

Married Women and Economic Choice: Explaining Why Women Started Businesses in San Francisco between 1890 and 1930

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Economic choice was a tricky issue for late nineteenth- and early twentieth-century women. For even if “abstract market goals indicate that people *choose* jobs,” women made such choices within a complex system of social, legal, and familial expectations [Kessler-Harris, 1990, p. 121]. Chief among the options and obligations a woman considered before deciding to open a business were: what other jobs were open to her, whether her personal or family circumstances would allow her to pursue any of them, and then and only then, what skills and resources she had which she could use to make money as a proprietor.

Businessmen faced restrictions too, but not to the same extent. As San Francisco historian Peter Decker writes: “A man entered a specific merchant activity in San Francisco. . . following his intuitive sense of what item or merchant service appeared in demand” [Decker, 1978, p. 68]. While women may have been inspired by similar commercial instincts, the bottom line for most was lack of choice.

All late nineteenth- and early twentieth-century women faced limits in finding livelihoods but married and formerly married women with families had fewer choices. While single women eagerly took jobs in the expanding teaching, clerical and sales sectors starting in the 1870s, widowed, divorced, and married women eager to earn the same steady paychecks, could only look on with envy. For as the work of Claudia Goldin and others has shown, these “white collar” jobs were routinely closed to married women and women with dependents either by formal policy or by virtue of the restrictions household labor placed on their choices [Goldin, 1990].

Thus, until schoolboards, corporate administrators, and department store leaders were willing to open their doors to women with families and able to offer part-time work, and until mothers had the resources—both practical and cultural—to work outside their homes, the most desirable employment opportunities were usually out of reach for them. As long as that was true, business

¹ This paper is an abbreviated version of chapter 2 of my doctoral dissertation, “Capital Instincts: The Economics of Female Proprietorship in San Francisco, 1850-1920” (Ph.D. diss., University of California, Los Angeles, 1999). I want to thank Ellen C. DuBois for her comments on the chapter this paper is based on, and Gary B. Nash for his feedback on the chapter as well as his extensive editorial assistance in preparing this paper.

proprietorship was not so much the most desirable choice as it was the most viable option. It afforded those women limited by waged labor restrictions and responsibility to their families—a duty which was socially, economically and legally enforced—the opportunity to generate a modest income while fulfilling their obligations at home. As a result, proprietorship was the province of married and formerly married women—that is, widowed and divorced women—who comprised the majority of San Francisco businesswomen between 1890 and 1930.

Business proprietorship in San Francisco, therefore, was usually not the first choice eagerly pursued by ambitious female entrepreneurs. Compared to the certainty of a paycheck, in fact, operating a retail store, grocery, or small hotel may have looked downright scary, and was certainly risky. But since most female proprietors were motivated by financial need—whether because their husbands could not support the family or because they provided for their families themselves—a simple subsistence would have sufficed. Few entertained the notion that operating a business would make them rich. That fact, however, does not mean that late nineteenth- and early twentieth-century businesswomen lacked the enterprising spirit we usually associate with entrepreneurs. To the contrary, women who chose proprietorship over financial ruin or sacrifice of their financial goals (such as buying a house), stand out for their creative problem-solving skills and extraordinary tenacity. Even when it was their last choice, those women who started businesses demonstrated remarkable enterprise in the face of obstacles. It was this characteristic—their indomitable will—which made San Francisco’s businesswomen entrepreneurial, and which made them stand out from women who capitulated to dependence and desperation under the same circumstances.

This paper will argue that business proprietorship was an option exercised most often by married women because they had the fewest economic choices. It will show that labor market limitations, legal restrictions, and personal obligations converged to make operating a business a best last option for women with financial needs and domestic demands. First, I will briefly discuss employment figures for San Francisco women taken from the printed census records for 1890 and 1930 to demonstrate that as employment opportunities expanded, women chose proprietorship in smaller and smaller numbers. Second, I will discuss the legal foundations for married women’s business ownership. And third, I will examine an individual woman’s story to explore the ways in which personal circumstances drove women into business.

