



CHAPTER 10

More Than Just Penny Capitalists: The Range of Female Entrepreneurship in Mid-Nineteenth-Century US Cities

Susan Ingalls Lewis

INTRODUCTION

Business historians are well aware that numerous (perhaps tens of thousands of) female microentrepreneurs operated on the margins of the mid-nineteenth-century marketplace in US cities; the press and public celebrate *any* nineteenth-century American woman who attained national

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S. I. Lewis (✉)
State University of New York at New Paltz, New Paltz, NY, USA
e-mail: lewiss@newpaltz.edu

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prominence in *any* type of business endeavour.¹ Yet, the landscape between these two poles remains relatively unexplored, and little new research on US female entrepreneurship in the long nineteenth century has been published in the last decade.² However, despite the continued prevalence of ‘zombie theories’ based on the myth that ‘separate spheres’ and the ‘cult of domesticity’ blocked respectable women from engaging in trade, a wide range of businesswomen were active in cities and towns throughout the United States between 1840 and 1885.³ City directories, the federal

¹For recognition by business historians, see Rowena Olegario, *A Culture of Credit: Embedding Trust and Transparency in American Business* (Cambridge, Harvard University Press, 2006), pp. 109–12, and Philip Scranton and Patrick Fridenson, *Reimagining Business History* (Baltimore, Johns Hopkins University Press, 2013), pp. 80–81. Nineteenth-century US businesswomen represented as ‘exceptional’ in the press and online include steel-magnate Rebecca Lukens (1794–1854), Margaret Haughery, the Irish immigrant ‘bread woman of New Orleans’ (1813–1882), and herbal-medicine entrepreneur Lydia Pinkham (1819–1883). See Much, Marilyn, ‘America’s First Female Industrialist Rebecca Lukens was the Original Iron Lady’, *Investor’s Business Daily*, 31 August 2018, <https://www.investors.com/news/management/leaders-and-success/americas-first-female-industrialist-rebecca-lukens-was-the-original-iron-lady/>; Flynn, Sheila, ‘Meet the First Woman Troll Victim...’, *Daily Mail*, 11 June 2018, <https://www.dailymail.co.uk/news/article-5830249/One-Americas-successful-businesswomen-trolled-using-image-marketing-ads.html>; Haughery’s story has recently been complicated to include her support of white supremacist groups during Reconstruction. However, this challenge to her status as a benevolent philanthropist does not negate the fact that she was both successful and famous. James Karst, ‘Margaret Haughery: Friend of Orphans ... and of White Supremacist Militia’, *The Times-Picayune*, 25 March 2018, https://www.nola.com/entertainment_life/vintage/article_091cd9f2-4743-5eb7-94b7-20bd1055ac13.html. A typical representation of the ‘great women’ coverage of nineteenth-century female entrepreneurship in the United States would be Virginia G. Drachman, *Enterprising Women, 250 Years of Female Entrepreneurship* (Chapel Hill: University of North Carolina Press, 2002).

²Wendy Gamber’s *The Female Economy: The Millinery and Dressmaking Trades, 1860–1930* (Urbana: University of Illinois Press) appeared in 1997; her *The Boardinghouse in Nineteenth-Century America* (Baltimore: Johns Hopkins University Press) was published in 2007; Angel Kwolek-Folland’s *Incorporating Women: A History of Women and Business in the United States* (NY: Twayne) in 1998; Mary Yeager’s edited collection *Women in Business* (Cheltenham: Edward Elgar) in 1999; Edith Sparks’ *Capital Intentions: Female Proprietors in San Francisco, 1850–1920* (Chapel Hill: University of North Carolina Press) in 2010; my own *Unexceptional Women: Female Proprietors in Mid-Nineteenth-Century Albany, New York, 1830–1885* (Columbus: Ohio State University Press) in 2009.

³The brilliant term ‘zombie theories’ (i.e. flawed theories that will not die) was used by historian Silvia Arrom during a panel where she was chairing, and I was commenting at the 2011 meeting of the Berkshire Conference on the History of Women. Literature on the cult of domesticity and separate spheres in the mid-nineteenth century abounds, but from my own years in graduate school in the 1980s, the most memorable would be Nancy Cott’s *The*

manuscript census, credit reports and newspaper advertisements all preserve records of female entrepreneurship across the nation and throughout these decades. Pulling together research on over 30 communities from all regions of the United States except the west coast, this study focuses on women who were more—at times far more—than just penny capitalists.⁴

First, a word about sources and methods. My original research on one US city, Albany, New York (the capital of New York State), from 1830 to 1885, was based on records linkage between the credit records of R.G. Dun & Co., the federal census of 1880 and yearly city directories. R.G. Dun & Co. was a mercantile agency established in the 1840s in order to assist suppliers such as wholesale houses or jobbers in assessing the creditworthiness of potential customers in locations across the United States. The Dun credit ledgers are large, thick, heavy and unwieldy volumes containing credit reports for the entire United States, arranged geographically by county, with major cities meriting their own multivolume sets complete with indexes (e.g. Albany was covered by seven volumes plus an index). These original records are available only at the Baker Library of the Harvard Business School and have never been digitised, requiring researchers to transcribe directly from the handwritten ledgers on site. The ‘correspondents’ for this information network were local men, usually attorneys but also ‘sheriffs, merchants, postmasters and bank cashiers’, who submitted reports to the central office, where they were transcribed.⁵ Even very small businesses might be evaluated once or twice a year; large

Bonds of Womanhood: ‘Woman’s Sphere’ in New England, 1780–1835 (New Haven: Yale University Press, 1978). Even historians of working women, like Alice Kessler-Harris, insisted that respectable women could not have run businesses (*Out to Work: A History of Wage-Earning Women in the United States*, Oxford: Oxford University Press, 1982).

