TTAA Episode 101 - Pin Money, Complete

Zan: [00:00:00] Welcome to The Thing About Austen, a podcast about Jane Austen's world. I'm Zan.

Diane: And I'm Diane. And this episode, we're talking about pin money.

This episode takes us quite close to the very end of Pride and Prejudice. Lizzy and Darcy are engaged! And Lizzy has just informed her mother of this momentous occasion. Mrs. Bennett, at first, speechless with astonishment, recovers and is able to properly express her enthusiasm.

Zan: So this is from the text.

Good gracious, Lord bless me, only think, dear me, Mr. Darcy, who would have thought it? And is it really true? Oh, my sweetest Lizzy, how rich and how great you will be. What pin money, [00:01:00] what jewels, what carriages you will have.

Diane: And Lizzy just skyrockets to favor child, just like in an instant.

Zan: Oh, and this is like all of the, this is, she could have totally anticipated all of those reactions as well.

She's like, nailed it, called it.

Diane: Well, that's why she's like, I need to tell my mom when he is not around.

Zan: I love that detail. She's like, please don't be around when I tell my mother. Oh, so good.

Diane: According to the Oxford English Dictionary, pin money is defined as, quote, a usually annual sum allotted to a woman for clothing and other personal expenses, especially such an allowance provided for a wife's private expenditure.

And we should clarify right at the top that pin money, as we will be discussing in this episode, could be more norms or traditions based, but we will be focused more on the on the legal and documented side of things since that is going to

sort of [00:02:00] encompass everything we're covering all of our bases, that way. But just know that this is the sort of thing where there is a lot of variation. Families had their own traditions, and marriage settlements were not all the same. So, yeah, this is sort of a broad overview, but we're coming at this from the legal angle.

Zan: Right. Yes. So the first allusion to pin money comes as early as 1542 in the Testamenta Aboricensia, with the phrase, quote, I give my said daughter, Margaret, my lease of the parsonage of Kirkdal Church to buy her pins withal.

Diane: Now, this is just an allusion to money for pins, not the actual term. According to the OED, the first documented use of the term pin money comes in 1674 in a reference to marriage settlements. It reads, On difference between him and his lady about settlement of two hundred pounds per annum pin money in case of [00:03:00] separation, she, upon affidavit of hard usage, prayed security of the peace against him, which was granted.

Zan: Yeah. There's a lot going on in just even that phrasing, honestly, the fact that there's 200 pounds, but also that like what it's being used for is kind of being overtly referenced here. So that jump, that jump between our first kind of allusion with personal allowance for one's daughter to buy pins, and then this very legal reference to pin, to pin money in marriage contracts is pretty substantial.

In this episode, again, we are going to try and cover some of those distinctions, but it's very much so worth reminding everyone up front that there's a lot of unclear terrain in the origin of the term as well as the legal ramifications of pin money.

Diane: Getting into those murky waters.

Zan: Yes, um, the lawyers that we aren't, um, is really going to come to the foreground here.

Diane: Most people agree that the term originated due to the cost and importance of pins in clothing, and especially women's clothing during the 14th and 15th centuries. [00:04:00] So we're going to make a mini detour into the history of pins, just for a minute. Just indulge us.

Zan: Come on, this, this little side quest.

Um, so, according to Eleanor Longman and Sophie Locke's book, pins and pincushions, metal pins were very expensive luxuries for some time after they first made their appearance in their kind of present form. Largely, this is because of the amount of hand labor that went into making them. So for context. In the 15th century, pins were imported into England from France in such large numbers that they had, quote, become an article of sufficient importance to warrant legislative notice as in 1483, the importation of pins was prohibited by statute.

You know, it's pretty, pretty, pretty big when the, uh, when the legal team has to come in and say, these pins are breaking us.

Diane: While that rule seems to have been largely ignored, it demonstrates how significant this [00:05:00] cost was. And for additional context, we have some prices listed in the household accounts of Catherine, Countess of Devon, in 1524.

The price of pins is as follows. Necessaries for my lady. A pin case, 16 shillings. 1, 000 white pins, 8 shillings. Ditto black, 7 shillings.

Zan: I love when we get those little details like that.

So Longman and Locke also write that there was, " an ancient tax in France for providing the queen with pins. Which also may have led to the adoption of this term, the term pin money here. The makers of the pins were allowed to sell them in open shops only on January 1st and 2nd, when the court ladies and city dames flocked to the depots to buy them." It was a big day. It is pin day.