The Economic Trends Shaping Women’s Employment Choices

As Alice Kessler-Harris has argued, market forces were not “natural” but “socially constructed” [Kessler-Harris, 1990, p. 121]. Among the factors contributing was marital status. To say that occupational segregation was a gendered phenomenon is obvious, but it doesn’t go far enough in describing women’s economic opportunities and the trends they established. Single

women and married, widowed, and divorced women worked within different social and economic constraints.

Unmarried women had job opportunities in domestic service, teaching, and clerical work—options closed either formally or by circumstance to most married and divorced women. Widows had greater access to property and capital than others and regained their former independent legal and economic status. And married and divorced women were more often than not tied down by the responsibilities of children and household management. The particulars of each situation will not be explored in detail in this paper. But what is important here, is that married women (and formerly married widows and divorced women) exhibited different employment patterns than did single women expressly because their economic opportunities were so different.

As Table 1 indicates, 37 percent of San Francisco's female proprietors in 1890 were single women. Overwhelmingly, they relied on the sewing trades to support themselves since young, single women could work their way up from millinery worker or dressmaker in another's shop to proprietor by establishing their own customer base. An apparel business might even be operated out of a rented room if the proprietor went door-to-door to visit her customers. Single women who employed themselves as dressmakers and milliners were the largest individual category of proprietors and represented one fourth of all businesswomen in 1890.

Table 1: Businesswomen By Marital Status, 1890²

	Single	Married	Widowed/Divorced
Hotel and Boarding	91	156	435
Restaurants and Saloons	17	37	58
Merchants, peddlers, and dealers	98	109	197
Apparel Proprietors	469	72	86
TOTAL	675 (37%)	374 (20%)	776 (43%)

Source: U.S. Census Bureau, *Eleventh Census: 1890*, part II, pp. 728-9;
Fifteenth Census of the United States, 1930: Population, vol. IV, p. 218.

² Because apparel workers are combined with proprietors in the census, only 11 percent of the women which the census lists in apparel are counted here as proprietors. This figure is an estimate based on the percentage of apparel workers who were listed in the city directory as millinery and dressmaking proprietors. See chapter 1 of my dissertation for further discussion of how this estimate was arrived at. Since single women were concentrated in the apparel industry, the figures here may overestimate the number of female proprietors in San Francisco who were single women.

The typical San Francisco businesswoman, however, was a married, widowed, or divorced woman who probably combined family responsibilities and business proprietorship by operating her hotel, boardinghouse, restaurant, saloon, or store in her own home or in a nearby commercial space (54 percent of all businesswomen in 1890). In each of these businesses, real estate was the key and these women were more likely than single women to own or lease their own homes. In addition, widowed women—most common among hospitality and retail proprietors—inherited property, capital, and already established businesses from their husbands and so had the easiest access to proprietorship.

These figures also demonstrate that in contrast to married, widowed, and divorced women, single women were under-represented relative to their presence in the job market overall in 1890. Table 2 shows that since nearly three quarters of all gainfully employed women in San Francisco in 1890 were single, the fact that they represented only 37 percent of all businesswomen underscores the point that proprietorship was a choice most appealing to women with family responsibilities and the resources to get a business off the ground. In fact, only 4 percent of all single women in the San Francisco labor force in 1890 attained proprietorship.

Table 2: Percent Of Gainfully Occupied Women Working As Business Proprietors By Marital Status for 1890 and 1930³

	Percent of Women In Each Group Who Were Gainfully Occupied		Each Group As Percent Of Female Labor Force		Percent of Women Gainfully Occupied In Business	
	1890	1930	1890	1930	1890	1930
Single	50	65	74	51	4	2
Married	5	18	11	28	15	7
Widowed and Divorced	28	42	14	22	22	8

Source: U.S. Census Bureau, *Eleventh Census: 1890*, part I, 890; *Eleventh Census: 1890*, part II, 728; *Fifteenth Census, 1930: Population*, vol. IV, 218; *Fifteenth Census, 1930: Population*, vol. II, 949.

Comparatively speaking, married women represented 11 percent of all gainfully occupied women (Table 2) and 20 percent of all businesswomen (Table 1) in 1890. Even more important, 15 percent of them chose business propri-

³ This figure was comprised by dividing the total number of gainfully occupied single women 10 years of age and older, by the total number of single women in the city who were 15 years of age and older.

etorship as a way to earn an income (Table 2). Widows and divorced women exhibited an even higher concentration in business ownership. What all these women most likely had in common was a concern for the care of children and household. Single women did not yet have to balance this responsibility with their economic or commercial pursuits.

