "private purse," a free sum of unaccounted money to spend for the home, for entertainment, or on clothes, cosmetics, perfumes, or gifts. (On the sales strategies of department stores, 1890–1940, aimed at an almost entirely female middle-class clientele, see Benson [1986]; on the commercialization of the beauty industry in the early 20th century, see Banner [1983], pp. 202–25.)

## Dole versus Allowance: The Allowance as a Solution

The traditional doling-out method of supplying women with money came under attack by the late 19th century in a battle that continued during the first three decades of the 20th century. Anonymous letters to the editors of women's magazines conveyed the money troubles of housewives. "What Should Margaret Do?" asked one woman whose husband in 1909 gave her only $50 a month (from his $300 salary) to run the house, pay all bills, and clothe herself and a baby girl. When she asked for more, "John . . . gets very angry and accuses her of being dissatisfied . . . [and tells her] she is always wanting something" (*Good Housekeeping* 1909, p. 50).

Condemning a system that forced women to play the "mendicant before a husband," the well-known and widely syndicated columnist Dorothy Dix (1914, pp. 408–9) remarked on the irony of a man who "will trust [a] wife with his honor, his health, his name, his children, but he will not trust her with money." The availability of credit was no solution, since it was simply another form of gift money supervised by the husband. Indeed, observers noted the "anomalous" situation in which men willingly paid "large bills . . . [of] wives and daughters" yet were unwilling "to trust them with the smallest amount of ready money" (Salmon 1909, p. 889). The rich wife, remarked the widely read writer and theologian Hugh Black (1921, p. 58), could order "anything from countless stores where they had a charge account. . . ." But often, "she could not give ten cents to a beggar."

A better system was needed to assure women, as one commentator put it, "the divine right . . . to the pay envelope" ("Family Pocketbook" 1910,

[9] In her best-selling autobiography, Sugimoto (1936) recalled her puzzlement at this strange American custom that departed so radically from the Japanese arrangement, where, regardless of class, wives controlled the purse strings. I thank Sarane Boocock for this reference.

p. 15). Even the courts occasionally agreed, refusing to treat domestic stealing as real theft. In a 1908 case of a wife charged with robbing her husband of small change, Judge Furlong of a Brooklyn court supported the "thief," declaring that "a wife has a perfect right to go through her husband's pockets at night and take his money if he fails to provide for her properly" (15 *Bench and Bar* 10).

But what was a proper money income for wives? For some, the best solution for "penniless wives" was a dowry for every daughter (Messinger et al. 1890). Wives seemed to prefer a regular weekly or monthly allowance. A 1910 *Good Housekeeping* survey of 300 wives found that 120 supported the allowance system ("Family Pocketbook"). By 1915, according to *Harper's Weekly,* some young brides, "of the ultra-modern type," required the promise of an allowance "before vowing to love, honor and obey" ("Adventures in Economic Independence," p. 609).

Women's magazines increasingly endorsed the allowance in their articles and even in their fiction. In "Her Weight in Gold," for instance, a short story that appeared in the *Saturday Evening Post* in 1926, Mrs. Jondough, the wealthy female protagonist, declared "that all the gowns and diamond pins in the world were not compensation for even a tiny personal allowance of her very own" (Child 1926, p. 125). That same year, the Women's Freedom League of St. Louis went further, sponsoring a bill that would make a dress allowance for wives legally compulsory (*New York Times,* Oct. 11). Home-economics experts were in agreement. Mary W. Abel (1921, p. 69), an editor of the *Journal of Home Economics,* assailed the dole system, arguing that "to achieve the best results in the spending of the family money, the mother should have such control of the income as will ensure her efficiency as manager and buyer." Even Emily Post certified the allowance with her stamp of approval (Post 1928, p. 110).