Diane: So, again, most people speculate that the necessity and expense of pins initially required a kind of dedicated fund, and this gave rise to the [00:06:00] term pin money.

This would have been money that a husband would set aside specifically for his wife's use. And as the cost of pins lessened, the term expanded to reference a wife's fund for other personal expenses.

Zan: And all that being said, this is still a blurry area since even in 1712, Joseph Addison wrote in The Spectator that he was unsure of the origin of " the doctrine of pin money," going on to say that it was " of a very late date, unknown to our great grandmothers and not yet received by many of our modern ladies."

By the time of Jane Austen, however, we do have pin money as a common part of marriage contract negotiations.

Diane: In most cases, and certainly amongst wealthy families, and if a woman had a father or other guardian who was looking out for her financial interests, The amount of pin money allotted would be stipulated in the marriage settlements.

So this was a legal contract guaranteeing that a woman, who presumably brought a dowry to the marriage, would receive a minimum [00:07:00] amount of funds per year. She's sort of like being paid back for what she brought into the marriage.

Zan: Mm hmm. Yeah. And it's especially important to remember that during this time, essentially all of a woman's property became her husband's upon marriage.

So, a woman who doesn't have her pin money written up in the marriage settlements will be entirely at the whims and hopeful generosity of her husband for any superfluous funds.

Diane: The amounts that were contracted for pin money could vary widely, depending on a lot of factors, including the amount of money a woman brought to the marriage, the generosity of her future spouse, the acumen of the father and his lawyers, and so on.

So, again, a lot of variables. . In the latter half of the 18th century, there were contracts that ran from 200 to 1, 500 for pin money per year. And those are, again, those are just some examples.

Zan: Yeah, that's not, I mean, it could, it could go beyond that on either end, but those are just the ones that we have kind of concrete examples of for this podcast.[00:08:00]

So let's get into marriage contract negotiations.

So according to Daniel Poole in his book, What Jane Austen Ate and Charles Dickens Knew, "Typically, the bride's family would have their lawyers negotiate with the husband's lawyers to get the husband to agree to guarantee her pin money, which was a small personal annual allowance while he lived, a jointure, a hefty chunk of property or money to support her after he died. And portions of

money for their children. All this would be written up into a marriage settlement by the lawyers before anyone walked down any aisles. "

Diane: Very important. You gotta dot those I's and cross those T's.

According to Susan Staves excellent journal article, pin Money, there were two primary aims for creating arrangements for pin money. First was to, " increase the security of the wife and the minor children should her husband prove feckless and unlucky." Great phrasing there. The second reason was to essentially [00:09:00] protect the money, " without risking its being swallowed up in the husband's estate."

Zan: To add a little bit more context into these contracts, Rory Muir, in his book, Love and Marriage in the Age of Jane Austen, argues that, " The most important provision of a settlement was that the wife's portion and the contribution from the groom or his father should be placed in the hands of trustees who would invest it conservatively. Part of the income from these investments would pay the wife's pin money and the rest would usually be available to the couple. Which legally meant the husband. However, not all settlements included this provision. In some cases, the whole capital was paid to the groom or his father in return for a legal commitment to pay pin money, jointure, and children's fortunes. Such an arrangement was obviously dangerous, providing far less security than having the capital sequestered in the hands of trustees, and the lawyers on the bride's side should have opposed it as strongly as possible. "

Diane: [00:10:00] so essentially he's saying it's best to have a third party overseeing all of this. Because when that isn't the case, the woman is in a more risky financial situation. Really, we can't stress enough how important it was to have a good lawyer and a male guardian operating in aggressive good faith on the woman's behalf when drafting these settlements. It could have a profound impact on that woman's future financial well being.

Zan: Definitely. Yeah. There's, there's a reason that these contracts come up so often, even in fiction, right? It's, it's because it's, it's the one chance that you have to really solidify this idea of financial security.

Diane: And should he turn out to be feckless and unlucky, like, you're screwed. So.

Zan: Yeah, absolutely. I mean, she has no recourse after this. Yeah.

So even though we kind of are talking about why it's so important to have these settlements kind of nailed down. There is still some really blurry lines about legal contracts and the functionality of pin money, especially in [00:11:00] the 18th and early 19th century. Staves writes, "The 18th century idea of pin money, while in some ways simple enough, was, in other ways, almost hopelessly tortuous and contradictory."

Diane: For example, in the early 18th century, courts were skeptical about whether a husband's legal promise to pay his wife pin money could even hold up in court. This was in part because of the legal doctrine of coverture, which was when a married woman's legal existence was considered to be merged into that of her husband. Once she married, she has no independent legal existence, and her husband was supposed to provide for her. So this raised the question of whether contracts on her behalf could actually ever be enforced.