By 1930, the deskilling and proletarianization of the apparel trades—the areas where the number of single female proprietors had been highest—was nearly complete and the path of proprietorship in the industry had dried up. This was a national trend and is a story well documented by Wendy Gamber, so this paper will not detail the contours of the change. Suffice it to say, that where single women had formerly found extensive opportunities for independent proprietorship in the crafting of clothing, they no longer did. This change is reflected in Table 3, which shows that by 1930 single women comprised a mere 20 percent of San Francisco's businesswomen (down from 37 percent in 1890) and that married women had jumped to 42 percent of all businesswomen (up from 20 percent in 1890).

Table 3: Businesswomen By Marital Status, 1930⁴

	Single	Married	Widowed and Divorced Women
Hotel and Boarding	139	491	476
Restaurant, Cafe, Lunchroom Keepers	47	86	81
Retail Dealers**	192	419	272
Apparel Proprietors	122	56	103
TOTAL	500 (20%)	1,052 (42%)	932 (38%)

**Includes managers and superintendents of retail stores.

Source: U.S. Census Bureau, *Fifteenth Census of the United States, 1930: Population*, vol. IV, 218.

At the same time, the availability of alternative employment options also distinguished single women from married women and was an equally important factor in determining who became a businesswoman and why. This difference was in part an extension of married women's responsibilities to family. "Until the 1930s, the usual work week was 5.5 to 6 days and 50 hours long; scheduled part-time work, moreover, was vitually nonexistent before 1950."

⁴ As in Table 1, the number of apparel proprietors listed is equal to 11 percent of all apparel workers in the census.

But more formal barriers such as marriage bars in school districts and office places preserved many of the city's best-paid and reliable job opportunities for single women as well [Goldin, 1990, pp. 159-84]. As these barriers started to be eliminated, married women demonstrated their preference for reliable, well-paid, white-collar work by filling the ranks of clerical, teaching, and sales jobs.

Table 4: Women Employed in Clerical, Teaching, and Sales Jobs, 1890 and 1930

	Single		Married		Widowed and Divorced	
	1890	1930	1890	1930	1890	1930
Teachers*	1,133	2,772	55	604	98	344
Saleswomen	500	2,281	33	1,989	31	1,706
Clerks**	338	6,049	24	2,198	15	1,395
Stenographers and Typists	379	8,425	15	2,227	19	1,077
Telegraph and Telephone Operators	104	1,756	4	1,127	5	538
TOTAL	2,454	21,283	131	8,145	168	5,060
Percent total each year	89%	62%	5%	24%	6%	15%

*Includes professors for 1890.

**Includes clerks in offices, not stores, both years, and copyists for 1890.

Source: U.S. Census Bureau, *Eleventh Census: 1890*, part II, 728; *Fifteenth Census: 1930*, vol. IV, 218.

Printed census reports for 1930—the next year after 1890 when occupational figures were correlated with marital status—reflect both the increasing employment options available to women in San Francisco and the fact that they took them. As Table 4 demonstrates, the change is particularly dramatic for married women. For while single women had been filling positions as teachers, saleswomen, office clerks, stenographers, typists, and telegraph and telephone operators for several decades by 1930, such jobs were only just starting to open up for married women. In 1890, nearly 2,500 single women filled these desirable positions while only 131 married women, and 168 widowed and divorced women could secure such jobs. But over the next four decades, access to clerical, sales, and teaching positions widened rapidly. The enormous increase in the proportion of married women in these occupations by 1930 reflects the change. They jumped from 5 percent to 24 percent of all women employed in teaching, sales, and clerical work, and divorced and widowed women grew from

6 to 15 percent of women employed in such positions. When the opportunities were there, the figures suggest, women with families seized them.

