THE GEORGIAN GROUP

Rachel Stewart, 'The West End house c1765–c1785: gamble and forfeit', *The Georgian Group Journal*, Vol. XII, 2002, pp. 135–148

THE WEST END HOUSE *c*1765–*c*1785: GAMBLE AND FORFEIT

RACHEL STEWART

In his seminal work *Georgian London*, John Summerson argued that 'members of the aristocracy were not interested in their town houses to anything like the same extent that they were in their country dwellings' and that 'for the most part [they] were content with the standard product of the times, the terrace house'.[1] In support of his argument, he quotes John Stewart's *Critical Observations on the Buildings and Improvements of London* (1771), in which the author states that 'many a nobleman, whose proud seat in the country is adorned with all the riches of architecture, porticos and columns . . . is here content with a simple dwelling, convenient within, and unornamented without'.[2] Yet reading Tobias Smollett's novel *Humphry Clinker,* of the same year, 1771, we find his main character, Matthew Bramble, ranting about the financial and emotional distress caused by ownership of the very standard and unpretentious item that Summerson, Stewart, and others, play down. We do not tend to think of the Georgian terrace house as a luxury, despite some luxurious examples from the 1770s, such as Derby House in Grosvenor Square, and Wynn House in St James's Square. The London house is usually presented as an insignificant adjunct to the country house, just the relatively standardised, functional, unprepossessing product it appears to be. Yet, as Smollett hints, there is a whole other story to be told, of which the physical evidence says little or nothing. That story can be recreated with the help of anecdotal and documentary evidence relating to individual residents, and other sources, such as newspaper advertisements for houses for sale or let, through which we can learn why Smollett presented the town house as an unnecessary, expensive, unaffordable burden.

******

In *Humphry Clinker*, Smollett draws out the two factors that make London life unaffordable, the expense of living in London and the expense of the house itself, presenting the London house as a drain on finances, parasitic and unproductive, both incitement to and *locus* of frivolous and extravagant consumption. Smollett uses examples among Bramble's acquaintances to demonstrate the effects that expenditure on living in town may have on individuals. First, his old friend Baynard is in dire straits, having married a City woman who insisted on having a London house. Their money had run out, and he had proposed selling up and leaving London for the country, but his wife's distress at the thought had been so severe that they had continued 'to be sucked deeper and deeper into the vortex of extravagance and dissipation, leading what is called a fashionable life in town'.[3] A period abroad had failed as an economy measure, so that they were now in the country, where Mrs Baynard had so successfully undermined all the improvements made to her husband's estate that it had become, like a town house, unable to support them or itself. When Bramble is given the opportunity to help Baynard put his finances right, his first move is to get rid of the London house and to sell off its contents.

Meanwhile another acquaintance, Charles Dennison, has taken the right path, in opposition to

the one trodden so heavily by Baynard. On inheriting a poorly managed estate, Dennison quitted business in town and retired to the country. Instead of spending on a town house, he made his country house clean and weather-tight, and his estate productive and self-sufficient. He found that 'he should save sixty pounds a year in the single article of house-rent, and as much more in pocket-money and contingencies' by not living in London. Besides, he would make 'a considerable saving on the side of dress, in being delivered from the oppressive imposition of ridiculous modes, invented by ignorance and adopted by folly'.[4]

The veracity of Smollett's fictional tales is borne out by evidence from the period. Unlike the well-managed country property, the town house was parasitic, unproductive and a drain on finances, as Smollett suggests, and it was an incitement to consumption, not least the purchase, furbishing and furnishing of the house itself.

It is clear from account books that people could readily put a price on the time they spent in London. Many people kept separate London accounts, itemising expenditure on and from their London home.[5] In a list of annual domestic expenses for ten years from Michaelmas 1770 Lady Lee noted an 'extraordinary rise of the last three years', and attributed it to expenses in London, where the Lees had just acquired a house after a few years away from the capital to recover their finances. Of the 'extraordinary expence' of £111 4*s* 6*d* in 1778–9, £102 9*s* 6*d* was accounted for by 'taking care of House and 11 weeks Housekeeping in London'. In the following year, 1779–80, £156 17*s* out of extraordinary expenses of £217 4*s* was incurred during fourteen weeks in London.[6] Such expenditures were modest compared with those of more flamboyant and less cautious London residents. The Duke of Dorset kept track of bills for entertainment at his Grosvenor Square house during the period 1779 to 1783, including sums paid to the fishmonger, confectioner, butcher, poulterer and greengrocer for dinners there between December 1782 and May 1783, which alone totalled £70.[7]

The very fact of residing in Town required the occupant to buy in the sorts of provisions and services that were an integral part of a well-managed country household and estate. Smollett had plenty to say on this subject, from the point of view of the negative effects on the health and well-being of the temporary resident in London. Smollett was justified in his implication that living in town also caused resources to leave the estate, in its wider sense, rather than feeding back into the interests of an extended community. For example, while he was in town, Sir Watkin Williams Wynn's kitchen accounts included payments for the butcher, the baker, the poulterer, the fishmonger, the greengrocer, the butterman, the milkman, the charcoalman, the cheesemonger, and the pastry cook, whereas at his country seat, Wynnstay, Denbighshire, payments were only made to the butcher, and the grocer, and for salt and tinning coppers.[8]

The London house was also the base for the broader consumption of essential and luxury goods. The 5th Duke of Beaufort's list of 'incidental' bills (outside his usual household costs) settled at the end of his period of winter residence in Grosvenor Square, in May 1770, comprised twenty-seven creditors, including harness makers, saddlers, bit makers and farriers, brewers and brandy merchants, confectioners and perfumerers, purveyors of French robes, lace and millinery, glovers and hosiers, and corn and wax chandlers. During the 1770s the Beaufort family typically spent a maximum of only twenty weeks in London annually, but this accounted for nearly 60 per cent of their total expenditure and as much as 70 per cent of a total of £5,550 in 1775.[9] Purchases for both town and country use were made in town, and accounts usually indicated the destined location of the item or commodity bought.[10]