Still, converting female currency from dole to allowance was not easily achieved. A 1928 survey of 200 upper-class men and women found that, while 73 used the allowance system, 66 still relied on the "old-fashioned system of husbands taking charge of all money, paying all bills and doling out funds to the wife as she asks for them" (Hamilton and MacGowan 1928) (the remainder had a more progressive joint bank account or an undefined arrangement).[10] Husbands, it seems, were less enthusiastic than their wives about the allowance. As Dix (1914, p. 409) pointed out: "One question that is fought out in a battle that lasts from the altar to the grave, in most families, is the question of an allowance for the wife. She

[10] As described in *Harper's Monthly Magazine,* this survey of financial arrangements was part of a larger study of different aspects of married life conducted under the auspices of the Bureau of Social Hygiene. Using a prepared set of questions, the survey takers interviewed 200 respondents individually over a period of two years.

yearns for it. The man is determined that she shall not have it. . . ." As late as 1938, when the *Ladies Home Journal* conducted a major national survey on "What Do the Women of America Think about Money?" and asked, "Should a wife have a regular housekeeping allowance?" they found that 88% of female respondents answered affirmatively, regardless of marital status or geographical location. And 91% of younger women (under 30) were for it. Yet only 48% of the wives actually received an allowance (Pringle 1938, p. 102).

Husbands resisted the allowance because it officially carved out a separate portion of their income and made it "hers," thereby increasing a woman's financial control. But the allowance created an additional sort of confusion. What kind of money was it? If the allowance was no longer supposed to be a dole or gift, neither could it become real money or a wage. Indeed, supporters of the allowance were careful to distinguish it from a wage. "To the man who says, 'But I cannot pay my wife like a servant,' " recommended a writer in the *Forum,* "the answer must be 'Certainly not. She is a partner and as such is entitled to a share in the dividends' " (Ives 1890, p. 113).

If the allowance was difficult to define, it was also hard to regulate. Since it was not a payment, the actual amount of money involved could not depend on the performance of wifely duties. While usually it was expected to be "proportioned to the earnings of her husband," in practice, as a *New York Times* editorial pointed out, it remained a "delicate question," often creating a "sharp difference of opinion about [its] size" (*New York Times,* Jan. 30, 1923). The uses of the allowance remained unclear as well. Was it exclusively for the household? Who "owned" the surplus, if there was one? Did it cover women's personal needs?

## The Allowance versus a Joint Account: The Allowance as a "Bad" Money

In February 1925, Reverend Howard Melish, rector of the Holy Trinity Church of Brooklyn, addressing the New York Women's City Club on the importance of a wife's economic independence, related an anecdote that backfired. "Yesterday," Melish told his audience, "I asked an old lady . . . what her idea was of a happy marriage. Without an instant's hesitation she replied 'An allowance.' " The next day, in an editorial entitled "They Want More than That," the *New York Times* expressed the new critical view on allowances: "Admitting . . . the equality of service rendered by wife and husband in . . . the family unit, why should the one rather than the other have an 'allowance' and . . . why should the 'allowance' be determined by the husband and be granted as a favor?" Allowances, concluded the editorial, "are for inferiors from superiors" and

therefore an inappropriate currency for the modern woman (*New York Times,* March 2, March 3).

In the 1920s, even as popular support for allowances intensified, there was also a growing criticism of the allowance system from those who saw it as an inequitable and even degrading form of domestic money. Christine Frederick (1919, p. 269) proclaimed it a "relic of some past time when women were supposed to be too inexperienced to handle money." Frederick, a leader of the popular household-efficiency movement, rejected the allowance as an "unbusinesslike" scheme that undermined the modern goal of running the home as rationally as a factory or an office. The "anti-allowance" advocates supported a democratic "joint control of the purse" (Kyrk 1933, pp. 182–83). The new improved domestic money was to be shared, thus minimizing gender as well as age inequality. Families were urged to "hold a periodic council around a table, with frank and courteous discussion of its ways and means, and with due consideration of how, and how much, each member can contribute in work, in money, in cooperation, toward . . . this whole business of the home." The father and mother would act as a board of directors, allocating money according to the diverse needs (Winter 1925, p. 185; Friend 1930, p. 112). The new financial system would also include a specified sum for personal expenses for each family member, to be considered as a budgetary entitlement and not as a gift.