The fact that birth rates reached a first-time low for women born between 1895 and 1915 probably also contributed to these changes. Reaching the age of 25, the common age for commencement of childbearing, between 1920 and 1940, this cohort of married women gave birth to an average of less than three children each (between 2,000 and 3,000 births per 1,000 ever-married women for both white and non-white women) [Goldin, 1990, 140]. With smaller families, these women were freed from child-rearing and some household duties earlier in life, enabling them to take advantage of the new job opportunities available to them.

Going back to Table 2, the dramatic decline in the percentage of all gainfully occupied women engaged in business ownership by 1930 shows that as families became smaller and the number of employment options for women grew larger, proprietorship among all women declined. Single women, who had always chosen proprietorship in small numbers because they had other, more reliable and more lucrative ways to earn money, declined even further in business ownership. From 4 percent of all gainfully occupied single women in business in 1890, the figure dropped to 2 percent in 1930. Married women, who had chosen proprietorship in significantly larger numbers between 1850 and 1920 because their job choices were so much more limited, also filled the ranks of proprietors to a much smaller degree by 1930. While 15 percent of all gainfully occupied married women had been in business for themselves in 1890, by 1930 that figure had plunged to 7 percent. Yet in spite of this decline in their numbers, married and formerly married women constituted an even larger share of all San Francisco businesswomen in 1930 than they had four decades earlier. Whereas the ratio of single women to married, widowed, and divorced women had been 675:907 in 1890, in 1930 the ratio was 500:1,984. By 1930, nearly four times as many married, widowed, and divorced women as single women were inducted into the ranks of San Francisco's female proprietors.

Employment trends in the printed census records for 1890 and 1930 have shown that for women in San Francisco, business proprietorship was most often a forced hand, and one that was played, more often than not, by married women—those women most confined by economic and personal circumstances. But as soon as the job market changed and good alternatives to business ownership became available, and as soon as families decreased in size, married women shunned proprietorship too and seized the more reliable, salaried positions which single women had been filling for decades.

The Legal Foundations for Business Proprietorship

State of California, County of San Francisco—Know all men by these presents, that I, Marie Duchene, wife of Francois Mondelet, to whom I was married in Valparaiso in the Republic of Chile in the month of August, 1848, and now residing in the county and

city aforesaid, do declare before Charles R. Saunders, a Notary Public. . . that I intend to carry on business in my own name and on my own account, pursuant to the provisions of an act of the Legislature of the State of California . . . that the business to be conducted by me is the keeping, conducting, and carrying on of the establishment known as the "Cafe du Commerce," . . . a general eating and drinking house with billiard tables. . . &c.

Daily Alta California, October, 1, 1853

Statements like Marie Mondelet's appeared regularly in San Francisco city newspapers in response to the state's law guaranteeing married women's right to operate their own businesses. As long as they invested no more than \$5,000 in the enterprise, the law stated that married women could "conduct business in their own names," assuming all the risks and benefits, profits and losses, therein.⁵ The only other requirement, evidently, was that businesswomen like Marie Mondelet who filed to be "sole traders" publicly declare their economic status. The declaration alerted creditors to the fact that they could not seize the assets of a businesswoman's husband if she incurred debts she could not repay.

Published legal notices like Marie Mondelet's are a testament to the constricted legal status of married women in San Francisco. Only married California women—not single, widowed, or divorced women—were required to publicly declare their commercial intentions and to limit their investment to \$5,000 or less.⁶ Such restrictions ostensibly limited women's personal, financial, and commercial freedom and, as such, underscored their dependent legal status.

Nonetheless, California's 1852 law beat most other states by several years and many steps, since it legalized married businesswomen before most states were even considering legalizing married women property owners. Colorado's territorial law, for example, led the rest of the western region in guaranteeing women's right of contract but was passed nearly a decade after California's was approved [Bakken, 1983, pp. 30-32]. In eastern states women were battling for legal protection of their earnings after marriage up to 1860 and continued to fight for the right of contract into the 1880s.⁷ Massachusetts women were, in the words of one historian, "particularly fortunate. . . in legal terms." That state passed a "comprehensive statute" much like California's which granted

⁵ The Legislative Act entitled "Act To Authorize Married Women To Transact Business In Their Own Name, As Sole Traders," was passed into law by the California State Legislature on April 12, 1852. California State Printing Office Index to the Laws of California, 1850-1920 (Sacramento, 1921).

