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A World of Small Objects: Probate Inventories, Pawns, and Domestic Life in Early Modern Venice

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Résumé de l'article

La mise en gage d'objets de valeur était commune dans les sociétés des débuts de la modernité, où elle était utilisée par toutes les classes sociales pour obtenir des liquidités, ou comme moyen de paiement. L'absence à Venise de prêteurs sur gage officiels tels que les Monti di Pietà faisait en sorte que les prêts sur gage et la circulation de l'argent en lien avec cette pratique étaient centrés sur le Ghetto. Les banquiers juifs avaient le droit de recevoir en gage des objets en échange de prêts, et délivraient des reçus officiels (bollettino) faisant état de ces transactions. Ils contrôlaient ainsi une proportion importante du marché de seconde main à Venise. Ces reçus étaient conservés avec beaucoup de soin, étant donné qu'ils permettaient aux emprunteurs de récupérer leur bien après remboursement de la somme empruntée et des intérêts. Ils sont souvent mentionnés dans les inventaires officiels comme représentants des objets réels mais entreposés temporairement dans un autre endroit. Cet article analyse les reçus, les objets qu'ils représentent et leur possesseurs, retracés dans un corpus de près de 1000 inventaires couvrant la période 1511–1600, tiré des Archivio di Stato de Venise.

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La mise en gage d'objets de valeur était commune dans les sociétés des débuts de la modernité, où elle était utilisée par toutes les classes sociales pour obtenir des liquidités, ou comme moyen de paiement. L'absence à Venise de prêteurs sur gage officiels tels que les Monti di Pietà faisait en sorte que les prêts sur gage et la circulation de l'argent en lien avec cette pratique étaient centrés sur le Ghetto. Les banquiers juifs avaient le droit de recevoir en gage des objets en échange de prêts, et délivraient des reçus officiels (bollettino) faisant état de ces transactions. Ils contrôlaient ainsi une proportion importante du marché de seconde main à Venise. Ces reçus étaient conservés avec beaucoup de soin, étant donné qu'ils permettaient aux emprunteurs de récupérer leur bien après remboursement de la somme empruntée et des intérêts. Ils sont souvent mentionnés dans les inventaires officiels comme représentants des objets réels mais entreposés temporairement dans un autre endroit. Cet article analyse les reçus, les objets qu'ils représentent et leur possesseurs, retracés dans un corpus de près de 1000 inventaires couvrant la période 1511–1600, tiré des Archivio di Stato de Venise.

Borrowing money on the collateral of material goods was a widespread practice in early modern Italy, mostly as a way to obtain ready cash on short notice. In a world where material objects stood as real wealth even for the richest members of society, pawning served as an effective guarantee that the money would be repaid with interest. If debts were not repaid after an established amount of time, the lender had the right to sell the goods left on deposit as a guarantee. From the material viewpoint, these pawned possessions were commonly listed in probate inventories with their estimated value. Any inventory had to be very precise, as it represented the actual wealth of a family, whose pawned and pledged items were listed with their estimated values if they were still outstanding. Pawned items appear frequently in early modern Venetian

inventories, confirming the widespread practice of this form of borrowing among a greater part of Venetian society. Since they were at least momentarily not being used for their normal purposes as clothing, tools, or precious objects, but were instead sitting in storage in some warehouse, they were included in these inventories as evoked, non-material, or “missing” objects, listed indirectly by reference to the official receipts (the *bollettini*), which Jewish pawnbrokers in the Venetian Ghetto provided from the sixteenth century.

This article aims to investigate borrowing on collateral in early modern Venice through probate inventories drawn up to allow widows to recover their dowries. Widows, or their heirs or legal representatives, had the right to receive back the value of the dowry (less one-third except by special arrangement) by presenting within one year and one day after the husband’s death their marriage contract and the amount paid as a dowry (with a special act called *vadimonio*). The widow obtained possession of all or some of the goods that had been in her household and, if the dowry’s value exceeded those goods, she could also gain possession of properties outside Venice and even parts of the estate in Venice.¹ Approved inventories were required in all cases. The drafting of these lists was otherwise not mandatory and they were usually drawn up voluntarily, or on particular conditions such as death *ab intestato* or death leaving children. In our case, the lists of goods discussed below were prepared in order to assist Venetian widows in their efforts to recover the value of their dowries from their husbands’ estates. Since it was only necessary to reach a sum matching the value of movables and money declared in the dowry contract, these inventories may offer at best a partial view of the total household’s wealth; yet so far as we can tell most of them included the bulk of household possessions, jewellery and clothes included.

Probate inventories often mention pawns. Pledged items are sometimes declared as having been pawned out of dire necessity: instant cash was needed to pay doctors and medicines in all the cases in which the husband died after an illness, or to pay for the funeral or the everyday expenses of the widow. In other instances pawns seem to refer to debts contracted in a somewhat more distant past. Moreover, mentions of pledged items not only refer to Jewish pawnbroking in the Ghetto but also recall objects that were pawned to relatives or to other people (possibly usurers). Since the presence of pawns in these lists of objects marks a liability affecting the widow’s (or her heir’s) capital, they may have reduced the amount that the widow received from her deceased husband’s

family to a point below the original value of the dowry. Given the rarity of complete lists of pawnbrokers' banks and their clients, the probate inventories drawn up for recovering dowries can therefore be considered a valuable source for investigating the kinds of goods left as pawns and the social distribution of who needed cash,

As we will see below, Venice did not establish a pawn bank — a *monte di pietà* — but made small loans available through regulations on Jewish money-lenders. As a result, there is not found in Venice the rich store of financial ledgers that historians in cities like Bologna can consult when writing about pawn banks and lending. The inventories dealt with here are drawn from the archives of one of the six Venetian courts of law, the *Giudici del proprio*. This court was charged, together with other tasks, with compensating a widow or her heirs for the value of her dowry.² The inventories comprise a uniform and continuous gathering of data, particularly for the sixteenth century when few other documentary sources of comparable richness for gauging household wealth exist. As a result, they permit a partial reconstruction of the domestic material world in early modern Venice. I have used a sample of 525 inventories gathered in two different periods of two years each (1560–61 and 1610–11):³ all the inventories that each register contains have been collected, paying special attention to any mention of pawns. By the 1560s the activity of the Jewish pawnbrokers at the Ghetto was well integrated into Venetian society and so this date was chosen as a start. There is no particular reason for choosing the second apart from the fact that the records exist and it is 50 years later, allowing for a comparative analysis. The data obtained has also been compared with a greater set of inventories (not sampled) coming from the same source but referring to different periods, and with some additional documentation on the Jewish pawn banks.