Householders often could not or did not want to avoid spending on their house's fabric, and accounts itemising London expenditure include work done on

the house itself. For example, the expenditure of the Griffin Griffins of Audley End on their town house in Burlington Street (rented at £300 per annum)[11] can be tracked through their accounts, which itemise outlay, first, on ground rent, taxes (including rates) and repairs of the house and stables and, secondly, on furniture for the house. In the five years preceding 1779, when they were billed for work done on the property by the Adam brothers, the average expenditure in the first category was £140 and £14 in the second. These figures jumped to £1,741 and £425, respectively, in the year of the refurbishment.[12] Houseowners could put a price on any work done in their London house, from the 1*s* per year that the Dowager Viscountess Midleton had to pay to her ground landlord, Lord Ashburnham, for opening up a window to light a dingy room in the house that neighboured his in Dover Street,[13] to the total cost of extensive building, refurbishment or furnishing work, often presented in stitched booklets itemising work done and materials supplied by all involved. The booklet prepared for Jervoise Clarke in 1774 in respect of work at his house in Hanover Square under Charles Cameron, together with assorted loose bills, reveals that extensive refurbishment and redecoration of what was not an exceptionally big house cost over £5,000.[14]

Many, perhaps most people refurbished or decorated a newly acquired house and often laid out considerable sums to that purpose, in addition to the sometimes substantial prices paid for the properties themselves. Sir Gilbert Heathcote purchased his father-in-law's house in Grosvenor Square for £7,000 in May 1764, together with £466 10*s* for part of the furniture. He then spent over £1,800 refurbishing and extending the property.[15] Lord Clive spent £3,718 on his Berkeley Square house between January 1766 and June 1767, more than treble the sum he had paid for the remainder of the lease.[16] John Harris puts the total cost of refashioning the house at about £6,000.[17]

Not all expenditure on repairs and refurbishments was made at the owner's behest. A new lease sometimes required the holder to make practical repairs to a house at his or her own expense. Estate records, such as those of Christ's Hospital and the Bedford Estate, include many details of repairing leases granted in this period, stating the number of years for which the lease was granted, the 'fine' or lump sum and the ground rent payable, and the estimated value of repairs to be organised and paid for by the prospective lessee.[18] Mr James Dolling paid the Bedford Estate a fine of £150 for the repairing lease on his house in Great Russell Street for 11 years from Christmas 1767, plus repairs estimated at £146.[19] In the same year Dr Richard Adams was required by the Bedford Estate to pay a £630 fine for the renewal of the lease of his house, coach house and stables in Bloomsbury Square, together with repairs estimated at £400.[20] The Estate surveyors sometimes grossly underestimated the cost of repairs. In February 1770, a house in Bedford Street, Covent Garden was said to require repairs to a value of £312, but ultimately needed £1,100 spent on it. The Estate generously waived the £100 fine originally proposed.[21] In other instances of underestimation, the lease length was increased as compensation for the leaseholder's unexpected financial outlay.[22] The Bedford Estate generally required its leaseholders to continue to keep their houses in repair for the duration of the lease.

Large, sometimes immense, figures were spent on furniture and furnishings, too. In 1771 Sir Watkin Williams Wynn settled a bill totalling £2,886 with his upholsterer, Bradshaw, largely for furnishing his Grosvenor Square house.[23] The Marquess of Carmarthen bought the house from Wynn in 1774, together with an unspecified amount of the furniture. In addition to building work to the value of £860 in 1774–5, Carmarthen paid about £2,570 to John Bradburn, cabinet-maker and upholsterer, for furniture and furnishings for the house, and the account 'appears not to include the important rooms on the first floor'.[24] The most substantial of the bills for the refurbishment of Lord Clive's house, in

readiness for his return from India, was the £1,200 paid to the upholsterer Charles Arbuckle.[25] The determination not to spend much money on furnishing a new house was not always enough to avoid the expense. In March 1777, Mrs Francis promised her husband that she would 'lay out as little as possible' in furnishing the house which she had recently taken in Harley Street. Yet very shortly afterwards she wrote 'I almost fear I shall be obliged to take too much advantage of your generosity in fitting up this House, but I will be as saving as possible'. By the following year her fears had been realised. 'I asked you for £200 to furnish my house', she wrote to her husband, 'but it was too little and showed my ignorance in asking. I have now paid within a trifle of £500 and yet my best room has no glasses'. The lack of mirrors remained a bugbear for Mrs Francis. 'I can't use my room without them', she moaned in November of that year. In the following June she had hopes of finding some in a sale of furniture at a house in Grafton Street.[26]

A move to a fashionable location brought attendant responsibilities for fashionable furniture and furnishings. Despite exceeding her estimations and budget in furnishing her new house in Harley Street, Mrs Francis reported that her friends still thought some of her furniture 'not good enough'.[27] However, as newspaper advertisements suggest, furniture could also be readily sold off to realise funds once a London house was no longer necessary or affordable. Like the leasehold house itself, the largest of chattels, furniture was easily purchasable and redeemable in an active second-hand market.

London life's principal concomitant expense was, of course, the cost of the house itself, particularly if purchasing rather than renting, and awareness of the precise cost of living in London might include admitting that the cost was too great. James Adair was pleased to tell his son of his move to Soho Square, in 1764: on the positive side, he reported the house to be 'a most comfortable habitation having every deviseable convenience both for you and us'; but on the negative side he admitted that 'it's true it has fleec'd me pretty well'.[28] Finding the ideal property to buy was fraught with enough problems, but paying for it might have been the biggest difficulty of all. For some lucky purchasers, the life event that prompted the purchase also provided the means to afford it. William Weddell paid £9,450 for the house he bought in Upper Brook Street shortly after his marriage in 1771, partly funded by his wife's marriage portion. Even so, he still had to raise £4,000 on a mortgage from Hoare's Bank.[29] Some advertisers of houses for sale themselves offered buyers a solution to the problem of raising capital: pay part of the purchase price and retain the rest on a mortgage with the premises themselves as security. For example, in August 1775 an advertiser offered that 'a considerable Part of the Purchase Money will be allowed to remain upon the Mortgage of the House for a Term of Years'; and in January 1779 another vendor offered that 'the greatest part of the money may remain in the hands of the purchaser during pleasure'.[30] Similarly, in 1764, Sir John Frederick allowed Lord George Sutton a mortgage for a year to pay the £5,000 purchase price of his house in Grosvenor Street, receiving half-yearly interest payments at 5 per cent in the meantime.[31]