But how many couples actually adopted the new domestic dollar? *Harper's* 1928 study "Marriage and Money" found that, of 200 respondents, only 54 had what the magazine described as the more "feminist" financial arrangement: a joint bank account or common purse (Hamilton and MacGowan 1928, p. 440). In 1929, in *Middletown,* the Lynds (1956, p. 127, n. 24) reported that most couples depended on "all manner of provisional, more or less bickering" financial arrangements. And some two decades later, *Crestwood Heights,* studying suburban life, discovered that, despite democratic norms dictating cooperative spending of the husband's income, "the wife does not know, even roughly, how much her husband earns." Wives still had to "manipulate their household allowances" to obtain "unreported" personal funds (Seeley, Sim, and Loosley 1956, pp. 184–85). Yet, even though the actual finances of housewives did not significantly improve, it is clear that, by 1930, the symbolic meaning of a wife's allowance was changing from a sign of independence and domestic control to a form of financial submissiveness.

## A Husband's Allowance: Domestic Money in the Working Class

Domestic money was not defined only by gender but also by the social class of the household. The working-class wife, suggested one home-

economics textbook, could well be envied by wealthier women. While the latter seldom have "ready money in hand," the wife of a workingman often "determines the . . . financial policy of the family and has control of the necessary funds" (Abel 1921, p. 5). Indeed, in her 1917 study, Mary K. Simkhovitch found that as a family's income increased "the proportion controlled by the wife diminishes till often she becomes simply a beneficiary of the husband." Paradoxically, class—in most ethnic groups—seemed to reverse the gender power structure of domestic money. In her 1910 study of Homestead, Margaret F. Byington (1910, p. 108) discovered that the men "are inclined to trust all financial matters to their wives." On payday, workmen turned over their wages to the wife, asking "no questions as to what it goes for."[11]

In working-class families, the allowance was usually for husbands and children, not wives. Louise B. More's (1907) analysis of wage earner's budgets found that an allowance for "spending-money" was made in 108 of the 200 families she investigated: 94 men received all or part of the amount given, and in 29 families one or two children had an allowance. In most cases, it seems to have been the wife who "doles out spending money according to the needs and the earnings of each" (True 1914, p. 48). Leslie Tentler's (1982, p. 177) study of working-class women from 1900 to 1930 concludes that this financial arrangement of working-class families granted a great deal of economic power to wives, making the home their "fief." Indeed, to contemporary middle-class observers, it appeared that husbands "who accept a daily dole from their purse-keeping wives are usually subject beings" (*New York Times,* Jan. 30, 1923).

But these studies and observations may have idealized and thus overestimated the economic clout of working-class wives. To be sure, administering the family income involved women actively in domestic finances, allowing them a degree of managerial control. What remains unclear, however, is their actual discretionary power.[12] In the first place, money management in families with limited money incomes was an arduous task. Although working-class standards of living improved at the turn of

[11] The available evidence suggests that different ethnic groups operated with similar domestic financial arrangements (see, e.g., True 1914; di Leonardo 1984; Bodnar 1987; research material from Morawska 1985, and personal communication). Lamphere (1986), however, suggests possible ethnic variations. Further research should better illuminate the effect of ethnicity on domestic money.

[12] Determining the effect of a particular intrahousehold financial arrangement on the relative power of family members is a difficult task. Not only can power be measured in a number of ways, but all the dimensions of monetary power within the family—whether consuming, saving, investing, or managing—have very special meanings that are culturally and socially constructed. More research is needed to define and understand the relative degree of power of the "cashier" working-class wife.

the century, family budget studies show the precariousness and uncertainty of their financial lives. Husbands' and children's wages went almost exclusively for food, clothing, shelter, and insurance. And being the cashier put a heavy burden of responsibility on wives: household money troubles could be conveniently blamed (by family members as well as outsiders) on female mismanagement rather than on a tight budget or an irregular labor market (Horowitz 1985, p. 60).

More important, as soon as there was any surplus income, a wife's apparent grip on the purse strings quickly loosened. While the ideal good husband was indeed expected to turn over all his wages intact to his wife, receiving one or two dollars a week for his personal use, many did not. Studies of New York's West Side conducted in 1914 found that while "there is a current belief that the American workingman turns his wages over to his wife on Saturday night and allows her to apportion all expenditures," in fact how much the wife received from the husband's wages and what he kept back "depends on the personal adjustment between them and not on a recognized rule" (Anthony 1914, pp. 135–36). Evidence on precisely how the money was allocated is very limited. But the West Side study suggests that the outcome was usually rigged in favor of the husband. As one Italian wife explained: "Of course they don't give all they make. They're men and you never know their ways" (Odencrantz 1919, p. 176). A study of unskilled Chicago wage earners in 1924 found that, when asked about their husbands' weekly earnings, over two-thirds of the wives gave lesser amounts than the actual earnings found on the payroll. The investigator concluded that the man "may not give his entire earnings to his wife, but may simply give her the amount he thinks she should spend for the family" (Houghteling 1927, p. 37).