Dowries and inventories

It should be stressed that inventories of all movable and immovable possessions, drawn up for fiscal purposes, seem not to have existed or to have been conserved in Venice, at least for the early modern period. This makes it difficult, if not impossible, to calculate the entire wealth of the deceased from most Venetian inventories. In our case, the inventories were made for the specific purpose of recovering a given value — that of the dowry — and therefore the inventory

did not have to include all the goods existing in the widow's home, nor the entire mobile possessions of the deceased. We know for instance that the widow of Piero Grisante in 1562 presented to the *Proprio* only her own share of furniture and clothes, because another inventory which has been found in another archival series of the *Proprio* (the *Divisioni*) explains which part of Pietro's movables was assigned to the widow and which to his two executors. This latter inventory shows the real total of goods that furnished Pietro's house at the time of his death.⁴

The incompleteness of the *Mobili* inventories becomes more relevant the higher the social and economic status of the legal owner of the goods (i.e. the deceased husband) at the time of the inventory. The higher the value of the dowry, the smaller was the proportion of moveable objects (with respect to immovables and other assets for instance) necessary to cover dowry claims.⁵ Marina, widow of the patrician Alvise Zorzi, in 1512 had only to list clothes, tapestries, a few linens, silver, and jewellery in order to reach the 3,000 ducats she needed; it is likely that the *palazzo* in which she had lived with her husband (and probably with other members of his family) was richly furnished with things that were not listed.⁶ Another patrician, Alessandro Marcello, seems to have lived with his parents in their *palazzo*, and in 1512 he listed only a quarter of the goods in his father's house for the purpose of recovering his portion of his recently-deceased mother's dowry.⁷

Under Venetian law, a widow had five possibilities for proving the value of a dowry and requesting that it be granted by the court of the *Proprio*: (1) an official act called *vadimonio*, which testified the paid amount; (2) a list of what was paid as dowry; (3) a widow's marriage contract; (4) the testimony of some witnesses, or of relatives, attesting to the value; (5) a document written by her husband proving the same.⁸ Within the inheritance structure of Renaissance Italy, the family house seems to have been fundamentally a male asset, but houses were also spaces in which the lives of men and women intertwined. In Venice, women could own movable goods and real properties, in spite of legal restrictions that from the twelfth century increasingly excluded women from owning land or houses. Rich brides who left their fathers' houses usually took with them many familiar possessions, luxury items, and semi-investment assets such as precious jewellery and strings of pearls.⁹

In Venice, women were able to manage the outcome of an ended marriage (or, less frequently, of a marriage whose end was anticipated) either by acting

personally or by designating agents to act for them. They were supported in their rights both by their families (the dowry regime gave women an extensive and long-lived set of relationships and potentially significant economic influence) and by government institutions.¹⁰ Asking for restitution of the dowry meant that the widow would have to abandon the house once she received the full repayment of her dowry (an operation that could take as many as 30 years). She could in the meanwhile continue to live at the expense of her husband's estate. In many cases, widows decided not to claim their dowry at all and continued to live in their late husbands' house, raising children and leaving their own dowry wealth to their heirs.¹¹

Some of the inventoried goods deliberately pertain to the husband's family since the husband retained the usufruct on the dowry during the marriage. In patrician inventories, for instance, tapestries often bore the coat of arms of the husband's family (and sometimes also that of the wife's), while in artisans' inventories the widow usually listed the content of the workshop her husband had operated. Many other goods seem to have belonged to a woman's world. These might include flax to be spun, for instance. Most lists begin in bedrooms and end with the exact content of the kitchen, or with the widow's own clothes, so that the legal text circumscribes quite literally the domestic space that the woman had occupied.

The problem of knowing who owned what is less serious than it might seem, because Venetian archives always identify in residual inventories the movable goods (effectively personal female property) that a woman took into her husband's house. These appear in the archival series named *Vadimoni*, from the name of the act that presents the value of the dowry as testified to the court of the Proprio. In the *Vadimoni* series, dowry contracts and inventories were registered as a necessary step. The *Mobile* series contains inventories of moveable goods in the husband's house after his death, and not only (or not necessarily) those brought in by the wife at the time of the marriage. This is especially useful, since memory could be untrustworthy. The moment of the marriage, when goods and revenues arrived, and the moment following death, when these or other goods would be paid back to the widow or her heirs, might be separated by a long span of time.¹² Moreover, the lists drawn up for the Proprio in the *Mobili* series demonstrate that Venetian women were able to make certain claims on their husbands' goods. Two early examples from 1512, among many others, show this: Andriana, widow of Zuan Toscano, lists "in front of

law all she got back from her deceased husband for payment of her own dowry amounting to 400 ducats,¹³ while Lena, widow of Lorenzo de Zuane, in her list of goods specifies that the goods expressly belonged to her deceased husband.¹⁴ In other instances, the goods taken into marriage by the bride constituted only a portion of the dowry. In 1609, the lavish marriage between Marina, the only daughter of the rich patrician Vettore Calergi, and Vincenzo, the son of a renowned patrician family (whose father Pietro Grimani was already deceased), included the dotal gift of both new and old furniture to decorate the Loredan palace on the Grand Canal — which Vettore Calergi had bought for the couple, and which he was furnishing for nearly 11,000 ducats.¹⁵ Things were different in Florence, where women contributed very little to the furnishing of the nuptial chamber, which was normally provided by the husband. Brides usually supplied only the chests with their trousseaus, which could move from one house to another.¹⁶

Objects pawned

As a way of securing the repayment of a loan, a pawn had different meanings. Pawns left at a pawnshop or in a *monte di pietà* in the mainland were distinguished from the items left as a payment in shops, or as a form of petty credit between kin relations: the former required payment of a fixed interest, while the latter probably did not. Probate inventories give evidence of both.

However, few traces of the pawning of everyday objects remain, and inventories do not usually provide any detail on the relationship between the borrower and the lender. This leads us to have recourse to other kind of sources, like wills. It was common for pawned items to be renounced as a form of gift offered just before someone's death. So, for example, in 1587 a grocer's daughter in her will gives to her mother-in-law three carpets and eighteen pewter pieces that the older woman had pawned to her for three ducats; the younger woman renounces repayment of the loan.¹⁷ Shopkeepers' inventories highlight the small and everyday dimension of shop credit, a fundamental tool in sustaining early modern purchases.¹⁸

Petty credit from the pawnshop came at a high price, and its use presumed prior access to consumer goods suitable for pawning; the poorest households did not rely on the pawnshop as much as their better-situated peers.¹⁹ The

presence of pawns between the household and shop's movable goods indicates that the owner of the object was postponing repayment. When the inventory was drafted, the pawned items, identified as pawns belonging to their legitimate owners, were integrated into the list of the artisan's or shopkeeper's possessions. In 1556 an apothecary's widow registered the content of a small sealed box that she gave to the executor of the will: one bag of coins, one silver cup, and some rings, three of which had the pawn ticket around them bearing the name of the owner-borrower.²⁰ Another apothecary in 1528 listed several rings that his customers had left as pawns, while the inventory of a second-hand dealer mentioned a silver and gold tabernacle pledged two years before.²¹