Architects and builders often allowed for varying degrees of finish in their estimates for new houses, so that clients or purchasers could spend more or less as they wished, or could afford. In 1770, William Chambers first quoted a price of £4,400 for Henry Errington's house in Cleveland Row, 'including the expence of three handsom ceiling and three good Marble Chimney pieces for the best rooms'. He later confirmed his estimate, but broke down the price into £4,000 for the house and about £400 for the three ceilings and chimney-pieces and any other 'extraordinary enrichments' that Errington chose to have.[32] Chambers also confirmed to the Rt Hon Earl Fitzwilliam that the price of 'Mr Adams's house near Cavendish Square' was £12,000 to £14,000 'according as it is more or less richly finished'.[33] Not

everyone reduced the initial cost of their house, despite the goodwill of architects in giving them the option to do so. In December 1771 the Adams provided the Countess Dowager of Warwick with a detailed estimate for the cost of building her house in Mansfield Street. Itemised separately within a total of £8,353 18*s* was the cost of finishing the second-floor rooms, estimated at £438 10*s* 6*d*. A note on the document states that this latter sum 'was seperated on a supposition that the two pair of stair rooms might remain unfinished some time after all the rest of the building was done, but the difference of the Expence not appearing to be sufficiently considerable to [defer] the completion of the whole plan, it was determined to be carried through at once'. The final account anyway exceeded the original estimate by more than £400.[34]

Those people who had houses newly built for them often made payments on account. Charles Townley's agreement with the builder Michael Barrett for his house in Park Street stipulated that Barrett would be paid £500 'when he shall have built the said house to the dining room floor – another sum of £1000 when the said house shall be covered in, and the remainder [of £3,650] when the said Michael Barrett shall have completely finished the said house according to the above agreement'.[35] Payments were sometimes infrequent, however, and debts run up at such a rate that they rapidly became beyond the immediate means of the client (as in the case of Sir Watkin Williams Wynn, discussed below). Elizabeth Montagu firmly believed that interim payments were essential for staying within one's means and avoiding a hefty debt on completion of the house, as well as being the only conscionable and respectable way to operate. This was clearly not a popular view, as she recognised: 'I will own my taste is unfashionable, but there is to me a wonderful charm in those words *in full of all demands*'.[36] If others shared her opinion that 'the worst of haunted Houses … are those haunted by Duns',[37] they certainly did not reflect it in their behaviour, and for some people, the consequence of not accommodating themselves within their means was ultimately the sacrifice of the house itself.

So, as Smollett indicated, there were two main financial reasons why an occupant might have to sell or sublet a London house: the expense of living in London, and the expense of the house itself. Where either expense was too much to be borne, or not worth the payback, flexibility to change one's mind, to sell off or rent out one's house and contents, was built into the town-house market. Many advertisements emphasise that the owner of the house had intended to have the property for his own use, and had exercised taste and/or expenditure accordingly. An advertisement in 1775 offered to let, furnished or unfurnished, 'an elegant finished House' on which no expense had been spared by the owner 'who intended to inhabit it himself', but changed his mind for undisclosed reasons.[38] Many people recognised, or were forced to recognise, that London life and particularly the house itself were a financial burden they could not afford. Edward Jefreys sold his town house because 'sugars do not sell so well as they have done for several years past, which circumstance alone render'd me unable to bare [*sic*] the expence of two Houses', while Sir Thomas Clavering forsook a seat in Parliament in order to be rid of the expense of his London home.[39] The need to economise reportedly gave Lord Pembroke the nerve to ask his wife to join him and Miss Hunter in Utrecht, so that 'the house in town might be let, which would save some money'.[40] Mrs Francis volunteered to sub-let her new house in town and retire to the country if her husband thought her annual expenditure too much, and he himself reportedly claimed that 'even with the strictest economy' he found it difficult to live in London on what was a substantial income of £3,000 per annum.[41]

Debt relating to London life was frequently described as causing 'distress' to both debtor and creditor. Definitions of 'distress' in Johnson's *Dictionary* (1766) encompass both the emotional

experience and the consequences of debt. On the one hand distress is 'calamity; misery; misfortune', and on the other it is 'a compulsion, by which a man is assured to appear in court, or to pay a debt'. Sir Watkin Williams Wynn's tastes and desires clearly surpassed the present capabilities of his budget, a situation that came to a head in relation to the rebuilding of his house in St James's Square, from 1771. In May 1773 his steward fretted to his agent that 'so many bills are dropping in that it makes me shudder'. Sir Watkin and his agent discussed raising money through the sale and mortgage of other property, but the sums envisaged were never a match for those mentioned in connection with the expense of the house. In September 1774 the agent tried again to present the truth of the situation to his employer, writing:

> Upon looking over my Accounts I find that the Purchase Money for the House with Interest on it to the Time of Payment was £8896:13:4 and that I have already paid on Accot of Building in St James's Square upwards of £15000 besides wch there is near £12000 more now due to the several workmen so that this House will (with what further Charges are yet to come) cost near £40000 and where the Remainder of the money is to be got to pay for it I don't know … [N]o greater sum than £2000 can at present be spared to the workmen in St James's Square tho' they really are many of them much Distressed and nearly three Times that Sum ought now to be immediately distributed among them … in short Sir unless something or other can be done to prevent any further Effusion of Money at least for some Years to come We shall be much distressed …[42]