Zan: So eventually, pin money did become recognized as a contract debt, and that's mostly because it became a relatively common practice in legal contracts. But the courts still struggled with the fact that the purpose of pin [00:12:00] money, which is to allow women some financial independence. Clashed with the societal expectations that women's finances were ultimately tied to her husband.

Diane: Staves points out that the courts seemed to run into one major ideological problem when it came to pin money. She writes, "these new forms of property under contract logic did not seem to provide the social control over women that had been part of the customary and other earlier systems of maintaining women and children."

So, she's not pulling punches there. Basically, men do not want women to have control over their own money, since that can lead to a lot of autonomy, and that is obviously not okay.

And cue our eye roll.

Zan: Yes. So very hard.

So, we see this coming up as an issue when we think about how women might have chosen to spend their pin money. Ostensibly, this was supposed to be money that she had personal discretion over, right? She can spend it on whatever she wants. Muir explains that, in an [00:13:00] ideal context, pin money was "commonly used for clothes, decorations, presents, and charity, but the essential point was that how she spent it was her own concern."

Diane: But that's not how this always played out, unfortunately. For example, while the money was technically the wife's separate property, if she spent it on certain things like furniture or property or investments, those items might belong to her husband under the legal doctrine of coverture. so like saving up your pin money to buy yourself a little property, little cottage, very risky.

Zan: Yeah, if you were to do that, the fact that it could be just taken away from you because it could legally belong to your husband.

Diane: Yeah, it's like even the money that you do have really has to be spent on, oh, it's just these bonnets that my husband has no interest in. Yes. Like, okay. Yeah,

Zan: exactly. So yeah, oftentimes women would be restricted to purchasing what would fall under this legal category of paraphernalia. Which, Staves describes as " a particular kind of thing, [00:14:00] namely the wife's clothes and personal ornaments such as jewels. Such things are appropriately usable by a woman and not by a man and are owned by the wife in a particular sense."

So, you know, as long as he doesn't have any use for it, then go ahead.

Diane: Yeah. So again, don't buy yourself that property because he might be like, that's a pretty solid investment. But, uh. You know, as long as you're spending it on your bonnets or whatever that he doesn't have any interest in. Great. Good, good, good.

But even this got blurry since there is a 1674 court case in which a Lady Tyrell bought jewels with her pin money and attempted to retain them as part of her paraphernalia when her husband's creditors came to collect. However, the Lord Keeper ruled that the jewels would go to the creditor. Since that was superfluous money to her maintenance.

Okay, technically those jewels were for yourself, like your husband wasn't wanting to wear that particular necklace or set of earrings, but They are also worth a lot of money. So we're getting into dangerous [00:15:00] territory now.

Zan: Yep. And so in this case, they were like, no, we're gonna, we are going to take those back. Yeah.

So even when a woman's pin money was secured within a contract and the paraphernalia agreed upon, Staves points out that, " It frequently happened that despite separate property being secured to them, women were unwilling or

unable even to hang on to it, being, as contemporaries said, kissed or kicked, bullied or coaxed out of it by husbands who had physical or emotional power that rendered their wives legal powers nugatory".

Diane: There were also some rules that required a woman to be actively cohabitating with her husband in order to collect pin money. Here are some details from James Clancy, who was a barrister at law and wrote a book titled Are we all ready for this? "An essay on the equitable rights of married women with respect to their separate property and also to their claim to a provision called the wife's equity, to which is added the law of pin money, separate maintenance [00:16:00] and of the other separate provisions of married women" published in 1819.

Zan: Oof. Yeah. But that man had a title in mind and it's very descriptive. I appreciate that. Yeah.

So Clancy writes, "A separate maintenance is that provision which a husband makes for the support of his wife when he and she have agreed to separate and to live apart from each other. pin money is payable only during cohabitation, while separate maintenance is to be paid during the period of separation between husband and wife as their living asunder is always the motive and the consideration of such a settlement."

You must live together in order to collect that pin money.

Diane: In other situations, women could live apart from their husbands and collect pin money. But, according to Clancy, she could be subsequently barred access if she, " be guilty of criminal conversation," or, " if she elope from her husband without good cause."

See our episode on the Rushworth's divorce for more on CrimCon and all of [00:17:00] that.

