The Politics of Debt in Frances Burney’s *Camilla; Or, A Picture of Youth* (1796)

Frances Burney’s *Camilla* is a novel centered upon debt. Not only does the narrative climax result from the consequences of borrowing but the protagonists are all harassed by the concept of debt at one time or another. Published in 1796, *Camilla* resonates with a topical anxiety about debtors and creditors, as Britain’s economy suffered from the effects of yet another war with France (1793-1802) when the French revolutionary government declared war on the monarchies of Europe. As financial coordinator of the counter-revolutionary effort, Britain both lent money to the royalists and faced the threat of invasion, rapid inflation, high taxes, and eventually, the suspension of cash payments. Yet perhaps the most controversial financial issue was that of the national debt. Although individual *private* debt was universally considered to be evil, the government claimed that *public* borrowing was beneficial for the nation’s economy. For example, Edward King claimed that ‘no two things can be more widely different, or more opposite in their effects, than a Public, and a Private Debt. For a Public Debt may even most truly be called a Public Support.’¹ This paper examines the differing attitudes towards borrowing and repayment in *Camilla* as a contribution to the eighteenth-century discourse of debt. I want to suggest that Burney’s fixation with debt in the novel offers a potential critique of fiscal politics of the 1790s. This afternoon I will explore the debts of *Camilla’s* eponymous heroine but also the less-commented-on *male* debt in the novel, which I argue is linked to rising contemporary anxiety about the ‘public’ or national debt.

Firstly, a very brief reminder of the state of Britain’s national debt during the late eighteenth century. The debt had increased alarmingly after the Seven Years War (1754-1763) and the American revolutionary wars (1775-1783) [slide].

¹ Edward King, *Considerations on the Utility of the National Debt and on the Present Alarming Crisis*
To combat this growing economic problem, William Pitt the Younger revived the old Walpolean idea of the Sinking Fund in 1786, which would total one million pounds per annum and operate at compound interest. This million pounds would be taken from the surplus of the revenue and eventually eradicate the debt. For the first few years this worked rather well, especially as Pitt dramatically increased revenue, however war with France and consequent war-finance borrowing interrupted the scheme, with the result that between 1793 and 1802 the debt was more than doubled. Pitt stubbornly continued to operate the Sinking Fund system for this entire period but as there was no genuine surplus during wartime, the sums had to be borrowed. In effect, the government borrowed to fund the scheme that would allegedly end its borrowing.

Such a plan was understandably controversial, and anti-national debt arguments were given by Thomas Paine, Edmund Burke, David Hume, and Joseph Priestley. As Malachi Postlethwayt had earlier observed, ‘we have less reason to expect any of the old debts to be discharged, as we go on contracting the new’.2

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This print by James Gillray, although published slightly later in 1802, satirises popular confidence in the Sinking Fund system. Although the balloon is aloft, it is difficult to tell whether the parachute is rising or sinking. Pitt’s balloon is made out of compound interest and appears to be keeping John Bull safe, however the ballast of ‘1 million surplus’ is illogically at the top of his rickety balloon, keeping the ‘national debt’ ribbon from sailing away. The fact that the print appeared a few days after a failed balloon ascent at Lord’s Cricket Ground, suggests the doomed nature of the Sinking Fund plan.

However, the Pitt ministry argued that debt was not an impediment to growth, and that such borrowing in order to pay off borrowing was in fact healthy for the nation. It kept money in circulation and therefore encouraged trade and commerce. Among many others, Edward Tatham argued:

in regard to the National Debt and the Funding System, [the error] arises from the ambiguity of language in the use of the word Debt, which, from the habit of thinking too often and too strongly attached to words, has confounded two things different in their nature and operation. Though
Modern economists analysing this period have suggested that the public debt did really did benefit the state. However, the same data also shows that the growth of government finance was inimical to private credit. The population undoubtedly suffered as government borrowing not only led to a dramatic decline of private credit, but also coincided with periods of sluggish growth in industrial productivity. Therefore, although the pro-national debt arguments were reasonably justified in claiming state advantages, it certainly would not have seemed that way to a general populace suffering from a severe shortage of bread and necessaries. Or indeed, to the Burney household, surviving on Frances’ slim hundred pound per annum pension.

I would like to suggest that, in *Camilla*, Burney takes issue with the idea that there are different types of debt, and proposes that all debts should be considered in the same way. I do not want to give the impression that Burney had in-depth knowledge of economic theory, but that she had an intelligent layperson’s understanding of the nation’s economy as it affected the individual, and particularly women.

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While she was writing *Camilla*, Burney also published a political tract on the plight of the French priests fleeing revolutionary France that targeted British women and appealed to their charity. *Brief Reflections Relative to the Emigrant French Clergy* (1793) argues that:

however wide from the allotted boundaries and appointed province of Females may be all interference in public matters, even in the agitating season of general calamity; it does not thence follow that they are exempt from all public claims, or mere passive spectatresses of the moral as well as of the political economy of human life.\(^4\)

As we shall see, in *Camilla* the moral economy of all debt is emphasised, which, for Burney, has repercussions for Britain’s national policy of long-term borrowing.