⁴R.G. Dun & Co. Credit Report Volumes, Baker Library, Harvard Business School (HBS). The cities whose ledgers I have partially sampled include the following: Atlanta, Baltimore, Buffalo, Charleston, Chicago, Cincinnati, Cleveland, Columbus, Davenport, Detroit, Dubuque, Galveston, Indianapolis, Louisville, Milwaukee, Mobile, Nantucket, Nashville, New Bedford, New Orleans, Newport, Pittsburgh, Portland (Maine), Providence, Richmond, Rochester, Savannah and St. Louis. The two cities for which I have transcribed all entries on women in business (under their own names or those of male relatives) are Albany, New York, and Memphis, Tennessee. I have also sampled entries from the R.G. Dun & Co. volumes on Nevada and the West (western territories not yet states).

⁵Olegario, *A Culture of Credit*, p. 49.

enterprises, and those in trouble, were reviewed quarterly, monthly or even daily. In some cases, the reports are extremely sketchy; in others, they include detailed passages about assets and liabilities.⁶

Using these reports, it is possible to identify the most prominent and successful businesswomen in each community by focusing on female entrepreneurs whose establishments were evaluated in positive terms, as worthy of credit. Although many businesswomen were judged ‘unworthy’ of buying goods on credit, especially beyond local suppliers, a significant number of individual women described in the credit records were praised as ‘good’ risks, ‘making money’ and ‘safe’ for all they would buy. Credit records reveal the active participants in, or managers of, any business. Many enterprises listed under male names in the city directories were actually run by their female relatives, according to credit entries.⁷ For example, William Metzler’s variety store in Milwaukee, Wisconsin, was reported to be run by his wife Elizabeth in 1852: ‘His wife attends principally to the bus[iness]’ and again in 1854: ‘his wife keeps the store’.⁸ In addition, credit records identify many businesswomen whom one would miss in nineteenth-century US census records, where almost all married women (including Elizabeth Metzler) were listed as ‘keeping house’, despite the fact that they might have been operating large, successful businesses for decades.

Starting with the credit records enables us to identify the most prominent businesswomen in every city and learn something about their reputations within the local business community. Linking to other records enriches the stories we can tell.

⁶For my initial research in the 1990s and early 2000s, I depended on microfilm for the census records and worked with the original city directories. This type of research would clearly be impossible for a nation-wide project. However, today one can employ ancestry.com to search for throughout the United States in all of the decennial federal censuses, and this genealogical database has recently added many city directories, newspapers and some legal records as well. Therefore, a nation-wide project has become quite feasible.

⁷Conversely, some listed in women’s names were actually managed by their male relatives.

⁸Wisconsin, 36:56, R.G. Dun & Co. Credit Report Volumes, Baker Library, Harvard Business School (HBS).

PENNY CAPITALISTS

My research examining the R.G. Dun & Co. credit ledgers for over 30 US cities certainly confirms that penny capitalists did abound among mid-nineteenth-century businesswomen.⁹ I define ‘penny capitalists’ as women whose enterprises were estimated to be worth little (say US\$50–300)¹⁰ and/or whose personal worth was estimated at ‘00’ (nothing) in either the credit records or the census.

The credit reports present a depressingly constant list of such women-owned and/or run businesses. Ledgers for every city report enterprises ranging from minuscule to modest. In Savannah, Georgia, for example, the grocery run by Mrs John Schroeder was described as ‘Worth 00 doing quite a small business scarcely making a living’ in 1874.¹¹ Thousands of such female proprietors flit in and out of the historical record without leaving much trace, reflecting what seem to have been very marginal business careers. Credit entries from 1874 to 1875 for Mrs Mary Ayer, a Cincinnati, Ohio, dealer in fancy goods and notions,¹² for example, note that the business is small, its worth about \$150–200, and that Ayer ‘barely manages to pay expenses & make a living’.¹³ By 1875, she was said to be ‘Out of bus’.¹⁴

As I have argued in previous papers, however, such businesses, where women were described as ‘barely making a living’, should not be dismissed

⁹ My method of sampling was not designed to create a scientific statistical sample but to explore credit ledgers for different communities by scanning pages from various volumes for selected locations and/or using the indexes for larger cities to attempt to identify female names and looking those up.

¹⁰ All the currencies in this chapter refer to US dollars.

¹¹ Georgia, 29:468, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

¹² Fancy goods included everything from trimmings to perfume to decorative boxes and albums; notions included sewing items like buttons and thread, but there was an overlap between these categories—indeed, there were numerous overlaps between stores advertised as millinery goods, fancy goods, notions, dry goods and ladies’ furnishing goods.

¹³ In today’s dollars, her estimated worth would equal at least \$3500–4500; every dollar amount in this chapter should be multiplied by at least 23, and as much as hundred, depending on how one calculates the difference. Using inflation calculators easily available on the Internet (www.in2013dollars.com, or <https://www.officialdata.org>), I would approximate a larger sum; in an era where women often made \$3 a week, compared to a US minimum wage of \$290 for a 40-hour week today, one could simply multiply by hundred. According to that calculation, a penny capitalist like Ayer would be worth \$15,000–20,000 in today’s dollars.

¹⁴ Ohio, 85:201, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

as unimportant.¹⁵ Whether short or long-lived, microenterprises provided support for women—and often their dependent families—for years, even decades. At the same time, they supplied poor and working-class customers with the necessities of life—food, drink, clothing and shelter. As part of the local business community, they were the final links in the chain that connected international, national and regional producers to local suppliers and finally the tiny shops or stalls where they sold to their neighbours.

Some of these tiny businesses managed to hang on for a significant number of years, especially compared to the average length of any small mid-nineteenth-century business, which has been estimated at approximately five years.¹⁶ For instance, Mrs Mary Dickerson, an African-American dressmaker (described as ‘mulatto’ in the census and ‘a respected colored lady’ in the credit records), remained in business in Newport, Rhode Island, for at least ten years, from 1874 to 1885. Married to a sexton who, according to the credit reports, ‘acts as a waiter at parties & gets up dinners’, Mary was listed as a dressmaker in the Newport Directory, while her husband Silas was listed as a caterer. The couple were said to be worth ‘maybe a few hundred dollars’.¹⁷ Their joint story illustrates how working-class couples could use small businesses much like wage work to help support their families.