Sir Watkin's conscience may have led him to order land to be sold to assuage the financial distress of those working on his house, but not everyone was so sympathetic, and Wynn himself was hardly a model client.[43] The prestigious commission at 20 St James's Square may have been good promotionally for the Adam brothers, but they constantly needed to push for payment.[44] William Chambers's letterbooks are comparably riddled with tactful requests, tinged with humour and ever reasonable, for payment of significant sums of money:

> I have pleasure to acquaint you that your house is now Covering in, And the sorrow to assure you I never was so poor in my Life; When your house is Covered in there will be two thousand pounds due to me and I must entreat you to let me have the whole or as large a part as you possibly can for I know not how to go on without it.[45]
>
> I am obliged to your lordship for the 1000£ you were so good to leave a Draught for at Drummonds … I wish however it had been 2000 w^h^ was the sum your Lordship told me I should have; of this thousand the whole must be paid on account of the Extras to Collins and the Carver & Painters who are all very Sharp set, so that no Part of it comes to me on account of the Contract, upon w^h^ I nevertheless owe money to persons as sharp set as the above mentioned Gentlemen, if your Lordship would therefore be so kind as to double the Dose it would enable me to satisfy all these hungry Gentlemen & all things would go on very smoothly this however I only mean in case it be convenient to you.[46]

Many of Chambers's petitions for payment had a practical bent, emphasising that he needed the money to buy materials, or to employ extra workmen to speed up the completion of a house, or simply because he was building so much at the time.[47]

The burden of debt and the experience or threat of distress, which those involved in construction often had in common with their clients, was made public by gossip and by newspapers, which listed bankrupts great and small.[48] But the sale of a house might itself draw unwanted publicity and suspicion. Newspaper advertisements often gave the ostensible reason for the sale of a West End property: the owner was typically 'going abroad', 'retiring into the country',[49] 'leaving off housekeeping', 'bankrupt' or 'deceased'. The first three reasons could easily mask financial distress or even be euphemisms for the fourth, bankruptcy, or for other embarrassing conditions: a 'correspondent' to *The Town and Country Magazine* wrote that, having dropped into the King's Bench debtors' prison (in a shower of

rain), he had met with 'a baronet who was said to have gone upon his travels'.[50] Advertisements, therefore, often advertised something more than an intention to sell. As the name of the seller was usually indicated in a property advertisement, or deducible from the location of the house, sales were a very public statement. There is also considerable evidence in private correspondence and periodicals that people knew who was moving in or out of houses and often the sums for which they were bought and sold,[51] and there was no accounting for the conclusions that might be drawn. The Duke of Manchester was rumoured to be retiring into the country and selling his house in town, and therefore supposed to be in financial distress. The Duke did not care for such inferences: 'The Duke of Manchester will not now sell his house', reported Caroline Howe in 1767, 'they say he has changed his mind on hearing that every body says he is undone'.[52] This conclusion, erroneous or otherwise, drawn from rumours of the Duke of Manchester's intention to sell, joins other evidence that the purchase or disposal of a town house was an indicator: on the one hand of wealth, ambition, or good fortune; on the other, of debt, failure, or bad luck.

Unsurprisingly, therefore, people went to some lengths to disguise both sales and the reasons for them. For this reason, no doubt, the Fielding brothers' Universal Register Office, a clearing house which charged a modest fee for selling goods and services, including houses, was promoted as having 'the economic efficiency associated with open marketing without the possibly compromising publicity associated with advertising'.[53] In the 1760s Sir John Frederick sold his house in Grosvenor Street and rented another in Great George Street, telling prospective purchasers that his sole motive was to be nearer the Custom House. However, as soon as he had been paid the £5,000 purchase price he repaid a debt of the same figure to his brother, suggesting that his motives were pecuniary rather than practical.[54] The rent for the Great George Street house was £200 per annum, which meant that it would have been 25 years before he laid out in rent the figure for which he sold the Grosvenor Street house.

Sir William Lee, on the other hand, preferred the sorry truth to popular speculation. He was already in debt when he married in 1763, and mortgaged lands to raise money. In August 1765 Sir William wrote to his father-in-law, Earl Harcourt, enlisting his help in letting it be known why he had had to part with his London house, because, however embarrassing it might be, it was better than worse conjecture and rumour:

> I am very much obliged to you for y^{r} kind Letter just rec^{d} [. I]t was not my desire to put you upon the trouble of publishing to the World the reason of my parting with my House any more than my own intention to do it myself[. I]f asked my only hope and wish is, that whereas there are several people may ask the reason of it, and the receiving no answer from those that must know the truth, wou'd certainly have a very strange appearance [t]he true reasons may be aprized [*sic*] and this I trust I may depend upon from y^{r} justice and humanity.[55]

The 'true reasons' are evident in a note Sir William made of his debts around 1766, in which he notes the sale of his 'House in Town' for £2,300 as a relatively small credit in a statement that totalled his debts at over £22,000.[56]

An owner could dispose of a London town house when it was no longer required, when the money tied up in it had to be realised, or when it was impossible to support financially. But sometimes the decision to realise the capital bound up in the house and its contents was taken out of the owner's hands. In addition to the meanings given above, 'to distress' was also the act of making a legal seizure, 'to prosecute by law to a seizure' and 'to harass; to make miserable'.[57] Whether or not the town house and its contents were the cause of debt, they became its target. Contemporary theatre made clear the link between 'dissipation and extravagance' and 'executions' in town houses – by which creditors tried to recoup some of their losses by targeting the

house and property of the debtor. In Sheridan's *School for scandal* (1777), for example, Charles Surface has suffered successive executions in his house, in which 'not a thing [was] left but some empty bottles that were overlooked, and the family pictures which [were] framed in the wainscot!'[58] The link between gambling debts and executions in town houses was frequently made, as when the notorious gambler, Stephen Fox, had an execution in his Upper Brook Street house in 1774.[59] The Marquess of Bath's house in Arlington Street, made notorious by his wild drinking and gaming parties, was often full of bailiffs, as a consequence of the damage done to his fortune by extravagant play.[60]