Thus, the idealized view of a solidary family economy coordinated and controlled by the wife concealed competing internal claims for money. The husband's pay envelope was not always intact on arrival. Neither were the children's. Tantalized by the attractions of a consumer culture, children increasingly withheld or manipulated their earnings. David Nasaw (1985, pp. 131–32) found that, in the early part of this century, wage-earning children "who were obedient in every other regard did what they had to to preserve some part of their earnings for themselves. They lied, they cheated, they hid away their nickels and dimes, they doctored their pay envelopes" (see also Zelizer 1987, pp. 97–112). While working girls were more likely than their brothers to hand their wages over intact, not all of them did. Italian working girls on the New York West Side told investigators how easy it was to "knock down" a paycheck when they made overtime: "Whatever you make is written outside in pencil. . . . That's easy to fix—you have only to rub it out, put on whatever it usually is, and pocket the change" (True 1914, p. 49; on the

increased individualization of children's income, especially after the 1920s, see Smith 1985; Ewen 1985).

Even the portion of money that the wife did receive and control was limited to housekeeping money. As with wealthier women, the working-class wife had no right and much less access to a personal fund. Pocket money for personal expenses was a male prerogative or a working child's right. The working-class husband's allowance was thus a very different kind of money from the allowance of middle-class wives. Although partly allocated for useful expenses, food or clothing or transportation, it was also a legitimate fund for personal pleasures. Indeed, Kathy Peiss's (1986) study of leisure among working-class women in turn-of-the-century New York clearly shows that while men could afford to pay for their amusements, drinking in saloons, attending movies and the theater, or buying tobacco, their wives had no money left for personal recreation. Thus, women's money retained a collective identity, while men's and children's money was differentiated and individualized.[13]

As home-economics experts began to encourage joint control of the domestic dollar, the working-class allowance system lost its legitimacy. Studies of English working-class families suggest that there was a shift to the middle-class system of housekeeping allowances for wives (Oren 1973, p. 115; Sterns 1972, p. 116; Pahl 1980, pp. 332–33). Limited data make it difficult to determine whether the same was true for the United States. In the 1920s, when the Lynds (1956, p. 127, n. 24) studied Muncie, Indiana, they reported that it was rare for a husband to turn over his paycheck and allow his wife control over the household economy (see also Friend 1930, p. 108). But class differences seem to have persisted; by 1938, according to the *Ladies Home Journal* national survey on money, only 38% of women in income groups under $1,500 received an allowance, compared with 62% of those in groups over $1,500 (Pringle 1938, p. 102).

## Pin Money versus Real Money: Defining Women's Earnings

What happened when women's money did not come from their husbands' paychecks? When women worked for nonrelatives, whether at home or

[13] If a working-class wife needed more money, her options were limited. With little access to credit accounts, she often turned to pawnbrokers and moneylenders (see Ross 1982, p. 590; Tebbutt 1983; Ayers and Lambertz 1986, pp. 203–4). Sometimes women relied on their younger children for extra cash. During a government investigation of industrial home work conducted in 1918 ("Industrial Home Work of Children" 1924, p. 22), one mother explained that her little boy helped her wire rosary beads at home because she needed "some money of her own." Another mother needed false teeth and "thought the children might just as well help to buy them."

for wages, the boundary between that income and real money was still preserved, only in different ways. In the working class, for instance, a married woman's income, usually earned by caring for boarders, taking in sewing or laundry, or, among farm families, by selling butter, eggs, or poultry, did not have the same visibility as her husband's paycheck (Jensen 1980; Ulrich 1983, pp. 45–47; Morawska 1985, pp. 134–35). As her labor was part of a woman's traditional repertoire of domestic tasks, the money she made was merged into the family's housekeeping money and usually spent on home and family, for clothing or food. Legally, in fact, until the early decades of the 20th century, those domestic earnings belonged to the husband. And the courts staunchly opposed converting a wife's money into her tangible property.[14] In a growing number of personal injury cases, where the law had to decide whether the husband or the wife was entitled to recover for a woman's inability to work, as well as in claims brought up by creditors, the courts insisted on distinguishing between the domestic dollar and an earned wage. If a wife worked at home, even if her labor was performed for strangers, caring for a boarder or nursing a neighbor, that money was not a real earning and therefore belonged to her husband. Ironically but significantly, in some states a wife's domestic earnings could become her property but only as her husband's gift (Thorton 1900; Rodgers 1902; Warren 1925).