Records linkage provides fuller histories for businesswomen who appear only briefly in the credit records and complicates the stories of petty proprietors like fancy goods dealer Mary Ayer of Cincinnati, described previously. Although the credit entries cover only two years, city directories listed Ayer’s business for seven years, from 1868 to 1875. According to the 1870 census, Ayer (who had been born in Ireland) was a 29-year-old single mother (probably widowed), living with a nine-year-old daughter

¹⁵ Susan Ingalls Lewis, ‘Agents, Victims, or Survivors? Female Microentrepreneurs in Nineteenth-Century United States Cities’, panel on ‘New Directions in Gendering Business History’, Business History Conference Annual Meeting, Portland, Oregon, March 2016; Lewis, ‘“About Making a Living”: Immigrant Women in Nineteenth-Century United States Cities’, panel on ‘Immigrant Women at the Edge of the Marketplace’, American Historical Association Annual Meeting, New York, New York, January 2015; ‘“Plodding Along as Usual”: Microentrepreneurs in Nineteenth-Century America’, Joint Annual Meeting, Business History Conference and the European Business History Association, Milan, Italy, 2009.

¹⁶ See Mansel G. Blackford, *A History of Small Business in America* (NY: Twayne, 1991), p. 124; and ‘Small Business in America: A Historiographic Survey’, *Business History Review* 65, no. 1 (Spring 1991): pp. 1–26, p. 25.

¹⁷ Rhode Island, 3:179, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

and a teenage domestic servant; Ayer's personal worth was estimated at \$200.¹⁸ Her business was small but not particularly short-lived in comparison to other mid-nineteenth-century enterprises run by either men or women. In addition, when Ayer finally went 'out of business' she was not described as failing or going bankrupt. We cannot know why she decided to close her shop—did she move? Die? Fall sick? Marry? Find a salaried position in someone else's store? The assumption that her business closed because it was unsuccessful may be too simplistic.

Although they were most common, enterprises like groceries, confectioneries, saloons, millinery, fancy goods and notions shops were not the only businesses open to women with a very small amount of capital. When Miss Mary Walker of Mobile, Alabama, became a dealer in newspapers and books in the mid-1870s, her credit report read: 'has a sm[all] shop with a few cheap books & papers and some little stationery in it has about 1 or 200c\$'.¹⁹ Marion Perry had even fewer resources as a dyer in Buffalo, New York. The original proprietor of the business, her husband James, was listed with \$300 of personal property in the 1860 census, but he 'ran away' in 1868 'leaving his family without any means'. According to the credit reports, Marion was 'ab[ou]t making a living for herself & family'. Her lack of means is reflected in the 1870 census, which lists her as having no real or personal estate. 'Respect[able] woman but very poor worthy but too weak for cred[it]' concluded the credit entry. Indeed, the family's business profits had to be supplemented by wages from three daughters: the eldest worked in a straw hat factory, while two teenagers were clerks in stores. The 12-year-old son was listed without occupation, but since he later became a dyer himself, it seems likely that he was already working in the family business since he was no longer in school.²⁰

Finally, such examples from the credit ledgers were not the very smallest of the microenterprises in which nineteenth-century women were engaged. Simply being recognised in the credit reports probably meant

¹⁸ Federal Census 1870: *Cincinnati Ward 8, Hamilton, Ohio*, Roll M593_1211, p. 103A, Family History Library Film no. 552710, U.S. Federal Census Collection, ancestry.com, <https://www.ancestry.com.au/search/categories/usfedcen/> (hereafter Federal Census).

¹⁹ c = 100 in R.G. Dun & Co. shorthand; Alabama 17:145, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

²⁰ Mrs James Perry was identified as Mary in the credit records, but Marion or Marianne in the census. New York 80:21, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS. Federal Census 1860: *Buffalo Ward 10, Erie, New York*, Roll M653_748, p. 837, Family History Library Film no. 803748; Federal Census 1870: *Buffalo Ward 4, Erie, New York*, Roll M593_933, p. 395A, Family History Library Film no. 552432.

that a businesswoman was slightly more than a penny capitalist. Many women listed as proprietors in city directories or the census never appeared in credit reports. A tiny shop or stand that neither requested nor required credit might not have been worth an examiner's time. In fact, all the examples provided so far exceed the resources of, say, a self-employed female peddler or laundress or woman who took in one or two boarders.

MAKING A LIVING

Variations in the descriptive phrase 'about making a living' are ubiquitous in the comments of R.G. Dun & Co. credit reporters for businesswomen in all regions of the United States from the 1840s through the 1880s. In many cases, however, this meant working with assets beyond pennies—indeed, beyond a few hundred dollars. Numerous businesses owned by women were worth between \$500 and \$5000, and numerous businesswomen were estimated to be worth approximately that much in terms of their stock, personal property and/or real estate. For example, Mrs J.W. Baldwin of Galveston, Texas, ran a small hotel or boarding house in the mid-1870s. She was said to be 'hardworking' and making a living; her total estimated worth was between \$4000 and \$5000, but as a 'slow pay' Baldwin was not recommended for 'much credit'.²¹ On Nantucket Island, in Massachusetts, proprietor Sophia Ray was reported as 'making a living only' at her fancy goods or variety business in the late 1870s; her husband George C. had been 'a long time an invalid'. Ray's worth was estimated at \$1000–2000 in the credit records, though her husband's real estate and personal property added up to only \$650 in the federal census of 1870. But Sophia Ray and her family managed to survive for decades on the income from their small business—she was over 70 when she finally sold out in 1879, having brought four children up to adulthood.²² In the 1870s in Providence, Rhode Island, Miss M.J. Gannon was reported to be making a living through her small ladies' furnishing goods shop, selling goods such as lace, ribbons, flowers and other trimmings, handkerchiefs, hosiery, hats, gloves and underwear. Gannon shared her business premises