Reports of executions were common in private correspondence and no doubt in town gossip: 'The Foleys have had an execution in their House and all their goods are actually carried off; Lord Foley says, he neither can nor will assist them', reported Mr Stanley in 1778.[61] Bankruptcies as public as that of Sir George Colebrooke, on the failure of his banking house, meant that the public witnessed, through the press and gossip if not in person, the sale of the property for the benefit of creditors.[62] Colebrooke had been in financial difficulties for some years. In March 1773 Caroline Howe reported that he would have to sacrifice his grand house in Arlington Street to satisfy the demands being made on him,[63] although the house was not reported as sold until April 1775.[64] In this instance, and no doubt in others, the town house was the first property to go, ahead of any threat to the country property, perhaps because it was both easier to get rid of (being more saleable and less restricted by entailments) and easier to do without. Colebrooke moved to the less fashionable Soho Square, where he rebuilt a house that had stood empty for two years. But his bank continued in difficulties and 'the erection of this new house … and the decoration of its fine interior no doubt increased his financial embarrassments' and in 1776 or 1777 he sold the house to Joseph Banks.[65]

The distinction between the source and the target of the debt may not always have been clear, but evidence of the costs involved in supporting town living suggests that London houses, their contents and running costs, must have contributed to, if not instigated many a householder's financial problems. The sums involved in executions could be staggeringly high. In March 1778, Judith Milbanke reported from London to her aunt that 'Lord Onslow had an Execution in his House last week for an hundred and sixty thousand pounds & is quite ruined'. The execution came as a great shock to Onslow's wife, 'who knew nothing at all of his Debts, & to comfort her he told her it was greatly owing to his having kept two or three Women whose expenses lay very hard on him'.[66] Keeping a mistress often generated expenditure on the purchase or rent and furnishing of another town property and no doubt the sort of attack that Onslow's house fell prey to. There is, and was, much said of the numbers of kept women, particularly in Marylebone, and even in the absence of statistics it is clear that mistresses were frequently set up in their own furnished premises.[67]

In the same year, seemingly a bad one for executions, Judith's sister Sophie Curzon reported that 'Lord Derby has had sad work in his house; he had four executions all at a time'.[68] Thus a house that had been handsomely, lavishly, and prominently refurbished by the Adams only a few years before, at great but unknown expense, was already the subject of physical and verbal attack. Sophie Curzon herself was at the mercy of executioners two years later, when she and her husband had the property in their town house sold for the benefit of creditors. By 1781 the Curzons were obliged to give up the house altogether, and moved in with relatives in town.[69]

Sometimes relatives were less accommodating, declining to offer financial assistance and sometimes themselves the instigators of seizures. The sculptress Mrs Damer suffered badly in 1776 when her husband, the Hon John Damer, faced with debts of £70,000, shot himself. His father, Lord Milton, had refused to help him out and was harsh to Mrs Damer

after the tragedy, 'seizing even her personal belongings in order to defray his son's debts. In the beautiful house where she had lived so unhappily, but surrounded by every luxury, Mrs Damer now found herself treated like a beggar'.[70]

One reason why executions were focused on the town house was surely that the creditors themselves were London-based, as part of the construction trade or of the wider range of essential and luxury trades patronised by the Duke of Beaufort, for example. A good London house had a key role in establishing what we could call 'social credit'. One aspect of this was the financial credit that a good social 'figure' could attract.[71] A correspondent to the *London Chronicle* in 1772 moaned, with some justification, that unregulated credit was 'an evil of the first magnitude, when applied to the encouragement of … forgeries; furnishing men of no property with most fallacious appearances'.[72] The cyclical link between credit and power may explain many purchases of town houses in fashionable areas in this period. Where one need ended and another began was sometimes hard to distinguish: if a man decided he needed a London house, then that house not only generated the need for the money to finance it, most likely in the form of credit, but also became the means by which he could attract credit to support his life there.

During the funding crisis over the rebuilding and decorating of 20 St James's Square, Sir Watkin desired his steward and agent to be as secret as possible about his financial affairs and to take care of his credit, or it would 'be in a strange situation'.[73] Such caution is indicative of the need to hide the feeble financial base on which much opulence rocked.[74] This secrecy, and the 'masking' displays that it engendered, became part of the vicious circle of luxury, as well illustrated in Fanny Burney's *Cecilia* (1782). Living well beyond their means in a new property in Portman Square, and entirely devoted to gambling and keeping abreast of fashion, the Harrels are repeatedly threatened with an execution in their house. They are saved by their wealthy visitor, Cecilia, who then looks for some expression of remorse and some change in their habits and creed, but is horrified to find that their extreme distress quickly dissipates and is replaced by Mr Harrel's determination not only to visit the Pantheon but also to 'take another measure for removing all suspicion. This was to give a splendid entertainment at his own house to all his acquaintance, to which he meant to invite every body of any consequence he had ever seen, and almost every body he had ever heard of in his life'.[75] The Harrels are quite clear and insistent in their reason for diving back into the pool of luxury so soon after nearly drowning in it: rumours of their financial distress may already be circulating; it is therefore imperative that they counter them by appearing to have their 'credit rating' intact, because it is on that rating that their social credibility depends, and *vice versa*. Appearances were, for some, the only means of keeping up appearances. Living in the right sort of house in the right sort of place perhaps generated the power to become indebted.

'Private' debt could be a very public matter, often advertised, as I have said, by the sale of a town house or its goods. In *Cecilia*, Burney described the entertainment value of attending sales at the town houses of the financially broken, as advertised by the likes of Mr Christie:

> 'I am come,' cried [Miss Larolles] eagerly, 'to run away with you … to my Lord Belgrade's sale. All the world will be there; and we shall go in with tickets, and you have no notion how it will be crowded.'
>
> …
>
> 'And do you intend to buy any thing?'
>
> 'Lord, no; but one likes to see the people's things'.[76]

As debt was public, and the town house was often its victim, the house itself became a London spectacle. As with many entertainments held at private houses, admittance was by ticket. The sale for the benefit of creditors was the ultimate public scrutiny to which a town house and its contents could be subjected, and

over which the owner had least control of his or her audience. It is possible, therefore, that a grand failure in a well-furnished and tasteful house in a good location was the next best thing to a grand success in the same surroundings.