Thus, earned domestic money, much like the allowance, retained a separate identity as a gift, not as real money. Money earned by married women in the labor force was also special and different. It even had its own name. The term "pin money," which in 17th-century England had meant a separate, independent income for a wife's personal use—and was included as a formal clause in upper-class marriage contracts—lost its elitist British origins in turn-of-the-century America and now meant the supplementary household income earned by wives (Stone 1977, p. 244; Gore 1834). Still it was treated as a more frivolous, less serious earning than the husband's. As a 1903 article in *Harper's Bazaar* aptly remarked: "No man works for pin-money. The very idea makes one smile" (Leonard 1903, p. 1060).

The boundary between women's earned income and the husband's salary was also marked by their differential uses. John Modell (1978, p. 225), for instance, suggests that among late 19th-century, native-born American families, "all dollars were not equal" and women's income (as

[14] Starting in the mid-19th century, Married Women's Property Acts granted wives the right to own and control their property but focused primarily on inherited property. Married women's rights to their earnings were excluded by the acts and were incorporated only slowly and with much resistance by amendments or in later statutes (see Edwards 1893; Rodgers 1902; Warren 1925; Crozier 1935, pp. 37–41; Shammas, Salmon, and Dahlin 1987, pp. 88–89, 96–97, 163).

well as children's) was spent differently and less freely than the husbands'. Among farm families, women's egg money and butter money were distinguished from husbands' wheat money or corn money (Thornton 1900, p. 188; Atkeson 1929).[15] Jensen (1980) suggests that there existed a dual economy, with women and children providing for living expenses while husbands paid for mortgages and new machinery (see also Whitehead 1984, p. 112). For middle-class women, discreet forms of earning pin money at home (making preserves, pickles, or pound cake, knitting shawls or sweaters, or raising poultry or Angora cats) were approved, but, again, only for certain types of expenses: charity, for example, or "a daughter's lessons in music or art" (Sangster 1905, p. 32).

In the 1920s and 1930s, as more married women entered the labor force, their earnings, regardless of the sums involved, were still defined as pin money, categorized as supplementary income, used for the family's extra expenses, or earmarked by more affluent couples as discretionary "fun" money. For instance, one women told an *Outlook* reporter that she reserved her income exclusively for buying clothes. Another explained: "We blow my money on extra trips abroad, antiques, anything extravagant." Others used their salary to pay the maid's wages and saved the rest (Smith 1928, p. 500). A story in the *Saturday Evening Post,* four years later, reported on the persistent "wife-keeps-all-theory" of wives' earnings. Couples in which the wife was employed were asked what her money was used for: "Keeps it all for herself . . . saves it, spends it, just as she likes," was a common response. "The important thing [is] . . . she mustn't help her husband out" (Ray 1932, p. 11).

## CONCLUSION

Domestic money is thus a very special kind of currency. It would be difficult to understand its changing meanings, allocation, and uses in the United States between the 1870s and the 1930s without an awareness of the new cultural "code" and accompanying social changes. In the case of married women, their money was routinely set apart from real money by a complex mixture of ideas about family life, by a changing gender power

[15] The relative importance of gender vs. the source of income in distinguishing between the two kinds of money remains unclear. For instance, Thomas and Znaniecki (1958, p. 165) suggested that the qualitative difference between the money a peasant got from selling a cow and the money his wife obtained from selling eggs and milk was not marked by gender but by the "different sort of value" represented by each type of money: the cow was property, while eggs and milk were income. Each type of money was set aside for different types of expenses. However, since, within the peasant economy, property belonged to a "higher economic class" than income, it is clear that gender did intervene in the social marking of the two monies; lower-value money was assigned to women.

structure, and by social class. Normative expectations of the family as a special noncommercial sphere made any overt form of market intrusion in domestic affairs not only distasteful but a direct threat to family solidarity. Thus, regardless of its sources, once money had entered the household, its allocation, calculation, and uses were subject to a set of domestic rules distinct from the rules of the market. Family money was nonfungible; social barriers prevented its conversion into ordinary wages.