²¹ Texas, 13:44, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

²² Massachusetts, 20:455, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS; Sophia Ray's children were born between 1834 and 1842, when she was aged 26–34. Federal Census 1850, Nantucket, Mass, Roll *M432_328*, p. 302A, Image: 24; *Federal Census 1860, Nantucket, Mass*, Roll: M653_513, p. 761, Family History Library Film no. 803513; Federal Census 1870, Nantucket, Mass, Roll *M593_634*, p. 6B, Family History Library Film no. 552133.

with her brother's boot and shoe stop and managed both while he travelled with the circus every summer.²³ City directories show her in the same trade from 1874 to 1907.²⁴

Numerous milliners and millinery dealers across the country were said to be 'making a living' or some variation thereof. In Albany, New York, businesswomen described in similar terms (i.e. able to support themselves through their enterprises) included not only milliners and dressmakers but also bakers, confectioners, grocers, saloon keepers and dealers in fancy goods, dry goods, ladies' and gentlemen's furnishing goods, notions and variety goods. Others sold wares as varied as liquor, tea, drugs, toys, cigars and tobacco, books, shoes, hair and hair goods, jewellery, crockery and pianos. One widow, Abbie Lynch, even supported herself and her family as an undertaker.²⁵

MAKING MONEY

But what of businesswomen who were more than just 'penny capitalists' or 'plodding along', women who merited positive credit ratings? Many such women also appear in the credit reports, described as 'making money'—that is, moving beyond mere survival to generating a profit. In the R.G. Dun & Co. credit reports, 'making money' was high praise not limited to male-run businesses. To create a profit, not just to survive and pay one's bills, was understood to be the ultimate purpose of any enterprise. Creating a profit meant that goods sold on credit would be paid for, and that the entrepreneur, female or male, would be likely to order more.

Credit reporters used a variety of positive terms to describe profitable businesses, and they liberally applied such terms to women as well as men. In New Bedford, Massachusetts, for example, Anna M. Whiting dealt in small wares and dry goods from 1865 to 1872, before and after her marriage to one Josiah Hunt. According to the credit reports, Anna was 'smart & doing a g[ood]d bus[iness]' in which she 'makes money out of the sailors'.²⁶ According to census records, Anna's father had been a butcher

²³ Rhode Island, 11:299, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

²⁴ US City Directories, 1822–1995, ancestry.com. <https://www.ancestry.com/search/collections/usdirectories/>

²⁵ New York, 8:344 L, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

²⁶ Massachusetts, 17:17, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS; Federal Manuscript Census 1860; *New Bedford Ward 5, Bristol, Massachusetts*, Roll M653_490, p. 707, Family History Library Film no. 803490; Federal Manuscript Census 1870; *New*

and she a milliner in 1860, but by 1865, Anna was 30 years old and living alone with her 70-year-old widowed mother. The following year she married Hunt, a ‘mechanic’ who had previously shipped out on a whaling voyage as a sailor, and about whom the credit reporters were less than complimentary.

Having previously described Anna as ‘smart’ and ‘an attent[ive] hard working woman’, they characterised her husband as ‘not a v[er]y smart man’, though the business was ‘now done in his name’, and his name alone was listed under Fancy Goods in the 1869 city directory.²⁷ By 1871, the couple were said to be doing a ‘Sm[all] snug bus[iness] & making more than a living’; in 1872, their estimated worth was \$3000–4000. Interestingly, in the census of 1880, Josiah is listed as a ‘merchant’ but so is Anna. However, above the word merchant, the words ‘keeping house’ have been added.

In Detroit, Michigan, Mrs Sarah J. Allen built up quite a nest egg selling hair goods in the 1870s and 1880s.²⁸ At first, the credit reporters were somewhat suspicious—she was doing a good trade, but they worried that ‘her expenses are also large’, and she and her husband (who was said the ‘assist her’ rather than vice versa) were ‘expensive in their style of living’. By 1881, however, she was referred to as an ‘Hon[est] active money m[a]k[in]g bus[iness] woman’; by 1882, she was said to be worth \$20,000 and described as a ‘smart active bus[iness] woman’ who ‘has been successful’. The following year, her business worth was estimated at \$30,000. The apparently extravagant Allens, then in their late thirties, were also the parents of two children, aged 14 and 10, and shared their home with one live-in servant and one boarder who was also a clerk at their store. As late as 1900, both Richard and Sarah were listed in the census as ‘hairdressers’ who owned their own home, unmortgaged, and whose grown son worked as a clerk in their business. In the census of 1910—that is, 40 years after she appeared in the credit records—Sarah was still listed as running a hair store and as an employer.

Widows as well as wives could earn accolades from the credit reporters. From 1849, confectioner George Gregg had been praised as a ‘very clever

Bedford Ward 5, Bristol, Massachusetts, Roll M593_605, p. 205B, Family History Library Film no. 552104; Federal Manuscript Census 1880; *New Bedford, Bristol, Massachusetts*, Roll 525, p. 223B, Enumeration District 115.

²⁷ Massachusetts, 17:17, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

²⁸ Hair Goods included hairpieces and wigs, plus hair jewellery.