⁶ This was probably to prevent married men from protecting all their assets in their wives' names as well as to keep married women from investing too much of their capital in business ventures over which, at least legally, their husbands had little control.

⁷ In Pennsylvania an 1848 statute specified that "all such property of whatever name or kind, which shall accrue to any married woman during coverture by will, descent, deed of conveyance or otherwise, shall be owned, used, and enjoyed by such married woman as her own separate property, but in 1853 a supreme court decision held that "earnings received after marriage were not covered" [Shammas, Salmon, and Dahlin, 1987, p. 96]. In New York, women's rights advocates triumphed in this area in 1860 when the Earnings Statute was passed, protecting female wage earners and businesswomen. But it was not until 1884 that married women in that state earned the power to make contracts and the responsibility to be held liable for all their contracts [Basch, 1982, p. 165, 224].

married women “the right to engage in business independently of their husbands and guaranteed them complete control over their earnings”—but it passed the law three years later than the 1852 act which guaranteed the rights of San Francisco businesswomen [Gamber, 1997, p. 50].

California’s married women’s business act complemented the state’s community property law—itsself a liberal legal tradition relative to common law. Under this system, one half of all property which a husband and wife accumulated during their marriage could be claimed by the woman. “While married, the husband managed this conjugal fund, but he could not will away his wife’s half” [Shammas, 1994, p. 11]. This right also extended to married women who operated a business jointly with their husbands. As John McCracken, an attorney in 1850s San Francisco explained: “when the husband and wife are doing business of any kind together, the law considers her an equal partner, and as such gives her one half of all the profits and she can sue for them, and collect them from her husband, should he refuse to account to her for them.”⁸ De facto control of such joint businesses by the husband remained common, however, as one might expect. Even if the law guaranteed a married woman’s right as “equal partner,” she didn’t always feel comfortable asserting that right in the context of her marriage— as shall be demonstrated in the story of Mrs. Joseph Newmark, later in the paper.

Most scholars contend that “the primary goal” of separate property laws like California’s “was to protect wives’ assets from husbands’ creditors, [and] not to give women independence” [Shammas, et al, 1987, p. 83, 96]. But the evidence suggests that in spite of the intentions of the law, women used the opportunity they saw it provided to open up expanded economic options for themselves. Only a fraction of San Francisco’s married women’s businesses were actually used to explicitly shield assets. Those wives who allowed or were coerced into allowing their husbands to transfer funds into their names so that they were out of the reach of creditors were in the minority. Along with establishments such as “Mrs. M. A. Butler’s Millinery Goods” which, credit reporters alleged, really belonged to her husband—her name used simply “as an inducement to trade”—these businesses constituted only 20 percent of all married women’s businesses reviewed by R. G. Dun & Co. credit reporters throughout San Francisco in the 1870s.⁹ The remaining four-fifths of the married businesswomen in the reports, were in fact the owners and operators of the businesses kept in their names.

⁸ John McCracken to his sister, January 13, 1851, John McCracken Letters to his Family, 1849-1853, Bancroft Library, University of California, Berkeley.

⁹ Mrs. M. A. Butler, California, v. 1, p. 208, R. G. Dun & Co. Collection, Baker Library, Harvard Business School, Boston, Massachusetts. The reports are only available for the 1870s during which time the assessments were hand written into ledgers. According to Travis Blackman, current representative at Dun & Bradstreet, once the company started using the typewriter to record reports, assessments from preceding years were destroyed regularly to ensure that only the most recent information was disseminated. Travis Blackman, Manager of Desktop Services, Dun & Bradstreet, phone conversation with the author, May 1998.

While the married women's business law created opportunity, however, the courts enforced cultural expectations that bound married women to their households. As Norma Basch has argued, "the chief business [for women] remained marriage" and chief among a married woman's responsibilities was management of her household and her children [Basch, 1982, p. 112]

Within the gendered division of labor, responsibility for child care and domestic work resided squarely and exclusively in the hands of women regardless of their additional pursuits. Women were not, therefore, free to make business decisions simply according to the principles of the marketplace. A married woman's devotion to starting a business, while motivated by a distinct desire to make a profit, was inextricably linked to her family responsibilities.