But family culture did not affect its members equally. Thus, gender introduced a further type of nonmarket distinction in the domestic flow of funds: a wife's money was not the same kind of money as her husband's. When a wife did not earn wages, gender shaped many things.

1. *The allocation of her money.*—In the hierarchically structured family, husbands gave wives part of their income. To obtain additional money, wives were restricted to asking and cajoling or else stealing.

2. *The timing of this allocation.*—It either had no prescribed timing (dole method), so that to obtain money a wife had to ask each time, or it followed a weekly or monthly pattern (allowance).

3. *The uses of her money.*—Wives' money meant housekeeping money, a necessary allotment restricted to family expenses and excluding personal spending money. Pocket money was a budgetary expectation for husbands and children, but not for wives. Ironically, it appears that even shoplifting by married women was often collectivity oriented, as women stole from department stores "ribbons or laces to adorn the babies' clothes . . . or often little gifts for [their husbands]" ("Husband Who Makes His Wife a Thief" 1915).

4. *The quantity of her money.*—Wives usually received small sums of money. The amount of an allowance was not determined by the efficiency or even the quantity of a wife's domestic contributions but by prevalent beliefs of what was a proper amount. Therefore, a larger paycheck for the husband need not translate into a raise in the housekeeping allowance. On the basis of gender economics, it might in fact simply increase a husband's personal money (Oren 1973, p. 110; Land 1977).

Changes in gender roles and family structure influenced the meaning and methods of allocation of married women's money. The traditional dole or "asking" method became, as women's consumer role expanded, not only inefficient but also inappropriate in increasingly egalitarian marriages. The allowance, praised as a more equitable method of allocation in the early part of the century, was in turn condemned by home-efficiency experts of the 1920s and 1930s as an unsatisfactory payment for modern wives. The joint account emerged as the new cultural ideal. (For some recent changes in the allocation system of domestic money, see Blumstein and Schwartz [1985]; Hertz [1986]; Treas [1989].)

What about the uses of married women's money? In contrast to the

variability of allocation methods, the earmarking of a wife's housekeeping income for collective consumption remained remarkably persistent. Despite the increasing individualization of consumption patterns and the encouragement by home-economics experts to allot personal funds for each family member in the domestic budget, personal spending money for wives was still obtained by subterfuge or spent with guilt. (For some recent evidence of the enduring division between wives' collective money and husbands' personal spending money, see Wilson [1987].)

Gender marked women's money even when their income was earned. Women's wages were still earmarked as separate and treated differently. A wife's pin money, regardless of its quantity, and even when it brought the family a needed income, remained a less fundamental kind of money than her husband's wages. It was either collectivized or trivialized, merged into the housekeeping fund and thus undifferentiated from collective income or else treated as a supplementary earning designated either for family expenses (a child's education or a vacation) or for frivolous purposes (clothing or jewelry). (For contemporary evidence on restricted uses of wives' earnings, see Hood [1983, p. 62].) The trivialization of women's earnings extended beyond the private domestic economy. For the opponents of women's labor, pin money was a socially irresponsible currency, a luxury income that threatened the wages of the real provider (see Kessler-Harris 1982, pp. 100–101). Thus, despite strong statistical evidence that pin money was often in fact a "family coupling pin, the only means of holding the family together and of making ends meet," women's earnings were systematically stigmatized as "money for trinkets and trifles" (Anderson 1929, p. 921).

But the circulation of domestic money was not shaped by gender alone. Social class added a further set of social restrictions on the liquidity of money. The middle-class method of allocating household money was reversed in the working class, where wives handed out allowances instead of receiving them. The working-class wife's managerial power was thus greater than that of her middle-class counterpart, although her discretionary power may not have differed significantly.

