

WOMEN ON U.S. COINS & PAPER MONEY

The female figure was used to represent various ideals on American currency long before women achieved equal rights.

HE YEAR 2020 has seen a number of events commemorate the ratification of the 19th Amendment to the United States Constitution. This landmark legislation guaranteed most American women the right to vote, ending almost

a century of agitation and protest. Beginning in the mid-19th century, several generations of woman's suffrage supporters lectured, wrote, marched, lobbied and practiced civil disobedience to achieve what many Americans considered a radical change to the Constitution. Few early agitators lived to see the final victory in 1920. A hundred years later, the vital role of women in American history is being celebrated nationwide. In March, known as Women's History Month since 1987, exhibits about women's

▼ 2020 MARKS the centennial of the ratification of the 19th Amendment.



suffrage and related topics were staged in numerous museums, including the Smithsonian Institution, Library of Congress, National Archives, National Gallery of Art and National Park Service. A month later, the ANA celebrated National Coin Week with the theme "Remarkable Women:"

Catalysts of Change." Women in Numismatics (WIN), a nonprofit organization founded in 1991 to help gain recognition for female hobbyists, marked the centennial with special presentations. Last but not least, the ANA published a blog post recognizing female leaders in numismatics, including those who have served as U.S. Mint directors since the 1930s: Nellie Tayloe Ross, Eva Adams, Mary Brooks, Stella Hackel Sims, Donna Pope and Henrietta Fore. Each has been commemorated on U.S. Mint medals.

The "exemplary American woman" eventually selected as the face for the new \$20 bill is Harriet Tubman.



THE 2020 Women's Suffrage Centennial silver dollar features women wearing hats from different eras, representing the long fight for voting equality. Actual Size: 38.1mm

Honoring Women

On June 4, 2019, the U.S. Senate passed the Women's Suffrage Centennial Commemorative Coin Act, which mandates the production of \$1 silver coins that are "emblematic of the women who played a vital role in rallying support for the 19th Amendment to the U.S. Constitution." In compliance with the legislation, the U.S. Mint issued a 2020 Women's Suffrage Centennial silver dollar and a matching silver medal. The \$1 coin, which was designed by Christina Hess and executed by Phebe Hemphill, features on its obverse three women, each wearing a hat from a different era, to represent the long and difficult struggle for voting equality. The reverse shows a

ballot box rendered in an art deco style. The medal's obverse, designed by Beth Zaiken and sculpted by Renata Gordon, features a heavy stone held aloft by THE AND INITIALS THE OF CITIZENS OF THE UNITED STATES TO VOTE SHALL NOT BE DENIED OR ABRIDGED BY THE UNITED STATES OR BY ANY STATE ON ACCOUNT OF SEX MM 1920

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▲ THE 2020 Women's Suffrage Centennial medal shows hands of women and children bearing the weight of a heavy stone. Actual Size: 38.1mm

the hands of women and children, symbolizing the generations of countless people who helped women achieve suffrage. The reverse, designed by Patricia Lucas-Morris and executed by Gordon, presents text from the 19th Amendment superimposed on the U.S. flag. Proceeds from the sale of the commemorative coins and medals will benefit the Smithsonian's American Women's History Initiative.

The nation's paper currency likewise was to take notice of the anniversary of women's suffrage. In July 2014, then-President Barack Obama announced at a rally in Kansas City that the time had come to depict women on federal paper money. The president's words must have rung sweetly in the ears of Women on 20s, an advocacy group incorporated in January 2014. Its agenda at the time was, primarily, to lobby the administration for a redesign and release of a \$20 bill bearing the portrait of a woman by 2020. As the organization explains on its website, "Keeping an Andrew Jackson bill in wide circulation means we celebrate and elevate his-

toric figures who used and condoned violence against personal enemies and populations of marginalized people." A petition was sent out in May 2015, calling on Obama to order Secretary of the Treasury Jacob "Jack" L. Lew to redesign the \$20 bill, ensuring that the new bill reflects "the remarkable accomplishments of an exemplary American woman who has helped shape our nation." The "exemplary American woman" eventually selected as the face for the new \$20 bill is Harriet Tubman (1822-1913).

Born into slavery, Tubman escaped to the North and became a conductor in the Underground Railroad, helping slaves escape to freedom. During the Civil War, she was active in the Union cause and served as a nurse, cook, scout and spy.