Late nineteenth-century California divorce cases highlight the restrictions which bound married women to their households. By far the most common complaint lodged against women by their husbands was desertion and this was true across class differences. Louis Franklyn, for example, alleged that he had only left his wife because she "refuse[d] to assist him in the conduct and management of his home." Similarly, Robert Lucas, an unemployed laborer, countered his wife's charges of non-support with the accusation that "her management of the household became so improvident and slothful that he became entirely discouraged"; after supporting her for one and one-half years he had simply stopped working because of it. Men's expectations that their wives act first and foremost as homemakers were upheld by the state courts in which women were "more likely to be charged with and found guilty of desertion [of their marital duties] than were men." Thus, a wife's duty to provide a refuge for her husband, denied her "meaningful participation in nineteenth-century capitalism" unless she could find a way to combine wealth production with household production [Griswold, 1982, pp. 29, 69, 79].

That men were much more likely to be granted divorce on the grounds of neglect than women also reflects the degree to which married women's hands were tied if they found their husbands to be "improvident and slothful." If her husband did his job poorly, or not at all, took unreasonable financial risks, or continued to invest in failed business ventures, a woman did not have the same opportunity for divorce on the grounds that her husband was neglecting his duty to provide for his family. A house in disarray, the state suggested, was unacceptable, but financial disorder was simply unlucky. As a result, not only were married women burdened with the task of combining paid labor with unpaid household management, but they were also burdened with the task of finding a way to make ends meet themselves if their husbands failed at the task.

Mrs. Joseph Newmark: Taking Things Into Her Own Hands

The autobiographical notes left by Mrs. Joseph Newmark provide a rare glimpse into the kinds of individual economic circumstances and decisions which drove women into business. When Mrs. Joseph Newmark married her husband in Sacramento sometime in the 1860s or 1870s, she did so knowing

that “his means were not more than \$2,000.” She was “modest in [her] demands,” though, and trusted that he would be able to provide for her. But once Joseph’s retail tobacco store failed and after he was asked to leave his brother-in-law’s business to make room for another family member, Mrs. Newmark’s faith in her husband’s ability to support the family faltered and she decided to take things into her own hands. In 1882, Mrs. Newmark hatched her own plan for supporting the family and convinced her husband to participate. As she later recalled in her brief autobiography:

I suggested to my husband that we go to San Francisco and open a business there, of children’s ware, etc. I would participate and we could, I hoped, support ourselves. This plan was adopted. We moved to the corner of Bush and Kearny and rented the whole house for \$100 and established the business here. . . . Our business was very good; a child from babyhood up to twelve years could find clothes here.

Mrs. Newmark’s suggestion that the family open a children’s clothing store—one in which she would play a key role—may have been connected to the fact that she had recently lost a four week old baby. Perhaps she wanted to stay occupied so as not to be overwhelmed with the grief she felt. If that was so, however, such feelings merely helped to shape the method by which Mrs. Newmark hoped to meet the economic imperative driving her to consider starting a business at all. “Hard times” came to the Newmarks not just when everyone else had fallen into them, but because Joe—as he was affectionately called by his wife—seemed to have a peculiar ability to bring them upon himself and his family.¹⁰

Compensating for or suffering through her husband’s business failures and financial blunders became a persistent occurrence in Mrs. Newmark’s life. When her daughter Millie, born after the couple started their business in San Francisco, became seriously sick, Mrs. Newmark was forced to take a vacation from the store. As she later remembered: “[T]he anxiety for her [child] and the constant running back and forth from house to business broke me down so that I could not keep on any longer. . . . I was very ill and had a bad cough which did not seem to get better so San Rafael [known for its dry and sunny climate] was recommended for me and the child.” When both she and her daughter had recovered and returned to the city five months later, Mrs. Newmark learned that Joe had “given up” their children’s clothing business and planned to go to White Pine “to make his fortune there.” He and a friend planned to take a stock of clothes with them to sell at great profit. While away, Joe punctually sent checks to San Francisco to cover his wife’s room, board and other expenses but he never found the wealth he had expected. A year

¹⁰ “Autobiographical Notes By Mrs. Joseph S. Newmark, Translated from the German by her daughter, Amelia H. Newmark, December 1939,” pp. 7-8, in Mrs. Joseph Newmark Papers, Bancroft Library, University of California at Berkeley (hereafter MJN).