Domestic money thus shows the limits of a purely instrumental, rationalized model of market money, which conceals qualitative distinctions among kinds of money in the modern world.[16] Domestic money is a

[16] Ironically, Max Weber's own family of origin provided evidence against his rational conception of money. According to Marianne Weber (1975, p. 141), Weber's father "was typical of the husbands of the time [1860s] . . . who needed to determine by themselves how the family income was to be used and left their wives and children in the dark as to how high the income was." Helene, Weber's mother, had no housekeeping allowance, "nor a special fund for her personal needs." I thank Marta Giel for this reference.

special money, not just a medium of economic exchange but a meaningful, socially constructed currency, shaped by the domestic sphere where it circulates and by the gender and social class of its domestic "money handlers." Age also marks domestic money. In fact, between the 1870s and 1930s, children's money was the subject of much controversy within families and among educational experts. The allowance emerged as the proper money income for children. But it had a different meaning, method of allocation, and uses from the allowances of middle-class wives or working-class men. Closely supervised by parents, it was defined primarily as educational money, teaching children proper social and moral values, as well as consumer skills (see Zelizer 1987).

The cultural and social "life" of domestic money also challenges the allegedly irrevocable dominance of the "cash nexus" in the modern world. To be sure, Marx and Engels ([1848] 1971, p. 11) were partly correct when they accused the bourgeoisie of reducing family relations "to a mere money relation." Money concerns did increasingly permeate the American household. In fact, in the 1920s, some observers ironically predicted that the national enthusiasm for rationalized housekeeping and budget making would turn "Home, Sweet Home" into "Home, Solvent Home," with "Ma and Pa a couple of cash registers, and the kiddies little adding machines" (Phillips 1924, p. 15). Yet, such nightmare visions of a commercialized world failed to capture the complexity and reciprocal aspects of the phenomenon of monetization. Money came into American homes but it was transformed in the process, as it became part of the structure of social relations and the meaning system of the family.

The case of domestic money is only one example, an empirical indicator of a complex social economy that remains hidden in the dominant economic paradigm of a single, qualityless, and rationalizing market money. This article attempts to lay some of the preliminary groundwork for a richer, alternative sociological model of special monies, one that argues for a plurality of qualitatively distinct kinds of money in the modern world, with each special money shaped by different networks of social relations and varying systems of meanings. No money, including market money, escapes such extraeconomic influences. For instance, at the turn of the century, not only the domestic dollar but other kinds of monies created different yet equally significant cultural and social dilemmas for American society. "Charitable money" raised questions about the proper uses and allocation of money as a gift among strangers or between kin, whether in the form of charity, wills, "ritual" gifts (for weddings, birthdays, bar mitzvahs, and Christmas), or even tipping, while "sacred money" provoked discussions about the moral quality of money: Under what conditions did money acquire sacred religious or moral value, and when did it become dirty money, defined as collectively or individually

demeaning? Or consider the definitional problems of "institutional money." How should money be allocated, regulated, and defined in the separate social world of a prison, a mental asylum, or an orphanage?

But an inventory of monies, however revealing, provides only a descriptive catalog. To develop a social theory of money, we must then explain the sources and patterns of variation among special monies, exploring how various structures of social relations and cultural values shape and constrain the qualitative life of different monies by (*a*) earmarking specified uses of money, (*b*) regulating modes of allocation, (*c*) designating proper users, and (*d*) assigning special symbolic meanings. The concept of multiple monies thus raises fundamental questions about the characteristics of social and cultural boundaries, such as: (1) What are the origins of boundaries between monies? What, for instance, are the differences between special monies imposed by a central authority (as in a prison) and monies defined through social interaction (as in the family)? (2) How do the social statuses of transactors affect the formation of special monies? (3) What determines the relative rigidity or permeability of boundaries between special monies? (4) What are the patterns of conversions between special monies? (5) Is there a moral ranking between special monies, as has been suggested for primitive monies (see Bohannan 1959)? (6) When and how do boundaries between special monies break down?

Developing a sociological model of multiple monies is part of a broader challenge to neoclassical economic theory. It offers an alternative approach not only to the study of money but to all other aspects of economic life, including the market (see Zelizer 1988). As I show in this article, economic processes of exchange and consumption are one special category of social relations, much as is kinship or religion. Thus, economic phenomena such as money, although partly autonomous, are interdependent with historically variable systems of meanings and structures of social relations.

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