The Treasury Department also decided that the contributions of women to the nation's progress ought to be acknowledged on currency. On June 18, 2015, Lew

Developments of this kind reveal the extent to which politics influences the selection of portraits for currency.

announced plans to redesign the \$10 bill to bear the portrait of a woman by 2020. There is, however, no evidence that Lew had taken any action beyond a conceptual design by the time he handed the reins over to his successor, Steven T. Mnuchin, in January 2017. At the time, it was not known how President Donald Trump's administration would approach the currency redesign, though there were considerable concerns about a rollback. We now know that Harriet Tubman likely will not appear on the \$20 bill until after Trump leaves office.

Developments of this kind reveal the extent to which politics influences the selection of portraits for currency. Take, for instance, the \$10 bill, which features Alexander Hamilton, the nation's first Secretary of the Treasury. The fact that Hamilton was an immigrant from the British West Indies does not appear to have played a role in his portrait being selected for the current \$10 bill and a variety of earlier bank and government notes. At the very least, Hamilton is never singled out as an immigrant, but he was part of the monetary economy that the notes represented. By contrast, women (as well as both male and female Native Americans and African Americans) generally were not. Women had to deal with what President John Adams called the "masculine system"-though if we are to believe his wife, Abigail, they actually had "tyrants." Still, women made payments with the currency of domination-that is, with notes bearing portraits of themselves.

Symbols & Historical Figures

Notes bearing images of women have appeared on U.S. currency quite frequently. Women have

traditionally symbolized fertility and thus **VHARRIET TUBMAN** appears on this conceptual design of a proposed \$20 note produced by became the perfect em- the Bureau of Engraving and Printing in 2016. bodiment of the very qualities the issuers of notes wanted to convey-financial stability and wealth. However, most female figures are anonymous and represent an idealized beauty. In Beauty and the Banknote, author Virginia Hewitt memorably states that such depictions constitute

"soft images to give hard currency a good name." At the same time, symbolic or idealized women conceal and enshrine real women's exclusion from the material world of markets and capital. Using female figures as icons on money becomes problematic when attempts are made to supplant the position occupied by the ideal woman for the real, from Martha Washington and Susan B. Anthony to Sacagawea and Harriet Tubman.

Nevertheless, "real"-that is, historicalwomen have appeared on currency with a certain degree of regularity. Most of those chosen were married to better-known husbands or were otherwise connected with more famous men. If this was a criterion for their inclusion on currency, it underlines the gendered nature of monetary practices. Women were honored not for their deeds but for their association with revered men. Martha Washington fell into this category, and a portrait of her, designed by Thomas F. Morris and engraved by Charles Burt, was placed on the back of the \$1 Silver Certificate, Series 1886 and 1891. An identical rendering shows her next to George Washington in an Alfred Sealey engraving used for the \$1 Silver Certificate of 1896.

Pocahontas, whose baptism was depicted on \$20 National Bank notes as of 1863, appeared in a number of guises on various bank notes. Though she was a real woman, the style of her representation is never far from mythical and allegorical. Safer bets for realism are Rachel Jackson, Catherine (Kate) Sevier, Dolly Madison, Maria Knox Innes Todd Crittenden (the "Belle of Kentucky") and Lucy Holcombe Pickens. The latter's portrait was chosen for a number of Confederate notes, as she personified the essence of

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It was widely believed that people's attention was directly proportionate to the amount of bare skin visible on the notes.

what were then deemed to be the best Southern qualitiesmagnanimity, bravery, honor, courtesy and hospitality. Also, significantly, Pickens was the wife of the governor of South Carolina. She has graced more paper bills than any other woman in American history.

Maria Crittenden likewise was the wife of a governor, John J. Crittenden of Kentucky, who later served as attorney general under President Millard Fillmore. Her portrait Certificate of 1896. appeared on \$5 notes issued in the 1850s by the Farmers Bank of Frankfort,

Kentucky; the Rockingham Bank of Portsmouth, New Hampshire; as well as the Planters Bank of Fairfield of Winnsboro, South Carolina.

Of the few women who appeared on notes due to their own merit, Swedish opera singer Jenny Lind (Johanna Maria Lind) was one. Another was Henriette Sontag, an opera singer who went on her first of several American tours in 1852 and was immortalized on a Connecticut note not long thereafter. Florence Nightingale appeared on 1861 Virginia and Georgia paper money. That is the extent of portrayals of historical women on American paper money. Most real women depicted on notes were given a subordinate reality. Their inclusion represented an activity or highlighted morals, like the Pilgrim women who appeared on vignettes respectively called "Embarkation" (after Robert Weir's painting) and "Landing" (in an engraving by Charles Burt).