In our samples only a small number of documents mention pawns: 15 inventories out of a total of 235 in 1560–61 (6 percent), and 26 out of 290 in 1610–11 (9 percent). They nearly always declare who received the pawns. This small number of inventories does not permit any bold conclusions. While the number of pawns for whom the borrowers were unspecified is higher in 1610–11, recourse to the pawn banks of the Ghetto seems more intense in the first period. Moreover, the *monti di pietà* on the mainland did exert some attraction: one inventory in 1560 reported golden necklaces (two of which had been stolen) and rings pawned at the “Sacro Monte de Treviso,” while two in the 1610 sample refer to the Monte of Padua (*Camera Pignorum Paduae*). This second list, pertaining to Elisabetta Trevisan, widow of the patrician Giovan Battista Giustinian, declared a string of pearls for 200 ducats and three precious gowns pawned for 80.²²

Official pawnbroking in sixteenth-century Venice centred on the Jewish banks in the Ghetto (a specific area of the city), set up in 1516.²³ The presence of Jewish pawnbrokers before this date is difficult to determine, and completely uncertain before the fourteenth century.²⁴ A thirteenth-century law prohibited the presence of pawnbrokers in Venice (though several usurers operated inside the city nonetheless). It restricted their operations to Mestre, on the mainland, though without mentioning anything about their being Jews.²⁵ Only in the second half of the fourteenth century did Jews start to settle openly in Venice.²⁶ The Fourth Genoese War (the so-called War of Chioggia, 1378–81), and the requirement for forced loans and new taxes, led to the increase of illegal moneylending — so for the first time the government permitted several Jewish moneylenders to reside in the city and to lend at 10–12 percent, a rate lower than the interest charged on the mainland, until 1397.²⁷

Jewish presence and moneylending expanded in successive stages through the fifteenth century, and were controlled through specific charters (*condotte*) negotiated between the Venetian government and the Jewish community. Each charter involved continuous negotiations, and while there were gaps between them there is no evidence that massive expulsions took place when charters expired.²⁸ Jewish moneylenders of German background sought shelter in Venice in 1509 during the Wars of the League of Cambrai when French and imperial troops occupied parts of the Venetian mainland. Shortly after this, in 1516, Venetian authorities forced Jewish traders and bankers to take up residence on an island known as the Ghetto Nuovo in the *sestiere* of Cannaregio. Venice's German Jews specialized in moneylending and second-hand trade, though in the previous century moneylenders came also from central Italy.²⁹

Jews could be taxed by the Venetian government to any point short of forcing them out of business and out of the city, while the state could hardly tax a charitable institution directly. The Venetian Senate decided to permit Jewish pawnbrokers to remain in Venice on condition of offering low-interest loans to some poor clients, instead of following the practice common in the Veneto and across Italy of instituting a *monte di pietà* alongside existing Jewish pawn banks.³⁰ This potentially extended more credit to borrowers, for while *monti di pietà* typically lent sums no more than one-half to two-thirds the value of the pawned object, Jewish moneylenders in the Ghetto offered up to the object's full appraised value.³¹ The inventories in our samples, though, usually mention a *soprapìù*, that is a surplus value exceeding the money actually lent, suggesting either that the moneylenders underestimated the value of the goods, or that clients felt more secure in borrowing less. Customers were able to borrow at fixed rates of interest; Jewish pawnbrokers lent variable sums to both rich and poor clients, and were able to extend the loans for longer periods.³² All of this was publicly spelled out: the three official pawn banks in the Ghetto in 1558 were equipped with noticeboards advertising the tariffs.³³

Consortia, or groups of families, ran the Jewish banks for limited periods of time, and as Venetian authorities required them to take on the functions of a *monte di pietà* their profits gradually eroded. The 1513 charter allowed interest rates of 15–20 percent, and by 1573 the charter reduced this to 5 percent and imposed strict control on the banks' administration, prohibiting any Catholic capital from coming into the *consortia*.³⁴ In 1591, the government ordered the Jewish communities of the mainland to contribute to the expenses, and

from 1598 all the resident communities (Levantine, Ponentine and Sephardic Jews, who dealt only with the Levant trade) contributed.³⁵ By the middle of the seventeenth century Venetian Jews were running a public service for the poor without any profit.³⁶

What to pawn?

Clothes, linen, and textiles in general were the items most commonly offered as pawns; they were also, and perhaps not coincidentally, an essential part of dowries. Early modern material culture was strongly shaped by clothes. In seventeenth-century Rome, for instance, a sample of 60 inventories demonstrates that women possessed on average 98 textile items and only 39 pieces of furniture, while men owned 141 textile items and 95 different objects.³⁷ In Venice, it seems that women owned more textile items on average than men, judging by the Proprio inventories where textile items are nearly always listed (unlike in other series of inventories). Pawned items in Venetian inventories refer mostly to textiles as we can see in some examples from 1611 to 1613. A goldsmith's widow pawned two dresses and one blanket for 24 ducats with Alvise dalle Naveselle (a maker of shuttlecocks), and two sheets, six shirts, one cloak and a red cloth cover for twelve ducats with another lender. The widow of notary Francesco Mondo drew from her trousseau some sheets, tablecloths, and four rings to pawn in the Ghetto for nearly twenty ducats. The same kinds of textiles (sheets, tablecloths, napkins, handkerchiefs, shirts) were pawned for 25 ducats by an artisan's widow.³⁸ Even formal clothes used by patrician and members of the *cittadini* class, like any garment with large sleeves (called *manege a comedo* or a *comedo*), were taken to the Ghetto to be pawned, as in the case of merchant Giorgio Arivabene, who pawned several clothes with sleeves *a comedo* and lined with fur in 1611.³⁹

Pawnbrokers' inventories are rich with similar examples that illuminate the material culture of debt in early modern Venice. The inventory of Salomone Levi "dal banco," drawn up in June 1635, never mentions the word "pawn."⁴⁰ Nevertheless, even apart from the use of the term *dal banco*, literally meaning "of the bank," the document can be interpreted as a long list of pawned objects since many entries describe different groups of items to which a single value has been assigned. This distinguished Salamone Levi's inventory from

that of a second-hand dealer, in which each item would have been listed and valued separately. The value in lire is recorded consistently, and the list pertains to Salamone's two shops ("robbe de botegha ... cioè in doi boteghe").⁴¹ The inventory demonstrates Levi's likely participation as an investor in one of the pawnshops of the Ghetto, and each entry would then represent a ticket. The list begins with cash (2,508 ducats, a high sum). As Figure 1 shows, entries with clothes and linen add up to 336 ducats, or half of the total, and their aggregate value amounts to 5,300 ducats. In many instances the item descriptions make it clear that they are precious. The average value of textiles is around fifteen ducats, though many items are valued at less than ten ducats. Ten leather hangings and three groups of tapestries appear at the end of the inventory, while six timepieces are scattered throughout the list. Entries with silverware (173), jewellery (115), and strings of pearls (seven), though less numerous than textiles, form 43 percent of all entries and exceed 6,000 ducats in value. In some instances this category includes precious items such as a golden chain in Milanese style (*alla milanese*) valued at 150 ducats, or two silver basins worth 300 ducats. Many items have a far more modest value: a single pearl, for instance, whose value is less than one ducat, or several reels of gold and silver thread (probably pawned by an artisan), or a string of pearls made of golden glass. Only a few entries result from a mixture of objects (see Figure 1).