Zan: Yeah. This is adultery. BTW. Yep. So it is worth mentioning that the greatest resources that we still have with regard to documentation of pin money is not the marriage settlements themselves. That would seem like a logical place for us to find archival information about pin money. But rather, the greatest resource we have comes from court cases in which women, through trustees, were trying to enforce the contracts to get their pin money. A large number of these cases are when a husband was in arrears or withholding the pin money for some reason, which clearly demonstrates the difficulties many women had in easily and consistently gaining control over their own money.

Diane: It's not a great situation.

Zan: No, no. And, and again, the fact that that's what, that's our archive is, is court cases. It says a lot.

Diane: When summing up her article on pin money, Staves writes, "The development of the legal doctrines concerning pin money between the Restoration and the early 19th century shows that the law, having created a [00:18:00] potentially threatening source of women's power in the married woman's separate estate, soon appreciated that threat and responded by creating idiosyncratic rules for pin money and other forms of married women's separate property. Which minimized the possibility that such property could become a source of women's power, or the material basis for equality between men and women."

Zan: Yeah, she nailed it, honestly. That's, that's it, yeah. Mm hmm. Yeah, mm hmm.

So all of this information tells us that basically, pin money was never fully standardized as a legal practice. Meaning that there were a bajillion loopholes. And from the legal records we have, contracts were often interpreted on a case by case basis. So the way that the pin money was defined and explained within the contract could often be the determining factor on whether women were able to enforce the payment of their pin money when it came to a legal dispute.

So as we said at the beginning, you really wanted a fantastic lawyer and ironclad contract writing and [00:19:00] negotiation on your behalf when it came to drafting a marriage contract.

Diane: Okay, so now bringing it back to Pride and Prejudice.

It's pretty revealing that Mrs. Bennet primarily thinks of Lizzy's marriage to Mr. Darcy in these monetary terms. While it makes sense to some extent, the Bennets finances are front and center from the get go, it possibly makes her a bit silly, mostly just like in her reaction in that, in that moment.

Zan: It's so over the top, right?

Diane: It is so over the top. She's so excited. But at the same time, even though it's, you know, clearly meant to be a little bit of comic release, and it's like a moment that Lizzy's kind of like, oh my gosh.

It also, for the context of the time, it says a lot about how important this all was, right, and that she is thinking about the finances, and since Mr. Bennett clearly never is, like, somebody has to. Yes. So the money really does matter.

Zan: Yes. It's so easy, I think, for us to often just roll our eyes whenever Mrs. Bennet [00:20:00] does something really over the top like that, but it really does. It really does make a lot of sense that, you know, she has been from the beginning really focused on getting her daughters married because, finances are such. A relevant conversation for her to have. Again, Mr. Bennett is not bothered, but she's like, I've got five daughters, um, this needs to get settled.

Um, so the fact that Darcy comes along, she's like, yes,

Diane: you are my favorite child now. I love it. Yeah. And, and the fact that the first that, you know, she's like, what pin money, what jewels? Like the first things that she's talking about are ostensibly will be Lizzy's property, right? . You know, she's showing an awareness there.

Zan: Yeah. And in kind of a weird way by having her kind of focus so much on the pin money and stuff like that. It's a kind of like a sideways way of looking at her affection for her daughter, right? Because she's saying. I realize that you, my daughter, are going to have financial security. It's not, it's not just like, oh, Darcy's super wealthy. It's that, it's that you, Lizzy, [00:21:00] are going to have money and autonomy in a certain kind of context, which is kind of, it's kind of incredible, right? And so, so when she says these sorts of things, it's suggesting or presuming that Lizzy will have a substantial amount of money at her disposal, and that's a very big deal.

So she's obviously assuming that Darcy will be very generous, uh, with doling out that pin money, regardless of the amount that Elizabeth is bringing to the marriage. And if Mr. Bennett is going to be smart, he will make sure that that is the case.

Diane: Because we might all love Darcy, but yeah, we do hope that Mr. Bennett goes to the mats to get her a sizable pin money budget. Let's hope that he emerges from his library long enough to get that done, you know?

Zan: Yes.

Diane: And we might just all have to trust in Darcy that he's going to start with a big number to begin with. He's going to be like, how's this for pin money? And Mr. Bennett's going to be like

Zan: That looks great. Great.

Diane: That looks great. But again, this is, this is assuming, like, this is a lot of assumed generosity and willingness to put this into [00:22:00] a legal contract. So we're assuming that on Darcy's part. Because he's our hero. Because he's our hero.

Zan: We want this for both him and Lizzy, but like, yes, but in all reality, getting it on paper is, that is not a small thing, regardless of how much like, oh, they're a love match. This is going to be great. Yeah, yeah. You still get the contract. Yep. Yep.