Unlike Burney’s previous novels, *Camilla* focuses upon the adventures of just one family, the Tyrolds. Sir Hugh is a wealthy childless baronet; he is a sweet but simple soul, whose ‘talents bore no proportion to the goodness of his heart’.\(^5\) Mr Tyrold, his brother, has a much smaller fortune and four children; his son Lionel will inherit his estate, with no provision for the girls Lavinia, Camilla, and Eugenia. The plot revolves implicitly around these issues of inheritance and income, although the narrative focuses ostensibly on Camilla’s relationship with Edgar Mandlebert, her father’s wealthy ward. Edgar loves Camilla but has concerns regarding her flighty nature and the question of her financial disinterestedness. Camilla loves Edgar, but spends the majority of her time and money attempting to ‘deserve’ Edgar’s love in a succession of backfiring exploits. Their on-again-off-again relationship is built upon the politics of debt: both parties believe that Camilla owes Edgar model feminine behaviour. For eight of the nine volumes, the relationship functions not on the traditional romantic basis of labour (effort = reward), but on debt (promise = fault). Camilla fails to display perfect wifely conduct and this failure creates a form of emotional deficit that increases with each volume.

\(^5\) Frances Burney, *Camilla; Or, A Picture of Youth* (Oxford: Oxford University Press, 2009), p.10. All further references included parenthetically in the body of the main text.
As Burney stresses, Camilla ‘did not consider the uselessness of flying for one hour what she must encounter the next. The present moment was all she could weigh; and, to procrastinate any evil, seemed, to her ardent and active imagination, to conquer it’ (154). Essentially, Camilla frequently makes promises to Edgar that she cannot keep, meaning that she is always his desperate debtor and he is the complacent creditor. This aspect of the lovers’ relationship is highlighted when Camilla’s inexperience with money leads her to borrow small sums, about which she feels increasingly agonized anxiety. Her terror leads her to seek the services of a money-lender, even though she is underage. By the fifth volume, the panic and claustrophobia of Camilla’s financial debts are inextricably entwined with her deficit of proper behaviour. She is haunted by both forms of debt, yet is too ashamed to confess them to her respectable parents.

Virtuous behaviour and money are clearly linked in the novel; James Thompson has noted the eroticized element of Camilla’s spending and observes that Edgar is always most approving of Camilla when she commits acts of charitable giving.6 Miranda Burgess also argues that the fetishization of money-as-virtue forces middle-class women to appear financially disinterested, even though they obviously need money in order to survive.7 However I would like to focus not on Camilla’s actual expenditure, but on the way that she deals with the debt. Burney continually returns to Camilla’s debtor’s conscience with finely-tuned touches of sensibility; when she learns that she owes £40 she ‘held up her hands, almost screaming’ (556). She is described as ‘petrified’ (692) by her debts which ‘flash[ed] it with shame upon her conscience’ (604); she becomes so overwhelmed with the ‘horror’ (741) of her dealings with a money-lender that she is ‘struck to the very soul’ (744). It is this horror that keeps her from returning home in the final chapters of the novel, and ultimately lead to delirium and a near-fatal illness. Burney thus binds Camilla’s financial debts together intimately with a profound sense of guilt and self-loathing.

According to Nietzsche, the notion of guilt, and indeed morality as a whole, is in fact rooted in prehistoric relations between debtor and creditor, and

this underpins the workings of society. In the second essay of the *Genealogy of Morality*, Nietzsche stresses that we find the breeding-ground of the ‘moral conceptual world of guilt, conscience and duty’ in the sphere of legal obligations, of debt, ultimately, of responsibility.\(^8\) Humans require pain to incur a sense of responsibility, otherwise they tend to forget promises, debts and appropriate behaviour. Consequently harsh and cruel measures of coercion and punishment are necessary to create a ‘sovereign individual’: an individual who has the ability to make and keep promises.\(^9\) As Nietzsche observes, ‘a thing must be burnt in so that it stays in the memory’.\(^10\) Thus with the threat of pain, individuals behave as they should within communities, keeping promises and building trust.

Camilla’s financial debts are certainly ‘burnt’ into her memory, with ‘latent and lurking evil...[and] by the cruel consciousness of concealed mischief’ (760). Her psychological self-torture is far worse than any punishment her family or her money-lender could have devised for her. In this sense Camilla is the perfect debtor; even though she has no means with which to repay her mounting debts, she cannot forget them. She will pay her debts or die in the process. Although faulty with regard to her overspending, her conduct is therefore an example of civilised morals and a model for responsible society.

Such self-torture is all the more notable since Camilla’s debts are actually fairly small at £181 19s. When compared with ladies’ account books of the eighteenth century, apart from the money-lender premium, Camilla’s debts do not seem that extraordinary. She largely spends money on dress and entrance fees to amusements. This is usually in a gamble to impress or get close to Edgar, which engages in a form of economic and emotional speculation, a kind of deferred pleasure that Andrea Henderson refers to as ‘masochistic desire’.\(^11\) Admittedly, Camilla spends more than is wise on her father’s small income, but the level of intense anxiety, guilt, and temporary insanity she undergoes is somewhat disproportionate.