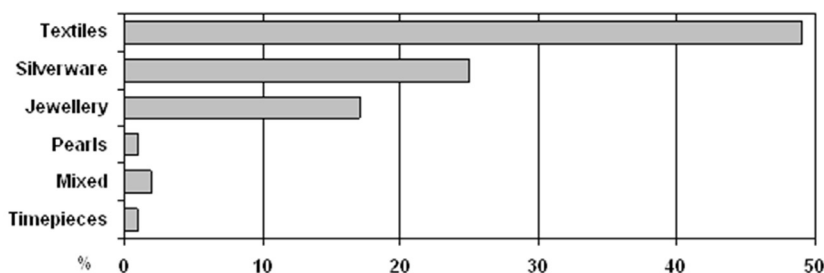


Figure 1. The frequency of pawned items in the inventory of Salomone "dal banco," 1635.

The lure of gold

Jewels and silverware were also commonly pawned. As precious items relatively free from wear and decay they represented the most valuable form of pawn. They possessed high value, but since the maximum amount of money the banks were able to lend each year was fixed, charters aimed to limit the pawning of precious objects and imposed a limit on the sum that could be borrowed on a single ticket; at the end of sixteenth century this was fixed at three ducats. The magistracies charged with overseeing Jewish banks considered extensive borrowing on precious items such as pearls, tapestries, and jewels (except for simple rings and bracelets) to be a peril that undermined the ability of banks to lend to the poor. Only wealthy borrowers could pawn precious objects, and if they rapidly filled the yearly quota that a bank was able to lend, there would be no capital left for the poorest people who were the intended clients of the service. The Jewish community argued from 1580 for permission to establish banks that would be able to lend higher sums at a higher rate, but despite asking repeatedly they met with no success. In 1591 a petition denounced them for extending loans to many “persons who are not poor, and who wish to be accommodated with sums of 40 or 50 ducats at a time, by dividing pledges up under several accounts and among several banks, so that many persons have pledges in all the banks, to the value of many hundreds of ducats.”⁴² The complaint pointed to a common strategy of taking multiple tickets on a single pawn, and authorities imposed several procedures to limit this, although without success. A 1619 report noted an instance of at least four tickets being issued for a single dress, and a 1641 public announcement criticized those borrowers with 50 or more outstanding tickets.⁴³

Probate inventories reveal sometimes remarkable amounts in pawned objects. In 1562 the widow of the patrician Giovanni Soranzo listed several pawn tickets, issued in the Ghetto some months before her husband’s death: a canopy, several rings, two tapestries, three medals, pearls and clothes (among them a *romana*, an official patrician garment⁴⁴) which were pawned for 309 ducats.⁴⁵ It was not only wealthy patricians who pawned jewels and silverware. In September 1556 the widow of a man from Zacinto, a Greek island, listed a golden necklace, four little golden rings, and two small threads of pearls pawned to Jewish moneylenders for fourteen ducats. Four years later, in May 1560, the widow of a cloth seller presented her bonds of pledges (*bollettini*)

issued by Anselmo dal Banco in the Ghetto; either she or her deceased husband had pawned several pieces of cloth, some small tapestries, all their carpets, and two silver spoons. In the same span of years, another cloth seller pawned eight forks and fifteen spoons in the Ghetto for sixteen ducats, and the widow of a Florentine cap maker in 1562 pawned a rope of pearls and a pair of bracelets for 60 ducats.⁴⁶

In October 1611 the widow of Samuele Corcos presented to the court of Proprio what can be again interpreted as a pawnshop's inventory, listing mostly pledged items.⁴⁷ Dozens of pieces of silverware and golden chains (a group of them pawned for 100 ducats) were worth nearly 750 ducats. In some cases individual items were valued quite highly, like the silver basin and jug pawned for 95 ducats, while in others it was several objects together that constituted the pawn, as for instance a case in which six silver cups, a salt cellar, and a golden goblet were listed together. This inventory may only represent the involvement of Samuele Corcos in a single pawnshop, and may list only his share of the goods. Since the list was prepared for the recovery of his widow's dowry from his estate, it may contain only the more precious items whose total value was equivalent to that dowry. Nevertheless, the list is quite telling, and speaks to a pawnshop whose services seemed hardly to coincide with the needs of the poor. Even the clothes, here valued at 140 ducats, were typical of a material world of luxury, with silk veils (*zendadi*), bedspreads, shot silk clothes, and Flemish tablecloths listed.

Inventories of this kind, with a preponderance of precious jewellery and silverware, were not unusual and appear even in small rural towns like Porde-none some 60 kilometres northeast of Venice. An inventory requested in 1610 by the widow of Orso dalla Man contains more than 200 pawn tickets, stored in three boxes, each with the name of the borrower.⁴⁸ Jewels, pearls, and silverware not only form the largest number of pawned objects, as Figure 2 shows, but also represent the higher loans. The average value of tickets issued on silverware amounts to three ducats, that on pearls to nearly five, and that on gold to six; this was well beyond the limit of three ducats permitted in Venice on each ticket (although the average value of all the tickets taken together amounts to 22 lire, or little more than three ducats). Only 14 percent of Orso dalla Man's tickets exceeded ten ducats, while one-third was for less than one ducat. Among the most modest pawns (that is, for one-third of a ducat) we can find several coral pieces, which at that time were considered a universal talisman and were mostly used

in rosaries.⁴⁹ Coral here represents a sort of small luxury item which the clients of this pawnshop possess. Seventy percent of the tickets underwritten by this Pordenone moneylender were issued to men, whose loans are on average twice the value of women's tickets (four and a half ducats against two and a half).