For all that credit and debt seem to have been an accepted way of life, Margaret Doody argues (in connection with *Cecilia*) that 'society itself has invented the concept of "ruin", the great communal sneer. With an "execution in the house" the public identity is annihilated'.[77] Credit and what it affords therefore combined to create public identity, where true financial substance was wanting. When both substance *and* credit were wanting, the individual could no longer retain a public identity in the polite West End and the relinquishing of house, contents or both was symptomatic of its loss.

******

The anecdotal and documentary evidence join forces to confirm Smollett's suspicions that a London house was something many people would be well rid of. Many letters refer to abandoning city life for a period in order to recoup finances, a strategy validated by the contemporary financial evidence. At least in this period, town residence was certainly not the economy that the Stones have suggested,[78] raising the question of whether it ever was and, if so, whether the balance had changed in or by this time. Investment in making a figure in London, including the cost of the house itself and its finish and furnishing, was a gamble. Many residents clearly played too deep and the house (and perhaps the public identity it contributed to) was the forfeit.

On the other hand the desire (or need) to reside in the West End, permanently or temporarily, must have been sufficient to warrant a high level of expenditure, in spite of the attendant financial risk. Although both eighteenth-century and twentieth-century writers have styled such expenditure and over-expenditure irrational, it was often a rational gamble in expectation of a profit, not necessarily financial. The town house was, as Smollett suggested, a drain on finances – in terms of the necessary and incidental purchasing that it induced – and it provided nothing tangible in return, beyond its own exchange, or rental, value. But, even if Smollett omitted to acknowledge as much, the return on the house – its power – lay elsewhere, as part of the cycles of political, financial and social credit at play in later eighteenth-century London. Many householders showed their awareness of this fact by their willingness to spend on and in the West End house. Yet it must have been necessary to strike a nice balance between sufficient expenditure to get a decent property in a good location, in sound condition, tastefully and fashionably fitted out, and the need to avoid the sort of over-expenditure that might necessitate a sale in which those same qualities came into play.

ACKNOWLEDGEMENTS

I am grateful to Dr Christine Stevenson for her comments on an earlier draft of this article. The information in notes 19–22 is cited by kind permission of the Marquess of Tavistock and the Trustees of the Bedford Estate.

NOTES

1 John Summerson, *Georgian London*, 3rd edn., London, 1978, 111.
2 John Stewart, *Critical observations on the buildings and improvements of London,* London, 1771, 27–8.
3 Tobias Smollett, *The expedition of Humphry Clinker*, ed. with an introduction by Angus Ross, Harmondsworth, 1985, 327.
4 Smollett, *op. cit.*, 363–4.
5 While this practice was not universal, I have found many examples in the course of my research. Sir Robert Burdett, among others, also included in his London accounts the spending money given to his family members and allowed to himself, so that even their personal expenditure in London can be tracked [Matlock, Derbyshire Record Office, D5054/14/1, Household accounts for Sir Robert Burdett, 1764–71].
6 Aylesbury, Buckinghamshire Record Office, Hartwell papers, Ref D/LE/E4/3.
7 Maidstone, Centre for Kentish Studies, Sackville papers, U269 A241, bills for entertainment at Grosvenor Square 1779–83, including 1241/3, 'Abstract of Bills for Dinners at Grosvenor Square from December 17th to May the 8th 1783'.
8 Badminton, Badminton muniments, RA 2/1/14.
9 *Ibid.*, RA 2/1/14.
10 For example, Sir Robert Burdett included the purchase of chimney pieces and Chippendale chairs in his figures for London expenditure, but clearly marked them as meant for his country property at Foremark [Matlock, Derbyshire Record Office, Burdett papers, D5054/14/1, entry for 4 February 1768].
11 John Burnett, *A history of the cost of living*, London, 1969, 139.
12 Chelmsford, Essex Record Office, Braybrooke papers, D/Bby A205–10, monthly general accounts.
13 London, London Metropolitan Archives, Acc 524/23, 15 August 1786.
14 Winchester, Hampshire Record Office, Clarke-Jervoise papers, 6M59/1/33.
15 Hertford, Hertfordshire Archives and Local Studies, D/ECd F99.
16 English Heritage Historians' files, WM 209, notes on 45 Berkeley Square. Clive had bought the remainder of the lease of the house, which he had previously rented, for £1,050 in 1764.
17 John Harris, *Sir William Chambers: Knight of the Polar Star*, London, 1970, 216.
18 London, Guildhall Library, Christ's Hospital Archives, tenancy agreement books; Woburn Abbey, Bedford Estate Office, Bedford Estate proposal books.
19 Woburn, Bedford Estate Office, Proposal Book D, p. 166.
20 *Ibid.*, Proposal Book D, p. 280.
21 *Ibid.*, Proposal Book E, pp. 2, 30.
22 See for example *ibid.*, Proposal Book E, p. 61 regarding the lease of a house in Tavistock Row, 4 August 1774, increased from 24 to 31 years.
23 Aberystwyth, National Library of Wales, Wynnstay papers, 115/3.
24 FHW Sheppard (ed.), *Survey of London*, XL, London, 1980, 118.
25 English Heritage Historians' files, WM 209, notes on 45 Berkeley Square. The total cost of the extensive refurbishment was £3,718.
26 Beata Francis and Eliza Keary (eds.), *The Francis letters by Sir Philip Francis and other members of the family*, London, 1910, I, 292, 322, 328, 330, entries for 17 and 18 March, 19 May 1777; 2 June, 13 November 1778; 23 June 1779 in Mrs Francis's journal.
27 Francis and Keary, *op.cit.,* I, 299, entry for 26 November in Mrs Francis's journal.
28 London, British Library, Add MS. 53,808, Adair papers, IX, 19 January [1764].
29 Jill Low, 'French taste in London: William Weddell's town house', *Country Life*, December 27, 1979, 2470.
30 *Public Advertiser*, 28 August 1775; *Morning Post and Daily Advertiser*, 30 January 1779.
31 Woking, Surrey History Centre, Frederick papers, 183/26/2, agreement dated 2 February 1764; *ibid.,* 183/33/14, account book entries for 23 October 1764, 25 March 1765.
32 London, British Library, Add MS. 41,133, Chambers letterbooks, I, fols. 10v, 14, letters from Chambers to Errington, n.d. and 15 May 1770.
33 *Ibid.,* fol. 30, Chambers to Fitzwilliam, [1770].
34 London, British Library, Add MS. 40,714, Hamilton and Greville papers, I, fols. 110–112.
35 Dan Cruickshank, 'Queen Anne's Gate', *Georgian Group Journal*, II, 1992, 66.