Scotchman', in Nashville, Tennessee, with mention of his wife beginning in the 1850s. According to the credit reports, their business was in 'high feather with the elite for Ballparties & c'. In 1858, Gregg was described as being in 'bus[iness] 8 to 12 y[ear]s char[acter] & capac[ity] g[ood] & that of his wife better, they keep a first class estab[lishment]!' His death sometime before 1865 did not affect their ratings. Dorothy Gregg continued on, advertising in city directories as 'Grieg Mrs G', and the credit reports noted the business was 'd[oin]g well. I suppose she makes more money than she ever did' dealing in 'Confectionery, teas, cheese & c.'. By 1874, the year of her death at age 57, the credit examiners concluded that she 'Has establ[ished] a splendid bus[iness]. Bus[iness] now done by her son-in-law. She stands well in the Bank worth 10 to 12m'.²⁹

In some cases, 'making money' came at the end of a long period of gradual growth. In Pittsburgh, Pennsylvania, in 1848, widowed Charlotte Blume carried on the music business (selling pianos and organs) previously established under the proprietorship of her husband. His enterprise had been described as 'small', hers was called 'mod' (moderate) in 1850. By 1857, she carried a stock worth \$8000–10,000, though her means were still described as 'not large'. In 1864, despite a fire, Blume was estimated to be worth \$10,000–15,000; the credit entry of 1867 (almost 20 years after she had taken over) finally stated that she 'makes money' and put her worth at \$30,000. When the credit entries ended in 1873, she was said to be worth \$30,000–40,000.³⁰

BEST IN HER LINE

In many communities, particular businesswomen would be described as 'the best' in their 'line'—usually millinery or fancy goods (since these were lines where women either dominated or represented a substantial percentage of proprietors). Even milliners, ubiquitous among penny capitalists, could be among the most successful businesswomen in a community. For example, in Portland, Maine, milliner Mary Jane Nicols was called 'one of our best bus[iness] women' in 1861. Operating for at least 15 years (credit reports span 1856–1871, when she left business at the age of 57), Nicols was called 'first rate' and had amassed property estimated at

²⁹ Tennessee, 6:93, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

³⁰ Pennsylvania, 5:53, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

\$35,000.³¹ The final entry under her name advised ‘Sell her all she will buy’.

In Charleston, South Carolina, milliner and fancy good dealer Mrs A.G. Parker was said to be ‘doing a good bus[iness]’ beginning with a credit entry in 1846. The federal census of 1850 shows the 38-year-old German immigrant as a milliner head of household, living with *eleven* other milliners (born in Germany, Pennsylvania and New Jersey) including her daughter. In the mid-1850s, excerpts from her credit reports read as follows:

1853: On the 1st of Aug[us]t last she had 10m\$ w. of g[oo]ds in her store, all paid for, during the past year, she bo[ough]t about 20m\$ w. of goods in NY paid for them. One house here sell her 5m\$ w. on cr[edit] at a time & she always pays promptly – she does a very g[oo]d bus[iness] ... w[orth] in all 14m to 15m\$. owns R[eal] E[state]³²

...

6/19/55: Does the leading Fancy DG bus[iness] ...

1/30/56: Has a large store in King St. ... the leading bus in that line – gets high prices & d[oin]g her usual thriving bus[iness].³³

Even in the sparsely settled western territories, with few businesswomen, select milliners were identified as ‘best’ in their line, for example Mrs A.C. Moore of Cheyenne and Fort Laramie, Wyoming, (‘Does the largest bus[iness] in her line in the place’) in 1869, and Mrs C.A. Wright of Laramie City the same year (‘Has always done the first bus[iness] in town’).³⁴ Clearly, despite the reputation of millinery businesses as undercapitalised and prone to failure, many communities in the mid-nineteenth-century United States supported millinery and fancy goods dealers whose worth was estimated from the thousands to the tens of thousands of dollars.

³¹ It is difficult to determine how much of Nichols personal property and real estate (listing the 1870 federal manuscript census as \$15,000 and \$20,000, respectively) were inherited, and how much had been generated by her business, but her husband’s personal estate was estimated as only \$800 in the 1860 census. According to the credit records, she had inherited property from her mother and was known to have government bonds.

³² *m* = 1000 in R.G. Dun & Co. shorthand.

³³ South Carolina, 6:47, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

³⁴ Moore in West, 2:16, Wright in West 2:106, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

CAPITALISTS

A few female entrepreneurs were even described as ‘capitalists’ by the credit reporters. For example, Mrs Margaret Oerl of Cleveland remained in the wallpaper business after having been widowed (and left ‘comfortably off’) in 1878. According to the credit reports of that year: ‘She now has his p[ro]p[er]ty entirely under her control & unless she should marry again will have the disposal of it. She owns RE’. (Her real estate was valued at over \$30,000, ‘encumbered’ for only \$4500.) ‘She has fair stock & will continue the bus under the old style until her son becomes of age’. Four years later, she was said to be ‘adding to her means’ and ‘entitled to credit’. Even after changing the legal name of the business, she was identified as ‘the cap[ita][i]st & respons[ible] party of this concern’.³⁵ Though she eventually sold her interest to her son and a new partner (when she had reached her late fifties, and he was a mature 26), Margaret Oerl had been the sole capitalist for more than five years. Further research linkage shows that her husband John had been worth only \$200 in 1860; however, by 1892, Margaret appeared on a map of Cleveland as the owner of a major parcel of land located near Standard Oil.³⁶

Another ‘capitalist’ was German-born Agnes Braumiller of Atlanta. She and her husband were engaged in the fancy and variety goods business before and after the Civil War, though credit records noted that ‘she attended mostly to it’. In 1868, the reports stated that ‘her husband is dead but this will make no difference to her bus[iness] or reliability’. Braumiller then married one W.H. Turner but kept the business in her own name.