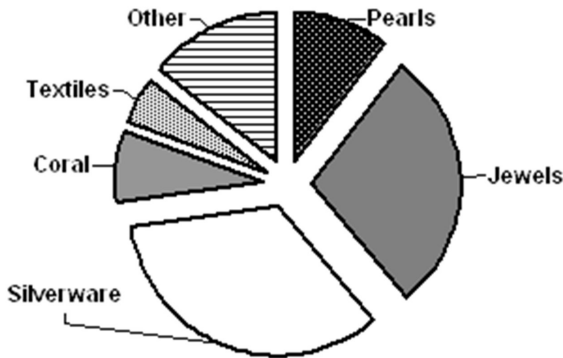


Figure 2. The frequency of pawned items in a pawnshop in Pordenone, 1610.

The frequent mention of pawned jewels and especially silverware highlights their broad diffusion in early modern Venice. Our data set of Venetian probate inventories shows that the possession of silver items was not uncommon. Around 1560, nearly 20 percent of artisans' and shopkeepers' households and 10 percent of workers' households owned at least one piece of silver cutlery. Among patricians and *cittadini* (the class that in Venice included professionals, international merchants, and senior civil servants⁵⁰), we find silverware in 40 and 60 percent of sampled inventories respectively, while more than 20 percent list ropes of pearls. In 1610–11, silverware is found in even more of the inventories, mostly in the households of citizens and craftsmen. We may conclude from our survey that in sixteenth-century Venice, silverware, which was both a status good and also an investment representing stored value, spread across each socio-economic category. Through the course of the period it became concentrated in the richer inventories, while other categories of semi-luxury goods were more broadly diffused. In 1560, for instance, more than 60 percent of craftsmen's and labourers' households sampled held several napkins, and more than one-third had silk clothes (found in 80 percent of patrician

and citizens' inventories), while paintings grew markedly in number across all sampled households.

The following graph describes how many inventories, as a percentage of the total number of inventories found in each sub-sample and for each category, contain at least one piece of silverware.

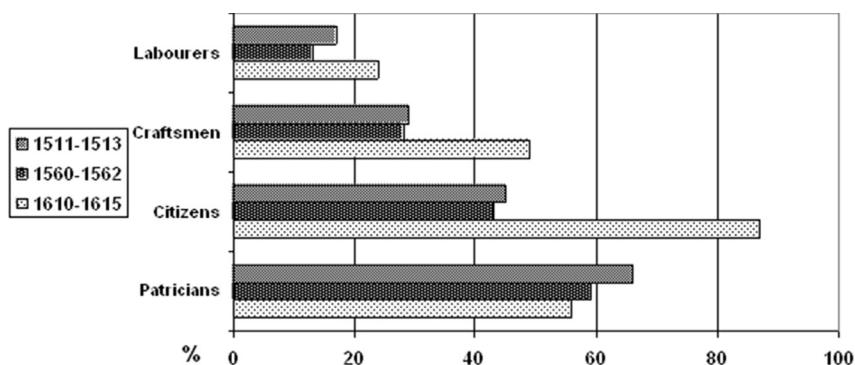


Figure 3. Frequency of silverware in Venetian inventories, 1511–1615 (three samples⁵¹). *Citizens* includes professionals, international merchants and high status tradesmen, Senate secretaries and other high magistrates in civil service. *Craftsmen/Shopkeepers* includes every producer/seller of marketable foods, victuallers, middle-grade civil servants, Jews. *Labourers* includes unskilled workers, craftsmen at the Arsenal, fishermen, boatmen, servants.

The next graph utilizes the same samples, but according to the total amount of goods in each list. The possession of silverware appears strictly connected to the total value of goods, and hence to the wealth of the household, and seems to greatly diminish in poor and medium value inventories.

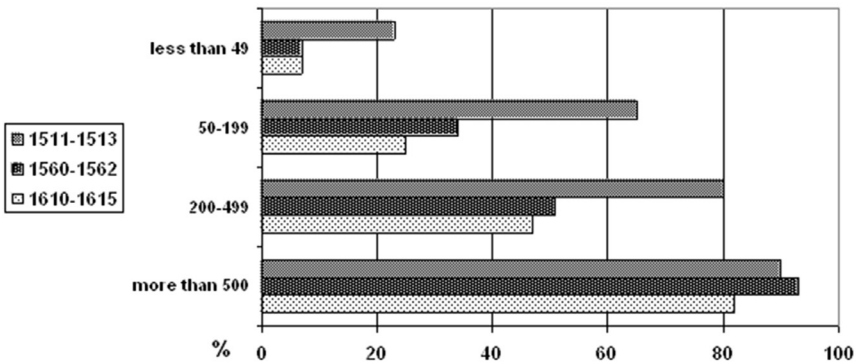


Figure 4. Frequency of silverware in Venetian inventories, 1511–1615 (three samples⁵²). Values in ducats.

Since nearly every sort of item could be pawned, the variety of pawned objects reflects the growth in the material world of Venice through the sixteenth century. In 1611, a merchant's inventory listed several pieces of pawned furniture: one painting with a Madonna, one crucifix, one bedstead, one table, ten pewter dishes, linens and shirts, kitchen utensils and even one drum.⁵³ Since Jews were forbidden to lend on the security of sacred objects, these items were most likely not held by Jewish moneylenders. Many art objects with a devotional purpose could be freely pledged between Christians: in January 1512 the patrician Vincenzo Gabriel pawned a large silver and enamelled tabernacle for the large sum of 70 ducats; one year later the inventory of a glass merchant declared one *presepio* (a crèche, possibly painted) received as a pawn, and similarly in 1539 a second-hand dealer listed a pawned silver tabernacle.⁵⁴ Musical instruments were pawned, as we see in the 1613 inventory of a printer which reveals a *manacordo* (a sort of harpsichord) with its trestles that was temporarily given as a pawn for four ducats, together with a number of prints.⁵⁵ Monti di pietà on the mainland accepted art objects, like the seven paintings "of ordinary manner" (*di maniera ordinaria*) which the widow of Giovan Battista Querini asked to be returned from the Monte of Padua in 1671, or the group of tapestries returned by order of the Podestà in Padua to the patrician brothers Pasqualigo in 1682.⁵⁶ The use of paintings and art objects as precious pawns comes into use during the seventeenth century, together with the growing number of collectors and amateurs. In 1712 the inventory of the merchant Giovanni Castelli noted a loan

of 300 ducats made ten years earlier for which he received in collateral four paintings of a renowned artist of the previous century (Alessandro Varotari, called Padovanino); a further 180 ducats were secured with a golden watch.⁵⁷

Conclusion

The dowry system defined marriage in Venice, and constituted the chief means of survival for widows after the death of their husbands. Dowries represented both an intergenerational transfer of resources from parents or relatives, and possibly also the savings that a woman had accumulated through her adolescence if she had worked as a servant. Although the dotal system was frequently the subject of literary attack for reducing marriage to purely material considerations, it also created the kind of legal records that allow us now to take a rare close look at how early modern households actually operated: What did they accumulate? What did they value? How frequently did they draw on clothing, tools, and other valuables as objects that could secure for them a loan?⁵⁸ Since the law carefully regulated the repayment of a dowry in order to allow the widow to live on her own means, it necessitated the creation of inventories which give us a clearer sense of the goods that households accumulated and the financial difficulties they encountered from time to time and which they handled by taking out loans.