So, that being said, there are a couple of cultural references to pin money beyond Austen that we wanted to mention before we wrapped up. As always, there are way more than we could ever detail in this episode.

Diane: Yeah. I mean, just the fact that if you've ever read any Regency romance, historical romance, this does come up often in a more kind of just colloquial like, Oh, here's my pin money, not necessarily getting into the, the legality, but it's probably a term that you've come across before.

Zan: We, we really did go heavy on the legal side, but we do want to highlight one specific example. And that is that the fact that [00:23:00] there was an actual novel titled pin Money, which was published in 1831. And this novel is by Catherine Gore. And the reason that we really wanted to mention that is because Staves actually has a really good summary of what's going on in the novel and why it's maybe significant to this idea of pin money.

So. This is from Staves. "Propaganda against pin money reached a nearly melodramatic climax in Mrs. Catherine Gore's novel, pin Money, in 1831. Her basically good heroine spends her allowance on progressively disastrous things, beginning with a white marble fountain for their garden. Progressing through a subscription to the opera, which exposes her to the attentions of a peer who thinks nothing of trying to seduce married women. And finally, ending by incurring, before she's aware of it, a debt of 280 pounds at the ecarte table. Distressing experience leads her to understand the moral. ' Had I found it necessary to have recourse to my husband for the detailed [00:24:00] payments of my debts, had the full and entire confidence been established between us in the defrayment of my personal expenses, never, never should I have been plunged into the excesses which embitter my destiny. When, by referring to my husband for the immediate payment of my bills, I exposed myself to

reprehension for any prodigal or frivolous action. I shall be insured from all danger of further extravagance.'"

Diane: Uh, some classic didactic fiction. We just love it, you know?

Zan: Although, Diane and I did enjoy the fact that apparently this novel has a lot of product placement in it.

Diane: Yes, yeah. And we were just like, so is it just like, oh, and I must go to J. Tupperman's to procure my new bonnet, like how, it's like, I kind of want to read it now.

Zan: Yes. Yes. Apparently, apparently that's a big part of the novel.

Diane: Oh, it's just delightful. The other example that some of [00:25:00] you may be familiar with comes from Abigail Adams writing to John Adams on June 16th, 1775. And in this letter, she requests that he bring her back pins due to their high cost locally. She's like, they're a lot cheaper where you're at. So could you just toss a few of those into your trunk, please and thank you. And you will sometimes see Adam's request and along with that, her, her clear awareness of the cost and financial worth of pins cited as the origin of the phrase pin money. Like that's the kind of thing you can definitely find if you. Google pin money like that will come up on the internet on the internet

Zan: as a result. Yeah. Mm hmm.

Diane: But it had definitely been in usage long before that. So right. Abigail Adams, not the origin of the term pin money. Well, if you have any thoughts or related anecdotes on pin money, we would love to hear them.

You can reach out to us on, I don't know, you have some like family lore about some like great aunt, great great great aunt who had a just great negotiation for pin money. Please, do tell.

Zan: Absolutely. I'm into it.

Diane: [00:26:00] You can reach out to us on Instagram at TheThingAboutAusten and on Twitter at @Austen_Things.

You can also check out our website, www.thethingaboutausten.Com, and email us at thethingaboutausten@gmail.Com. And you can also check out our merch for the podcast on Redbubble. Go to AboutAusten.redbubble.Com.

And before we wrap up, we just wanted to take a moment to thank all of you who have left such nice reviews for us on Apple Podcasts.

Zan: Yes, thank you.

Diane: Really over the last, I mean, it's, it's been a while since we've Taking the moment to, to read some of those on the podcast, but just a couple that have come in recently. Coraline Jones loves these succinct deep dives and Lit Nerd Forever can't get enough of this material culture context on Austen's novels and specifically shouts out our niche nerdery.

And you know we love to hear that, so.

Zan: That's like our tagline, right? Niche nerdery.

Diane: [00:27:00] So if you would like to support the show, I mean, we love, love getting these reviews. And if you would like an easy way to support the show, support us, support the podcast, hitting that five stars button on Apple podcast.

And you know, if you have a moment also writing a line or two. telling us what you love about the show. It's so appreciated, and it really does help us out. And, you know, it also just warms our hearts.

Zan: Right. It does.

Diane: That's the most important thing, obviously.

Zan: All of the feels. Stay tuned for next episode when we'll be talking about elegant extracts.

Diane: Thanks for listening. Bye!