By 1873, she was said to be doing ‘the leading bus in a fashionable line ... Est[imated] Wor[th] 25 to 30m\$’. By 1874, she was doing \$15,000–20,000 in sales per year. That same year she funded her son Otto’s business in sheet music and instruments. Otto Braumiller, aged 22, was reported to have ‘good character’ with ‘no personal means’, though it was noted that he was ‘the only child & heir to her p[ro]p[er]ty’. Agnes Braumiller Turner continued to merit praise as being ‘industrious, energetic & economical’ and having ‘made money’. Though at this time credit records stated that the millinery enterprise was conducted by her second

³⁵ Ohio, 40:319, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

³⁶ Geo. F. Cram & Co., Part 26, City of Cleveland map, 1892, Collection Number G&M_29, Roll Number 29, U.S., Indexed County Land Ownership Maps, 1860–1918, ancestry.com, <https://www.ancestry.com/search/collections/landownershippatlas/>

husband, and the music business by her son: 'Neither of the men possess any means, but stand well as to char hab[it]s & c. Mrs. T owns solid RE & is the capitalist of the house. The firm is EW [estimated worth] from 30 to 40m\$'. In the 1880 census, Agnes Turner was listed, along with her husband, as a notions dealer, while her son Otto was identified as married music dealer (despite the fact that credit records had said his business had been 'closed by the sheriff' in 1878).³⁷

In her obituary of 1917, after having been fatally injured by a heavy truck, her accidental death was described as 'a source of regret to countless friends in Atlanta who have known and admired this splendid type of woman for more than 60 years. Mrs. Turner was one of the Atlanta's pioneer women, who was a constructive influence in the city's earlier days'. Her obituary concluded that her son Otto had become 'a prominent New York manufacturer'. According to the *Atlanta Constitution*, 'She was possessed of a marked intellect, and though 87 years of age, she was as bright mentally as a woman of youth, and her strong character and personality were expressed in a keen insight into the dominant interests of the world of today, and in the welfare of her friends, old and new'.³⁸ Clearly, Agnes Braumiller Turner was not only a successful businesswoman but a well-known local character.

Though not necessarily identified as 'capitalists' in the credit reports, multiple female entrepreneurs like Turner not only made money for themselves but employed family members, left thriving businesses to their children or even established those children (usually sons) in their own enterprises. In Baltimore, Maryland, Ann Sisco Jamison operated a trimmings and regalia business for approximately 30 years, from about 1835 to her death in 1863, initially in conjunction with her first husband, then as a widow and finally as the remarried Mrs Thomas W. Jamison.

'Mrs Sisco', as the credit examiners continued to call her and in whose name the business continued to be carried out, was praised as a 'very Indus[trious] & worthy woman' in 1860. These terms are rather standard and were also applied to women deemed unworthy of credit or only worth a small amount. However, reading the credit reports, one sees that although Ann Sisco's first husband 'was a rather hard case', they had made \$8000–10,000. According to the credit examiners, her second husband

³⁷ Georgia, 14:176, 408, 434, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

³⁸ 'Many Friends Regret Death of Mrs Turner, Pioneer Atlanta Woman', *Atlanta Constitution* 5 August 1917, p. 9.

Jamison was a worthless man who squandered her money on his own debts. Mrs Sisco, on the other hand, was described as a ‘Woman who would do well if she had no drawback’ (i.e. her husband). In 1859, the R.G. Dun stated: ‘She is clever Indus[trious] woman struggling along & manages to pay such debts as she has been able to make to carry on the bus. Her husband spends all the money he can get’.³⁹ However, the federal census of 1860 reported his personal estate as \$4000 and her real estate at \$25,000.⁴⁰ When Ann died at the age of 48, the business was continued as ‘Sisco Brothers’ by the sons of her first marriage—Charles, John and William.

In fact, Ann Sisco Jamison had given birth to seven children while in business—five by her first husband and two fathered by Jamison. In 1870, her eldest son Charles was listed in the census as ‘Keeps trimming store’ and in 1880 as ‘regalia store’, a business still listed in the Baltimore City Directory in 1883.⁴¹

Mothers could also lose quite a bit of capital in their sons’ businesses. Millinery and Fancy Goods dealer, Madame E. Bourlier, of Louisville, Kentucky, started her business as a married woman—but one with a weak husband. In 1851, the credit report stated he ‘Is of but little wor[th] himself but his wife is clever & keeps things straight’; in 1858, it was said that Calix ‘Drinks too much & gives but little attent[ion] to the bus[iness] but his wife conducts the bus[iness] & controls him. She is d[oin]g a g[ood] bus[iness]’. After his death in 1860, when his estate consisted of \$100 worth of real estate and \$5000 worth of stock, she carried on. Despite the intervening Civil War (where Kentucky was a border state), her business was described as ‘good’, with her worth estimated at \$8000–10,000 in 1867, and up to \$30,000 in 1871. In 1872, however, the credit report noted: ‘We hear that she has been in the habit for several yrs. of endorsing for her sons “J. Bourlier & Bro.” who do not manage well & hear this may affect her ultimately’. Her sons were running a galvanised iron works under the name of ‘Al Bourlier & Bro.’. By 1875, Bourlier had lost money

³⁹ Maryland, 7:173, 175, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

⁴⁰ Federal Census 1860: *Baltimore Ward 9, Baltimore (Independent City), Maryland*, Roll M653_462, p. 48; Family History Library Film no. 803462.

⁴¹ Charles Sisco in Federal Census 1870: *Baltimore Ward 11, Baltimore, Maryland*, Roll M593_576, p. 46B, Family History Library Film: 552075; Charles Sisco in Federal Census 1880: *District 9, Baltimore, Maryland*; Roll 496, p. 168B, Enumeration District 243; 1883 Baltimore City Directory, Ancestry.com. *United States City Directories, 1822–1995* [database online].

paying her sons' debts (on several occasions) and 'she now owns their Iron bus wh[ich] they run as her ag[en]ts prob[ably] worth 20m\$ [\$20,000 in R.G. Dun's code] mostly in RE [real estate]'. When the entries on her business enterprises ended in 1877, there had been a judgement against her and the R.G. Dun examiners noted again 'she has lost considerable by her sons', but was still 'good for contracts'.⁴² When she died in 1886, a newspaper as far away as Dayton, Ohio, noted her passing as 'the venerable Mrs. Elizabeth Bourlier of Louisville, mother of Al and Emile'; a few months earlier, the *New York Times* had reported that Emile Bourlier of Louisville, proprietor of the Jockey Club Pool Rooms, had recently acquired the Turf Exchange Pool Rooms as well.⁴³