The inventories produced for widows as part of their strategy for recovering a dowry tell us a great deal about household dynamics in Venice. We can see that borrowing from the Jewish pawn banks extended to all social groups in Venice. A significant proportion of Venetian households at all levels owned silverware and jewellery, and treated these small objects as repositories of value that could be liquidated temporarily in times of need. The fact that they appear so frequently in inventories suggests that many families may have valued precious goods precisely because they were portable, easily pawned, and superfluous to the day to day running of the household; it was easier to go without a silver fork or bracelet than without a set of tools or clothing. The inventories produced for widows ended up replicating the domestic world in which the widow had functioned while a wife: the kitchen, the bedroom, the closet, and the chest of precious objects.

While the inventories reveal a great deal, we must recall that what they reveal is in large part a reconstruction through tangential and indirect evidence. Relatively few inventories contained pawned items. Moreover, their presence suggests a question that Venetian statutes do not address: if a widow's inventory included pawned items, then what status did they have in her dowry and how did she recover the value that they represented? The listing of pawns suggests that she and her heirs inherited liabilities rather than assets, yet this question is not dealt with in contemporary legal handbooks. Conclusions can be only cautious, and more investigation into the Venetian archives is certainly needed. Our sample demonstrates, nevertheless, that both artisans and patricians regularly had recourse to loans in early modern Venice, and that the material culture of debt was predominantly a world of small objects.

Notes

1. Procedures that allowed widows to recover their dowries in early modern Venice are fully explained in contemporary legal handbooks, referring to ongoing practices. See *L'Avvocato. Dialogo in cinque libri ne' quali brevemente si contiene in materia delle cose del Palazzo Veneto quanto si legge nella seguente facciata*, attributed to Francesco Sansovino (Venezia: De Vian, 1554); Filippo Nani, *Pratica civile delle Corti del Palazzo Veneto raccolta e compilata dal D.F.N.A.E. et P.V.* (Venezia: Curti, 1668); Francesco Argelati, *Pratica del foro Veneto che contiene le materie soggette a ciaschedun magistrato* (Venezia: Savioli, 1737). The function of the Venetian dowry seems to have consisted in anticipating the father's inheritance. Donald E. Queller and Thomas F. Madden, "Father of the Bride: Fathers, Daughters, and Dowries in Late Medieval and Early Renaissance Venice," *Renaissance Quarterly* 46.4 (1993), p. 690. It left, nevertheless, the possibility of receiving other bequests, and of arranging women's possessions even without their husbands' consent; the husband retained the usufruct on the dowry during the marriage. Anna Bellavitis, "La famiglia 'cittadina' veneziana nel XVI secolo: dote e successione. Le leggi e le fonti," *Studi veneziani*, n.s. 30 (1995), pp. 55–68; Anna Bellavitis, *Identité, mariage, mobilité sociale. Citoyennes et citoyens à Venice au XVI^e siècle* (Roma: École française de Rome, 2001), pp. 141–54.
2. The so-called *Corti di palazzo* (Giudici del proprio, Giudici al forestier, Giudici di petizion, Giudici dell'esaminador, Giudici del procurator, Giudici del mobile)

- all came from the *Curia Ducis*, a judicial committee already present in the tenth century; the court of *Proprio* descended directly from it, while the other five courts were created between the end of the twelfth and the end of the thirteenth centuries. Andrea da Mosto, *L'Archivio di Stato di Venezia. Indice generale, storico, descrittivo ed analitico*, t. 1 (Roma: Biblioteca d'Arte Editrice, 1937), pp. 89–94.
3. Archivio di Stato di Venezia (hereafter cited as ASV), *Giudici del proprio, Mobili*, regg. 21–23 and 126–32. I considered all the inventories in each register dating from January 1 to December 31 each year. The Venetian year officially began on March 1, but I have given dates in the modern style.
 4. ASV, *Giudici del proprio, Divisioni*, b. 9, June 27, 1562.
 5. In Venetian marriage contracts a dowry was usually paid out (often with some delay) partly in cash or credits, partly in movable goods, partly (in the case of wealthy people) in estates. The higher the value of the dowry, the lower was the percentage of movables relative to the rest of the value. In a group of 211 inventories collected from the Mobile registers for the years 1511–13 (ASV, *Giudici del proprio, Mobili*, regg. 1–2), 44 inventories contain a valuation of the movable goods that formed the dowry at the time of the marriage contract: they vary from 3 to 104 percent of the declared value of the dowry, with an average of the 34 percent of the dowry value in movables.
 6. ASV, *Giudici del proprio, Mobili*, reg. 1, January 15, 1512.
 7. ASV, *Giudici del proprio, Mobili*, reg. 1, January 4, 1512.
 8. Bellavitis, *Identité*, pp. 147–48. The second step was the authorization of payment from the husband's estate by the judges, as reflected in the archival series *De giudicato* which actually ends in 1603. Da Mosto, p. 91.
 9. Anna Bellavitis and Isabelle Chabot, "People and Property in Florence and Venice," in *At Home in Renaissance Italy*, ed. Martha Ajmar-Wollheim and Flora Dennis (London: Victoria and Albert Museum, 2006), pp. 77–78.
 10. Stanley Chojnacki, *Women and Men in Renaissance Venice* (Baltimore and London: The Johns Hopkins University Press, 2000), p. 96. The amount technically designated as dowry excluded the personal goods brought in by the bride to the marriage, and the part of the settlement that remained as the property of the husband. By the early fifteenth century the gift to the bridegroom (the *corredo* or *trousseau*) represented one-third of the entire settlement; thus, the amounts returned to widows were normally the remaining two-thirds (p. 97).
 11. Chojnacki, *Women and Men in Renaissance Venice*, pp. 98–104. A survey of 31 dotal contributions to noble girls' dowries in 1370–89 demonstrates how fathers

contributed only 26 percent of all dowry bequests, the next most frequent donors being maternal grandfathers; mothers and female kinsmen contributed 33 percent (Queller and Madden, p. 689). The same tendency seems to have existed even in later periods. Stanley Chojnacki pointed out how “a widening circle of dowry contributors encouraged a patrician social orientation in which the traditional emphasis on lineage was increasingly complemented by non-lineage ties of affection and interest.” Stanley Chojnacki, “Dowries and Kinsmen in Early Renaissance Venice,” *The Journal of Interdisciplinary History* 5 (1975), p. 575.