36 London, British Library, Add MS. 40,663, Montagu correspondence, fol. 117, Elizabeth Montagu to Mrs Robinson, 9 July [1782]: 'till ye whole was completed I would only pay on account, so that there was not a possibility of a final settlement between me and these gentry … I had ye satisfaction of getting a receit [*sic*] in full of all demands from ye various artificers … My house never appear'd to me so noble, so splendid, so pleasant, so convenient, as when I had paid off every shilling of debt it had incurred'.

37 *Ibid.*, fol. 117, Mrs Montagu to Mrs Robinson, 9 July [1782].

38 *Public Advertiser*, 27 December 1775.

39 Stafford, Staffordshire Record Office, D641/3/P/3/5/3, Edward Jefreys to Sir Geo. Jerningham, 12 April 1764; Malcolm Elwin (ed.), *The Noels and the Milbankes* (Macdonald: London, 1967), 224, Mary Noel to Judith Milbanke, 16 October 1783: 'Mrs Bland told me she knew for a certainty that Sir T[homas] C[lavering] has positively said he shall decline being again in Parliament, that he is parting with his House in Town, & intends to live intirely [*sic*] in the Country, being in *very* bad Circumstances'.

40 Brian Fitzgerald (ed.), *Correspondence of Emily, Duchess of Leinster (1731–1814)*, Dublin, I, 1949, 321, letter from Lady Caroline Fox to the Marchioness of Kildare, 9 March 1762.

41 Francis and Keary, *op.cit.,* I, 294, journal entry for 19 May 1777; II, 347, editors' note.

42 Aberystwyth, National Library of Wales, Wynnstay 122, fols. 239–40, Francis Chambre to Wynn, 17 September 1774. Chambre's extensive comments on Sir Watkin's direct and indirect expenditure on his new house can be found in correspondence in 122, fols. 31–33, 47, 239–40, 289–92, 295, 307–9, 421, 501. According to the *Survey of London* the house in St James's Square was bought for £18,500, and in excess of £29,000 was spent on rebuilding it [Sheppard, *op.cit.,* XXIX, 164].

43 Aberystwyth, National Library of Wales, Wynnstay 122, fols. 307–9, Wynn to Chambre, 9 June 1775. The phenomenon of delayed payments, often amounting to thousands of pounds, was not exclusive to this period, but formed part of an annual and perennial pattern of aristocratic expenditure.

44 *Ibid.*, fol. 47, Samuel Sidebotham to Francis Chambre, 3 February 1774, for example.

45 London, British Library, Add MS. 41,133, Chambers letterbooks, I, fol. 22^{v}, Chambers to Henry Errington, 12 October 1770.

46 *Ibid.*, fol. 22^{v}, Chambers to Lord Melbourne, 14 August 1773. Melbourne still owed Chambers £3,000 when he sold the house in 1792 [M. H. Port, 'West End palaces: the aristocratic town house in London 1730–1830', *London Journal*, XX, 1995, note on p. 45].

47 See, for example, British Library, Add MS. 41,333, Chambers letterbooks, I, fols. 41, 44^{v}, 51^{v}, and 54^{v}.

48 See, for example, *The Town and Country Magazine*, in which very lengthy lists of bankrupts appeared in December 1778 and January 1779, a period suggested by other sources as particularly bad for patrons, too. In respect of tradesmen, Julian Hoppit remarks that 'at the centre of fashion, London businessmen were open to a constantly changing range of opportunities making for success and a constantly changing pattern of uncertainty making for failure. Fashion heightened opportunities and risks' [Julian Hoppit, *Risk and failure in English business 1700–1800*, Cambridge, 1989, 72].

49 Mr King, of Brompton Grove, near Knightsbridge, was unusual in selling his household furniture and letting his house and stabling in order to retire into the City [*Public Advertiser*, 14 January 1775].

50 If we are to believe the 'letter', even death, the fifth reason for sale, might not always be taken at face value, for another overspender in the King's Bench prison is a macaroni officer who had been reported as killed in America [*Town and Country Magazine*, April 1778, 208].

51 See, for example, *Town and Country Magazine*, June 1771, 334: 'Mr. Thomas Bradshaw, minister to the Junto, has just bought of the duke of Athol for four thousand pounds, a house for his town residence, opposite to Lord Bute's, in South Audley-street'; or Elwin, *op. cit.,* 407, Mary Noel to Judith Milbanke, 1 January 1792: 'Mr Lambton has bought the Dss of Ancaster's house in Berkeley Square, & given six thousand pounds for it'.

52 London, British Library, Althorp papers, F42, undated letters [1767?] from Hon Caroline Howe to Lady Spencer.

53 Peter M. Briggs, '"News from the little World": a critical glance at eighteenth-century British advertising', *Studies in Eighteenth-century Culture*, XXIII, 1994, 44, n. 19.

54 Aylesbury, Buckinghamshire Record Office, Hartwell papers, D/LE/D1/44, letter of 13 July 1763 from Henry Bridgeman to Sir William Lee; Woking, Surrey History Centre, Frederick papers, 183/3/14. fol. 55, entries for 25 and 27 March 1765.