Finally, a few women capitalists controlled surprisingly substantial amounts of money and property. In St. Louis, Missouri, widow Walburga Uhrig inherited a share of her husband Joseph's prosperous brewery in 1874. According to the credit reports of that year, she owned 'a row of good houses near the Camp Street Mill the val[uable] prop[erty] at Uhrig's Cave & a lar[ge] am[oun]t of other city RE'. 'Uhrig's Cave' was the local name for a popular beer garden and entertainment venue in the city, a landmark that had been rented to various tenants over the years (the actual cave was located beneath the site and used to store beer from the brewery). Walburga Uhrig formed a partnership with her son-in-law and adopted son to run the company. In 1876, the incorporated company was said to be capitalised at \$300,000 and to have a capacity of over 20,000 barrels. In January 1880, the credit report named her as 'running the business successfully' and estimated her private wealth at \$75,000. However, a complicated series of lawsuits (caused in part by the death of her adopted son, August) led to the company being sold 'by order of the court' for the benefit of creditors. Nevertheless, Uhrig gained \$75,000 (\$20,000 in cash and the rest in notes) for the real estate associated with the brewery, also retaining rights to a dower house and \$6000 a year income for life from the brewery (according to the terms of her late husband's will).⁴⁴ Still, despite the fact that she was engaged in the business for six years, and her name appears in contemporary newspaper articles, Walburga is never mentioned as proprietor of Uhrig's Cave or the Brewery

⁴² Kentucky, 74:171, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

⁴³ 'Brief Mention', *The Dayton Herald*, 15 June 1886, p. 1; 'Betting Rooms Consolidated', *The New York Times*, 22 April 1886, p. 3.

⁴⁴ Missouri, 36:324³³, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

in any of the recent local histories published online.⁴⁵ She may have owned a block of buildings, but they were not named after her. It is only in the credit records that her role in the company becomes clear.

CELEBRITIES

Of greater and more long-lasting local fame was Mary Bacigalupo, who ran a liquor store, grocery and saloon in Memphis with her husband Vincent. From a small stock estimated at \$500–1000 in 1858, the Bacigalupos built a business and real estate empire worth over \$150,000 by the late 1870s. According to selected credit entries:

1869: Been in bus[iness] for y[ea]rs a v[er]y popular Saloon. 'B' is of little force his wife being the better kn[own] & the establishment gen[eral]ly going by the name of Madame Vincent they are close econom[ica]l Italians have made and saved money

6/76: Bus[iness] conducted by his wife who is a shrewd bus[iness] woman (est 150–200m\$)

6/77: In bus[iness] here many years and have made \$ all along. His wife known as Madam Vincent is a good bus[iness] woman & possess[es] particularly good cap[acit]y for making & saving money are worth in RE bonds & c. fully \$175m & can control a large amt of cash at any moment. Good for all wants. Cr[edit] & standing never questioned.⁴⁶

Both of the Bacigalupos died in one of Memphis' deadly yellow fever epidemics, he in September 1878, and she in January 1879. Perhaps the most remarkable aspect of her story is that their establishment was called the 'Madame Vincent Crystal Palace Saloon' and the commercial property they owned was popularly known as the 'Madame Vincent Block'. Not only credit records but also their own advertisements made it clear that Mary Bacigalupo was the heart of the concern.⁴⁷

⁴⁵St. Louis Public Library, 'What on Earth was Uhrig's Cave?', <https://www.slpl.org/news/what-on-earth-was-uhrigs-cave/>; Chris Naffziger, 'Under Our Feet: Exploring The Tunnels & Caverns Upon Which St. Louis Was Built', mySTL, <https://mystlcity.com/stl-tunnels/>

⁴⁶Tennessee, 29:140, 302, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

⁴⁷Madame Vincent is the subject of a web page created by a volunteer group, Historic-Memphis, 'Madame Vincent and the Memphis Crystal Palace Saloon': <http://www.historic-memphis.com/biographies/madame-vincent/madame-vincent.html>

The R.G. Dun & Co. credit ledgers can also be used to confirm evidence about the few extraordinary US female entrepreneurs who were not only celebrated in their own time but whose names are still recognised today. One female entrepreneur of some national as well as local prominence was Margaret Haugherty (or Haughery, or Haughey), known as the ‘Bread Woman’ of New Orleans. Featured in Caroline Bird’s 1976 monograph *Enterprising Women*, the first scholarly study of American businesswomen, Haugherty was an orphaned, destitute Irish immigrant whose husband and only child died in a yellow fever epidemic in the 1830s.⁴⁸ Beginning as a domestic servant, she was soon peddling milk, then bread, from a cart. As her business expanded, Haugherty became a well-known figure in the city, devoting most of her profits to charity, particularly orphan asylums. After her death in 1882, she was so famous and beloved that a statue—still standing in New Orleans—was erected in her honour (the first publicly funded statue of a woman in the United States).⁴⁹

According to the R.G. Dun & Co. credit ledgers, Haugherty ran a steam bakery where, by 1868, she had pulled down the original plant and invested \$35,000 in machinery. In 1871, credit reporters called her business worth \$100,000 free of debt and ‘perfectly good in every respect’. By 1879, Haugherty and her partner Bernard K. (her former manager whom she had taken into the business though he contributed no capital) were doing the largest bakery business in the city and ‘all the time making money’. Up to two years before her death in her late sixties, Haugherty was described as ‘energetic and enterprising’.⁵⁰

No one can doubt that Haugherty was an unusually enterprising woman, with success and local prominence far beyond most mid-nineteenth-century female proprietors in the United States.⁵¹ Nevertheless, it is telling that Haugherty’s local reputation seems to have grown out of her benevolent work (it has been estimated that she donated approximately \$600,000 to charities in the course of her career) rather

⁴⁸ Caroline Bird, *Enterprising Women* (NY: W. W. Norton, 1976). Bird did not consult the R.G. Dun & Co. credit ledgers in her research (and I am unaware of whether she knew they existed).