12. I wish to thank Paola Benussi (Archivio di Stato, Venice), for having clarified for me the distinction between inventories pertaining to the two series, *Vadimoni* and *Mobili* of the *Giudici del proprio*.
13. ASV, *Giudici del proprio, Mobili*, reg. 1, c. 118: Andriana “apresenta ala leze tuto zo che la se retrova haver del quondam suo marito per pagarse de la sua dote che è per lamontar de ducati 400” (my translation in the text).
14. ASV, *Giudici del proprio, Mobili*, reg. 1, c. 126: “apresenta ala leze le infrascite robe per apagarse de la sua dote la qual fo del dito quondam suo marito” (my translation in the text).
15. ASV, *Archivio proprio Grimani di Santa Maria Formosa*, b. 1, fasc. 6, unnumbered pages. The nuptial contract in 1608 fixed the consignment to Vincenzo of 20,000 ducats in cash, 35 pearls valued 11,000 ducats, a row of other pearls valued at nearly 1,000 ducats, a large group of furniture, garments and linen “to be used by the bride” (“per uso della sposa,” my translation) and which Vincenzo was obliged to register to prove their expenditure (“da esser assignati al sposo delli quali doverà far riceputa di quanto saranno costati”), and another large group of furniture for the palace (“mobili diversi per adobamento del palazzo da esser consegnati ut supra”); the total value of the dowry added up to 40,000 ducats. In her will in 1634 Marina Calergi was able to endow three of her daughter with huge dowries thanks to the estates her father left her: 40,000 ducats to Maria, 30,000 to the other two (ASV, *Notarile, Testamenti*, Andrea Ercoli, b. 359, November 6, 1634, also in *Avogaria di comun, Civile*, b. 69, nn. 20 and 41). The repayment of her dowry was requested by her three male sons in 1647, shortly after the death of her husband Vincenzo (ASV, *Giudici del proprio, Mobili*, reg. 209, cc. 71 sg.), but the inventory in Palazzo Loredan amounted only to nearly 4,000 ducats. On the Grimani Calergi family see the brief account in Gino Benzoni, “Grimani Calergi, Vettor,” in *Dizionario biografico degli italiani*, vol. 59 (Roma: Istituto della Enciclopedia Italiana, 2002), pp. 662–66.

16. Bellavitis and Chabot, p. 79.
17. ASV, *Archivio notarile, Testamenti*, b. 785, n. 454, October 23, 1587.
18. Renata Ago, "Il linguaggio del corpo," in *Storia d'Italia*, Annali, 19: *La moda*, ed. Carlo Marco Belfanti and Fabio Giusberti (Torino: Einaudi, 2003), p. 137.
19. Anne E. C. McCants, "Goods at Pawn: The Overlapping Worlds of Material Possessions and Family Finance in Early Modern Amsterdam," *Social Science History* 31.2 (2007), pp. 213-238.
20. ASV, *Giudici del proprio, Mobili*, reg. 20, cc. 60r-61r, December 10, 1556.
21. ASV, *Miscellanea notai diversi*, b. 34, August 30, 1528, n. 67 (Giovan Francesco Scopani) and reg. 35, November 9, 1530, n. 2 (Zaccaria Franchini).
22. ASV, *Giudici del proprio, Mobili*, reg. 22, November 9, 1560. The pawns were valued 22 ½ ducats, while the interest on them was only half a ducat. ASV, *Giudici del proprio, Mobili*, reg. 129, August 10, 1610.
23. On the establishment of the Jewish quarter in the Ghetto see Ennio Concina, "Parva Jerusalem," in *La città degli Ebrei. Il Ghetto di Venezia: architettura e urbanistica*, ed. Ennio Concina et al. (Venezia: Albrizzi Editore, 1991), pp. 9-155.
24. A detailed comment on the Jewish presence in medieval Venice can be found in David Jacoby, "Les Juifs à Venise du XIV^e au milieu du XVI^e siècle," in *Venezia centro di mediazione tra Oriente e Occidente (secoli XV-XVI). Aspetti e problemi*, 2 vols., ed. Hans-Georg Beck et al. (Florence: Leo S. Olschki Editore, 1977), vol. 1, pp. 163-67.
25. Gino Luzzatto, "Tasso d'interesse e usura a Venezia nei sec. XIII-XIV," in *Miscellanea in onore di Roberto Cessi*, 3 vols. (Roma: Edizioni di storia e letteratura, 1958), vol. 1, p. 195.
26. Jacoby, p. 166. Jewish merchants, though, resided for limited periods in Venice even before this time, and doctors could reside and practise, provided they did not lend on interest. Jacoby, pp. 175-76.
27. Reinhold Mueller, "Les prêteurs juifs de Venise au Moyen Age," *Annales E.S.C.* 30.6 (1975), pp. 1278-79; Reinhold Mueller, "Charitable Institutions, the Jewish Community and the Venetian Society," *Studi veneziani* 14 (1972), pp. 63-64. On Jewish banks in early modern Venice and the Veneto see Brian Pullan, *Rich and Poor in Renaissance Venice: The Social Institutions of a Catholic State, to 1620* (Oxford: Basil Blackwell, 1971), pp. 431-578. The charter (*condotta*) specifies an agreement between the authorities and the bankers regulating Jewish presence in the cities of northern and central Italy. Shlomo Simonsohn, "La condizione giuridica degli ebrei nell'Italia centrale e settentrionale (secoli XII-XVI)," in *Storia*