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Many critics have of course explored Camilla’s debts, as they are so prominent in the novel, however her economic activity should be read with a careful overall view of the finances of her male relations. Male debts receive far less emphasis in the narrative, yet have far more disastrous consequences such as Sir Hugh’s abandonment of his country estate.

From the very opening of the novel, Camilla’s brother Lionel is associated with thoughtless debt. He first appears when caught defrauding his rich Uncle Relvil. Lionel’s callous lack of sympathy to his victim is clear: ‘it was only a little begging money, which he could afford to spend very well; and just telling him, if he did not come to a place I mentioned, he would have his brains blewed out’ (225). He considers Relvil’s money as his future inheritance and says ‘it was merely robbing myself’ (226), in an argument reminiscent of the Sinking Fund system. This remorseless behaviour continues throughout the novel; he buys goods knowing that he cannot pay, extorts or borrows money from his uncles and Edgar, and manipulates Camilla into borrowing large sums for his use.

This is merely unwise when Camilla asks her uncle for a loan, but decidedly dangerous when she is led to borrow £200 from a foppish suitor, Sir Sedley Clarendel. Sir Sedley believes that Camilla now ‘owes’ him something in return, but, although she tries to get Lionel to confess that the money is for him, Lionel is ruthless:

Why, what had I to do with it? Do you think he would care one fig if he
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saw me sunk to the bottom of the Red Sea? no my dear, no; you are the little debtor; so balance your accounts for yourself, and don’t cast them upon your poor neighbours, who have full enough to settle on their own (523).

When Lionel arrives to ask for another £300, it transpires that the cash is for hush money. He is having an affair with a married woman and needs to bribe her servants into secrecy. Therefore Lionel, although a jolly fellow, is an adulterer, a fraudster, unthinkingly cruel to his family and indebted for thousands of pounds that he has no intention of repaying.

Camilla’s cousin Clermont, is even worse. He has no redeemable features whatsoever:

He had youth without diffidence, sprightliness without wit, opinion without judgment, and learning without knowledge. Yet as he contemplated his fine person in the glass, he thought himself without one external fault; and, early cast upon his own responsibility, was not conscious of one mental deficiency (569).

While at school and in London, Clermont spends his entire allowance from Sir Hugh and totals debts of £1300, plus compound interest due to his money-lender. He is able to acquire so much credit because, like Lionel, he assures his creditor that he is heir to a great inheritance.

The Tyrold boys thus accrue enormous debts with no sign of remorse, whereas Camilla is riddled with guilt, anxiety and apprehension over her £188 19s. It is as Burney argues in *Reflections on the Emigrant Clergy*,

[I]n the doctrine of morality [...] feminine deficiencies are there changed into advantages: since the retirement, which diverts them of practical skill for public purposes, guards them, as the same time, from the heart-hardening effects of general worldly commerce.12

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As men, Lionel and Clermont suffer the ‘heart-hardening effects of general worldly commerce’; they are bad debtors because they eschew responsibility and lack the conscience necessary to ‘burn’ their debts into their memories. The novel slides over these male debts with a deliberate slipperiness that calls attention to such sharply divergent attitudes towards borrowing and repayment. The novel’s spotlight on Camilla’s guilt throws the boys’ blasé attitude into sharp relief. Similar to the advocates for the national debt, they consider their debts as mere circulation of currency and assume - with misplaced confidence - that a future stockpile will cover their present expenses.

However, whatever their attitude towards borrowing, the debts must still be paid. To pay Lionel’s debts, Mr Tyrold borrows from his daughters’ slender marriage portions. This seems highly unfair as after Mr Tyrold’s death, his daughters will have to survive on these dowries, while Lionel will inherit the entire estate. More significant however, is the fact that Sir Hugh Tyrold with his five thousand pound annual income, also borrows from the same source to pay off Clermont’s enormous debts. Essentially, all male debts are paid by borrowing more money echoing the way the national debt was being paid by taking out further loans to maintain the Sinking Fund. Rather pointedly, Burney shows large, reckless debts are paid by borrowing from the carefully-saved private portions of the domestic economy. The novel emphasises that someone must settle the debt, yet it is the attitude towards the debt that determines who really pays.

Ultimately, the drawn-out action of Camilla stresses the issue of responsibility, which is related to a wider discourse of debt. The two attitudes displayed towards debt – Camilla’s prolonged and excruciating anxiety juxtaposed with the young men’s casual resignation - highlight social responsibility, for debt means nothing without sound morality. This critiques the pro-government refrain that private and public debt are different, as public debt is figured in terms of logic that have been hardened by commerce. My reading of Camilla suggests that the novel protests against borrowing in any form, yet exposes the social codes and systems that demands debt is repaid, whether by money, love, behaviour, or even mental health. Burney does not offer any
solution to this problem, but it seems likely that for any reader of *Camilla*, both private and public debt are ‘burnt in so that it stays in the memory’.

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