later he was back and Mrs. Newmark summed up the whole endeavor glibly: "As he did not make his fortune, it was better that he returned."¹¹

Although the loss of her business must have both infuriated and deflated her, Mrs. Newmark understood her position well. Like married women throughout the country, she could do little to counter the decisions her husband made for and about their business without potentially causing enormous domestic strife. In fact, unless she had his consent, or filed a petition to "conduct business in her own name," she was virtually powerless. In their fight to pass an Earnings Act in 1860 guaranteeing, among other things, their right to make business contracts, New York women had noted women's limitations in this capacity. One speaker described a friend in the boardinghouse business "who could not rent premises without her husband's signature" because landlords "insisted that her husband could claim her earnings and refuse to pay the rent on the grounds that the contract was made without his permission."¹² In Mrs. Newmark's case, the business was a joint venture, as much her husband's as it was her's. But the fact that Joe could and did decide to sell the business without consulting her proved that the nature of their business partnership was open for interpretation—and that Joe would have the final word. If Mrs. Newmark's autobiographical account is any indication of how she responded upon discovering that the business was gone, then she must have said little. Prudence was required even in the way she remembered the event: "How I felt I will not state here. It was [a] very unpleasant surprise for me, but what could I do?" In the end, the dejected Mrs. Newmark could do nothing but watch for another chance to bend her husband's ear and his will to her way.¹³

She didn't have to wait long. Shortly after the family's return to Sacramento, where Joe accepted yet another job, Mrs. Newmark had one final opportunity to pull the family through "hard times." Their landlord, one Mr. Garrison, from whom the Newmarks rented a house for \$30 per month, was "constantly dinning in Joe's ear what an advantage it would be to him to buy the house and that it could be paid off with the rent." Although undoubtedly advised by his wife to the contrary, Joe decided to buy the house and found himself instantly burdened with repair bills, taxes, street repair assessments, and the cost of a gardener. As Mrs. Newmark remembered it: "My Joe bought the house but if one does not have the means one should not buy houses. This was my experience." Determined to overcome the "constant worries. . . tied up with the house" Mrs. Newmark came up with yet another business plan. Tipped off by gentlemen who came to her wanting to rent rooms, she decided to run a lodging house. Because of their proximity to the State Capitol, she could fill every available furnished room throughout the duration of the leg-

¹¹ MJN, 8.

¹² "Proceedings of the Women's Rights Convention Held at the Broadway Tabernacle in the City of New York on Tuesday and Wednesday, September 6th and 7th, 1853," [cited in Basch, 1982, p. 165].

¹³ MJN, 8.

islative session. In her own words: "I rented rooms on the upper floors and so I paid off the house."¹⁴

The sink or swim mentality and determined and hard-driving personality demonstrated by Mrs. Newmark may have been the key factor in why some married women ran businesses and others did not. Mid-nineteenth-century home-making by itself wore out most women. And as the divorce records suggest, some weren't able to manage it to the satisfaction of their husbands. Add to that the work generated by three or four boarders or a separate retail establishment, and one can understand that it took a special kind of woman to manage a family and a business at the same time.

Conclusions

What was a woman to do if her husband could not reliably provide for his family? If she remained responsible for the full-time duties of childcare and household management, what could a woman do to steady or bolster her family's financial situation? How could a married woman help to ensure that she and her husband would be able to pay off an overly ambitious mortgage?

If a woman had the mettle to manage a business, a household, and a family simultaneously, then the answer to any of these questions might be proprietorship. Operating a small business in the late nineteenth or early twentieth century was not for the faint of heart—whether the proprietor was male or female. But as the stories of San Francisco women such as Mrs. Newmark demonstrate, businesswomen were driven by a singular desire to make it. Success for them had little to do with striking it rich. Since the close of the 1850s, most knew that neither proprietorship nor any other means of income pursued in California was likely to make a person wealthy. Instead the promise of business ownership for San Francisco women lay in the opportunity to be resourceful, resilient, and resistant in the face of economic, legal, and personal obstacles and limitations.

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¹⁴ MJN, 11.

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