⁴⁹ The statue originally stood in a park, both named for ‘Margaret’; the statue was renovated in 2015.

⁵⁰ Louisiana, 14:110, 165, 166, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

⁵¹ Though in fact Haughery did not appear in the travelling exhibit and companion book. Virginia G. Drachman, *Enterprising Women: 250 Years of American Business* (Chapel Hill: University of North Carolina Press, 2002).

than her commercial acumen. Yet her rags-to-riches story proves that it was possible for a businesswoman to begin as an Irish immigrant domestic servant and peddler, yet amass a substantial fortune as well as fame.⁵²

CONCLUSION

Despite the wealth of unique material available in the R.G. Dun credit records, challenges arise when interpreting this evidence. Not only can it be difficult to ‘match’ the stories told by these reports to the listings provided by city directories and the census, but at times the credit entries themselves disagreed, and examiners even seemed to contradict each other. For example, a dry goods merchant praised by the credit reporters, on and off, was Mrs Mary or Maria Gifford of Rochester, New York. In 1841, the ledger entry explained that her husband John is a pensioner, but that his wife ‘is smart, makes money, popular, prompt, consid[ered] g[ood]’, and a year later that the dry goods business was ‘doing as well or better’ as ‘most DG houses of the same caliber’. It seems that Maria was backed by a female relative, Anna Blauvelt, described as ‘an old Dutch lady her mother or aunt or the like’. Then came a series of contradictory entries in the mid-1840s.

Mrs. G. is well known as a thoro’ go ahead woman & trader is snug & close
 very Indus[trious] & attent[ive] ...
 Cannot have made anything and wonder how she keeps along
 Apparently doing a living bus

⁵² See Brister, Nancy, ‘The Bread Lady of New Orleans’, Old New Orleans, The Past Whispers, http://old-new-orleans.com/NO_Margaret.html; Villarubbia, Eleonore, ‘An Indomitable Woman: Margaret Haughery, The Breadwoman of New Orleans’, [Catholicism.org](http://catholicism.org), <http://catholicism.org/an-indomitable-woman-margaret-haughery-the-breadwoman-of-new-orleans-2.html>; Luck, Adrienne, ‘Margaret Haughery: “Friend of the Orphans”’, New Orleans Historical, <http://www.neworleanshistorical.org/items/show/477>; Butler, Eoin, ‘The Girl from Leitrim Who Became the “Angel” of New Orleans’, *The Irish Times*, 21 August 2019; <https://www.irishtimes.com/life-and-style/abroad/the-girl-from-leitrim-who-became-the-angel-of-new-orleans-1.2964329>; Haughery is also the subject of two books: Flora Strousse’s children’s book, *Margaret Haughery: Bread Woman of New Orleans* (P. J. Kennedy & Sons, 1961), recently reprinted by Bethlehem Books in Bathgate, North Dakota in 2016, and Mary Lou Widmer’s *Margaret, Friend of Orphans* (Gretna, Louisiana: Pelican Publishing Company 1996).

This section ends with ‘First rate bus[iness] talents’ in 1848. Entries later that year noted that: ‘her husb[and] is a poor stick but she is a man and no mistake If left to her own will and way she is undoubtedly safe. ... Maria Gifford is the name of John G’s wife; she is the soul of the concern’.

In 1851, the credit examiners reported that she ‘Has recently met with a serious accident from a fall from wh[ich] she cant recover’; the concern was then said to be managed by Ovid Hyde, a man about 15 years younger than Maria Gifford. According to the credit records, Hyde ‘has neither dishonesty or cunning enough to make him a rogue’, so the business was ‘entitled to mod[erate] credit’.⁵³ Almost ten years later, in the federal census of 1860, Gifford was shown living in the same household as Hyde, other family members (his mother, her daughter) and three servants. While Hyde was listed with some assets, Gifford claimed \$14,000 worth of real estate. In addition, the dry goods business continued to be listed under her name in city directories until 1868. It appears, then, that either Maria Gifford’s worth varied dramatically from year to year or that different examiners varied dramatically in their judgements. It becomes difficult to judge the relative accuracy of directories, the census and credit records when they disagree.

Entries in the credit ledgers often demonstrate similar inconsistencies. Nevertheless, credit reports tell a story that adds both depth and breadth to the study of mid-nineteenth-century businesswomen in the United States. Depth comes from indications of a woman’s reputation within the community, her creditworthiness, estimated means or monetary assets, character, race and marital status as well as (depending on the entry) national origin, religion and a range of personal and financial details. Breadth is provided by the multiplicity of stories, revealing patterns within each location, across regions and even throughout the nation. The R.G. Dun & Co. records reveal that women ran businesses on the East Coast, in the Deep South, along the Mississippi and its tributaries, in the Mid-West, on the Plains and in the cities of the Great Lakes.

Based on evidence from the credit ledgers, we can certainly trust that businesswomen in the mid-nineteenth-century United States were far more than penny capitalists. We can see the wide range of trades in which women engaged, from the expected dressmaking establishments, millinery dealers, fancy goods stores, dry good shops, boarding houses and groceries, to the less common confectioneries, bakeries, bookstores, music shops,

⁵³New York, 162:100, 243, R.G. Dun & Co. Credit Report Volumes, Baker Library, HBS.

hairdressers and saloons, to the relatively rare dealers in furniture, wallpaper and hardware, to a few unique individuals (such as Albany plumber Julia Ridgway).

Finally, to discover (as in the case of Mary Bacigalupo, ‘Madame Vincent’) a block of valuable city property not only owned by, but named after, an Italian woman running a saloon in Tennessee is not something that historians of mid-nineteenth-century female proprietors expect to find in the archives. The fact that after more than 25 years of research on businesswomen in the R.G. Dun & Co. credit ledgers a researcher can still be surprised reflects the multiplicity of women’s entrepreneurial experiences and the rich vein of material on nineteenth-century businesswomen in the United States waiting to be explored.

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