- d'Italia*, Annali 11: *Gli Ebrei in Italia*, I: *Dall'alto Medioevo all'età dei ghetti*, ed. Corrado Vivanti (Torino: Einaudi, 1996), p. 105. Jewish pawn banks guaranteed substantial profits each year to the Venetian commune, while the renewing of the charters permitted both sides to adapt and change the conditions according to the situation. Jacoby, p. 191.
28. Benjamin Ravid, "The Venetian Government and the Jews," in *The Jews of Early Modern Venice*, ed. Robert C. Davis and Benjamin Ravid (Baltimore and London: The Johns Hopkins University Press, 2001), pp. 5–6; Jacoby, p. 188.
 29. Pullan, *Rich and Poor*, p. 443. Second-hand trade supplements credit activity but Jewish pawnbrokers were forbidden to sell unredeemed items. Ariel Toaff, "Convergenza sul Veneto di banchieri ebrei romani e tedeschi nel tardo Medioevo," in *Gli Ebrei e Venezia secoli XIV–XVIII*, ed. Gaetano Cozzi (Milano: Edizioni di Comunità, 1987), pp. 595–613.
 30. Pullan, *Rich and Poor*, pp. 576–78. The first monte in the Veneto to last for any length of time emerged in Vicenza in 1486, and within a century a fifth of the over 200 Monti found in Italy were located in the Venetian mainland state; two attempts to establish a monte in Venice, in 1520 and in 1523–24, both failed. Brian Pullan, "Jewish Banks and Monti di Pietà," in *The Jews of Early Modern Venice*, pp. 57, 60.
 31. Pullan, *Rich and Poor*, pp. 470–75; Mueller, "Charitable institutions," pp. 65–66.
 32. Brian Pullan, "Jewish Moneylending in Venice: from Private Enterprise to Public Service," in *Gli Ebrei e Venezia*, p. 683.
 33. Pullan, *Rich and Poor*, p. 530; Donatella Calabi, "Il Ghetto e la città," in *La città degli Ebrei*, pp. 218, 251–52.
 34. Pullan, *Rich and Poor*, pp. 531–33, 540. Germanic Jews engaged in moneylending probably regarded the 5 percent as a fair price to pay for permission to reside in Venice and make profits from other activities, mainly dealing in second-hand goods including jewellery, tapestries, medallions, and furniture which could be hired out to visitors and even to foreign diplomats. Pullan, "Jewish Banks," pp. 65–66. Mueller, "Charitable institutions," p. 82.
 35. Brian Pullan, *Gli Ebrei d'Europa e l'Inquisizione a Venezia dal 1550 al 1670* (Roma: Il Veltro, 1985), p. 233; Pullan, "Jewish moneylending," p. 678. Ravid, pp. 13–14.
 36. Pullan, *Rich and Poor*, pp. 576–78; Pullan, "Jewish moneylending," p. 671. Jewish communities played the care of public utility wisely. Marina Romani, "La tela del ragno: famiglie e banchi ebraici nell'Italia centro-settentrionale (secc. XIV–XV), *Cheiron* 45–46 (2006), p. 88.

37. Ago, p. 120.
38. ASV, *Giudici del proprio, Mobili*, reg. 133, cc. 14v–17r, December 17, 1611, and cc. 132r–132v, February 22, 1613; reg. 134, cc. 21v–22r, October 23, 1612.
39. ASV, *Giudici del proprio, Mobili*, reg. 129, February 21, 1611. See also the gown with similar sleeves that a *cittadino* pawned in 1560 together with a deep blue skirt. ASV, *Giudici del proprio, Mobili*, reg. 22, May, 1560. Marino Sanudo describes the huge sleeves “a comedo” as a necessary complement for the gown Venetian gentlemen used. Stella Mary Newton, *The Dress of the Venetians, 1495–1525* (Aldershot: Scolar Press, 1988), p. 11.
40. ASV, *Giudici di petizion, Inventari*, b. 354/19, n. 82, June 1, 1635.
41. A ducat of account (used in official documents) corresponds to six lira and four soldi, while a soldo is one-twentieth of a lira.
42. Quoted in Pullan, *Rich and Poor*, pp. 573–74 (his translation).
43. Pullan, “Jewish Moneylending,” p. 683.
44. In the sixteenth century the *romana* can be identified with the silk- or fur-lined gown patricians used. Achille Vitali, *La moda a Venezia attraverso i secoli. Lessico ragionato* (Venezia: Filippi Editore, 1992), p. 333.
45. ASV, *Giudici del proprio, Mobili*, reg. 24, September 19, 1562.
46. ASV, *Giudici del proprio, Mobili*, reg. 20, cc. 60r–61r, September 24, 1556; reg. 21, May 15, 1560, Francesco di Bastiano *tellarol* alla Colombina; reg. 21, November 9, 1560 and January 1561, Santo Vilmercato *tellarol* a San Salvador; reg. 24, November 10, 1562, Francesco Paganuci fiorentino *cappeller* a Rialto.
47. ASV, *Giudici del proprio, Mobili*, reg. 132, cc. 6v–7v, October 25, 1611.
48. ASV, *Giudici del proprio, Mobili*, reg. 129, cc. 11r–17r, Ricca of Samuele from Castelfranco, widow of Orso “da Manu sive Judae Moysis de Sacerdotis.”
49. On coral in Venetian jewellery see Piero Pazzi, “Cenni sulla pesca, il commercio e la lavorazione dei coralli a Venezia”, in *Contributi per la storia dell’oreficeria, argenteria e gioielleria*, vol. 1, ed. Piero Pazzi (Venezia: Edizioni della Biblioteca Orafa di Sant’Antonio Abate, 1996), pp. 116–28.
50. The word *cittadino* (citizen) has a precise significance in the Venetian context. *Cittadini* were of Venetian origin and employed mostly in the civil service and in commerce, but it was possible to be approved for citizenship after a long residence and gain access to several fiscal benefits in commerce. See Bellavitis, *Identité*.
51. Patricians: 1511–13, 64 inventories; 1560–62, 44 inventories; 1610–15, 86 inventories. Citizens: 1511–13, 31 inventories; 1560–62, 42 inventories; 1610–15, 110 inventories. Craftsmen: 1511–13, 99 inventories; 1560–62, 118 inventories; 1610–15,

- 294 inventories. Labourers: 1511–13, 17 inventories; 1560–62, 38 inventories; 1610–15, 69 inventories. Source: see footnote 16.
52. Number of inventories whose total value is less than 49 ducats: 1511–13, 95; 1560–62, 95; 1610–15, 148. Number of inventories whose total value is between 50 and 199 ducats: 1511–13, 127; 1560–62, 148; 1610–15, 268. Number of inventories whose total value is between 200 and 499 ducats: 1511–13, 40; 1560–62, 47; 1610–15, 214. Number of inventories whose total value is more than 500 ducats: 1511–13, 29; 1560–62, 28; 1610–15, 135. Source: see footnote 16.
 53. ASV, *Giudici del proprio, Mobili*, reg. 131, c. 61.
 54. ASV, *Giudici del proprio, Mobili*, reg. 1, January 31, 1512: “Un tabernaculo grande d’ariento lavorato de smalto in pegno per ducati 70.” ASV, *Giudici del proprio, Mobili*, reg. 1, January 11, 1513. ASV, *Miscellanea notai diversi*, b. 35, November 9, 1530: “Un tabernaculo d’ariento indora disse esser in pegno.”
 55. ASV, *Giudici del proprio, Mobili*, reg. 135, July 19, 1613.
 56. ASV, *Giudici del proprio, Mobili*, reg. 257, c. 131v. and c. 183v. The eight tapestries are valued 685 ducats; 250 ducats are for the principal, while 6 ½ are for six months of interest.
 57. ASV, *Notarile, Atti*, Girolamo Marcello, b. 9092, March 2, 1712, c. 16.
 58. Anna Bellavitis, “Famille et hiérarchies sociales à Venise au XVII^e siècle,” *XVII^e siècle* 249 (2010), p. 677. Moderata Fonte wrote that wives with their dowry simply bought husbands, often poorer than the prices they offered, sacrificing their freedom, bodies and health to the marriage: Bellavitis, “Famille,” p. 678.