55 Aylesbury, Buckinghamshire Record Office, Hartwell papers, D/LE/D4/8, Sir William Lee to Lord Harcourt, 25 August 1765.

56 Of this figure, around 75 per cent was accounted for by work undertaken at or in connection with Hartwell House, Buckinghamshire, where extensive work was done in the 1760s by Henry Keene, whose building accounts were not settled until 1773.

57 Samuel Johnson, *Dictionary*, 3rd edn., London, 1766.

58 Richard Brinsley Sheridan, *The school for scandal,* 1777, Act I, Scene 1.

59 Dorchester, Dorset Record Office, Fox-Strangways papers, D/FSI/Box 240B, Bundle 11.

60 London, Victoria and Albert Museum, Department of Woodwork, Architecture files, Box A, *21 Arlington Street. A brief history of the building* (leaflet).

61 London, British Library, Add MS. 38,470, Liverpool papers, H Stanley to Charles Jenkinson, 1 August 1778.

62 In his study of business failures in the eighteenth century, Julian Hoppit recognises the problems with definitions of bankruptcy in the period. The layman's definition was similar to our own, but in law 'only some of those who were insolvent were dealt with as bankrupts; others were dealt with by alternative legal mechanisms; and some escaped the law altogether, though not necessarily their creditors.' It is likely that executions in town houses were instigated by agents appointed to act on behalf of assorted creditors, within the type of alternative legal mechanism mentioned by Hoppit, and by individual creditors operating alone. Outside of bankruptcy, the creditor who chased his debts first was most likely to succeed [Hoppit, *op. cit.,* 18, 29]. In practice, the balance between chasing hard and soon enough to get paid, and being flexible enough to attract essential business, must have been difficult for tradesmen and professionals, including those involved in construction, to achieve.

63 London, British Library, Althorp papers, F43, Hon Caroline Howe to Lady Spencer, 13 March [1773]: 'Sr G. Colebrook's House in Arlington Street is I hear to be sold, and it is imagined the call upon him is so great, that he will be obliged to part with Gatton, tho' should this be so, he will not only be able to pay every body, but remain a very rich man, for it seems he has laid out great sums in the purchase of west-indian Estates and as he cannot sell them again when he pleases, it necessitates him to part with so much of his English property as will answer the present demand'.

64 *Public Advertiser*, 28 April 1775: 'We hear that Sir George Colebrooke has sold his House in Arlington-street to the Female Coterie for 13,000l.'

65 Sheppard, *op. cit.*, XXXIII, 1966, 118.

66 Elwin, *op. cit.*, 91, Judith Milbanke to Mary Noel, 3 February 1778.

67 Contemporary comic plays are a good indication of both the prevalence and the knowledge of trends, as their humour rested largely on their topicality. For example, in *The First Floor*, by James Cobb (1787) an upholsterer presses a young man, Whimsey, for payment 'for furnishing Miss Fanny Flighty's house in Newman-Street' (Act II, Scene 1), while in *The Heiress*, by General John Burgoyne (1786), Prompt offers to set up his favoured young girl, and her matronly companion, in 'a pretty snug house, in a pleasant quarter of the town, where [they] would be much more commodiously lodged: the furniture new, and in the prettiest taste' (Act I, Scene 3). In real life, William Hickey's acquaintance Fanny Temple 'inhabited an excellent house in Queen Anne Street', all paid for by 'a gentleman of rank and fashion', while Bob Potts's then mistress Emily Warren was installed in 'a handsome, well-furnished house', in Cork Street, dubbed by Hickey 'as complete a one as ever I saw in every respect' [Peter Quennell (ed.), *Memoirs of William Hickey,* London, 1975, 54, 269, with reference to the late 1760s and 1780 respectively].

68 Elwin, *op. cit.*, 103, 18 May 1778, Sophie Curzon to Mary Noel from London.

69 *Ibid.,* 172, Judith Milbanke to Mary Noel, 26 December 1980, 184–5 (editorial note). The Curzons had been spending on the certainty of an inheritance on Lord Scarsdale's death. However, the promise of money in the future was not always sufficient to overcome shortages in the present, or to maintain the confidence of creditors.

70 A. M. W. Stirling (ed.), *The Hothams, being the chronicles of the Hothams of Scorborough and South Dalton from their hitherto unpublished family*

papers, London, 1918, II, 214–5 (editorial note, source not given).

71 Elizabeth McKellar has drawn attention to the dual meaning that the word 'credit' had, 'encompassing both the notion of personal credibility and the concept of credit-worthiness' [Elizabeth McKellar, *The birth of modern London: the development and design of the city, 1660–1720*, Manchester, 1999, 84].

72 28–30 April, 1772, p. 412, quoted in Hoppit, *op. cit.*, 134.

73 Aberystwyth, National Library of Wales, Wynnstay 122, fol. 295, Wynn to Samuel Sidebotham, 23 March 1775; *ibid.*, fols. 307–9, Wynn to Chambre, 9 June 1775.

74 In his discussion of credit in the eighteenth century, B. L. Anderson confirms that there is evidence that 'the enthusiasm for credit led contemporaries to serious over-extension and failure, occurring when the size of a man's assets could no longer support the volatility of his credit … At worst the outcome involved abscondment, the debtors' prison, or a suicide, all were common enough' [B. L. Anderson, 'Money and the structure of credit in the eighteenth century', *Business History*, XII, 1970, 97].

75 Frances Burney, *Cecilia, or, memoirs of an heiress* (1782), ed. by Peter Sabor and Margaret Anne Doody with an introduction by M. A. Doody, Oxford, 1988, 273, 300.

76 Burney, *op. cit.*, 31.

77 Margaret Anne Doody, *Frances Burney: the life in the works*, New Brunswick, 1988, 133.

78 Lawrence Stone and Jeanne C. Fawtier Stone, *An open elite? – England 1540–1880*, Oxford, 1984, 299, 350.