▲ MARTHA WASHINGTON appears to the left of George on the back of this \$1 Silver Not Actual Size

Goddesses, Maidens & Madonnas

The earliest depictions of women on American paper money were small black-and-white engravings, rendered in a neoclassical style, of goddesses of European extraction. These deities included Juno, Diana, Moneta, Liberty (usually in a state of undress approaching the pornographic and occasionally dressed as Columbia) or Justice (fittingly blind and holding scales). Private commercial banks might have felt that by choosing a figure representing Plenty or Agriculture they could successfully advertise the prosperity of local trade and, of course, the bank itself. What probably also influenced the decision was that bankers and their engravers knew that these female figures were not supposed to be fully clothed. Not only was semi- or total nudity part of the story, but undressed female figures on bank notes also served as anti-counterfeiting measures. It was widely believed that people's atten-

▼ A PORTRAIT of Maria Crittenden (lower right) graces the front of this \$5 issued by ate to the amount of bare skin the Planters Bank of Fairfield in Winnsboro, South Carolina.



tion was directly proportion-Not Actual Size visible on the notes.

> By the 1840s, a seemingly more realistic depiction of women set in. They were shown involved in quite normal pursuits, such as child rearing, working on the farm or in a factory, or even taking a walk with a special young man. Looking at these notes now makes the realism dwindle, however, knowing they helped to further a hidden agenda of identifying a happy domestic and working

life with the solid foundation of a bank in a local community.

Farm life is usually depicted as idyllic—harvesting grain, occasionally even tobacco or hop, caring for and feeding livestock and fowl, and churning. Nowhere, however, is the need to idealize and romanticize women more forcefully expressed than in images of milkmaids. Based on the testimony of the notes, "milking cows must have been the growth industry of the nineteenth century," wrote Richard Doty in his book *Pictures from a Distant Country: Images on*



the growth industry of the nineteenth century," wrote Richard morality of early female settlers in its "Landing of the Pilgrims" vignette. Doty in his book Pictures from

19th-Century U.S. Currency. In fact, these sweetfaced maidens were put on notes to represent innocence, youthfulness and purity-qualities that must have had a special appeal to the bankers and engravers, not least because these attributes seemed at risk as industrialization began to transform the nation. Nevertheless, factory work as it is portrayed on pre-Civil War notes also does not have any of the degrading qualities we have come to associate with the dark, satanic mills of the coming industrialization. Especially on examples issued in the aftermath of the War of 1812, factory work even has a tinge of patriotic labor, as the conflict had forced the United States to become more self-reliant for manufactured goods. Women are seen making thread, weaving it into cloth, and even doing piecework at home, alongside their men.

What these representations of women also show is that those who so frequently appeared on the country's currency were at long last beginning to achieve the means of earning money and spending it. At least some of them were, for most women

in antebellum America were still employed in that oldest form of female labor: motherhood. Indeed, images of mothers graced a large number of notes. They always were shown engaged in nurturing, protecting, educating-apt symbols of creation, including the creation of wealth. Of course, that was also the manner by which those in power could keep women within safe, traditional roles. At times, the quality of the imagery was that of mushy treacle, as on a note from Medford, New Jersey, which features a seated woman tenderly cradling her child, Madonna-like, and oblivious to her surroundings. Other depictions likewise reinforced the status quo and the popular perception of the relation between the sexes. According to Doty, images that romanticized wives and daughters as delicate flowers who needed their husbands and/ or fathers' protection were especially popular. So were images that portrayed women as temptresses, which lent a kind of pin-up quality to the notes. They alluded to the equation of women with untamed nature or as incipient consumptives for whom male protection might come too late.

National Currency

The gap between appearance and being, between perceived and photographic reality, did not close with the advent of a federal currency during the Civil War. Allegorical images of women in particular continued to be a major motif on National Bank as well as Legal Tender notes until the introduction of Federal Reserve notes in 1915. It is as though there was a strong desire to make the Gilded Age more romantic by portraying Liberty,



THIS MILKMAID appears on an 1863 \$1 note issued by the Bank of Orange County in Goshen, New York.

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Victory, Justice and Peace as attractive young women clothed in classically inspired gowns. For instance, a barebreasted Victory, now in recognizably 19th-century dress, stands proudly on a \$500 Legal Tender note. That she symbolized the outcome of the Civil War is made obvious by her sharing the stage with a portrait of Union Major General Joseph King Mansfield, who was killed in the Battle of Antietam in 1862.

On the \$50 Legal Tender note of 1874, Liberty is dressed as Columbia. On other notes, she is shown The tendency to allegorize women reached a kind of apotheosis with the 1896 issue of three Silver Certificates known as the Educational Series.

wearing a feathered headdress and possesses the Native American attributes she had even before independence. Often, she is pictured with an American eagle with outstretched wings. Altogether, these allegorical representations reveal both the historic uses (and abuses) of women's bodies to represent an American national identity and the symbolic appropriation of an indigenous population that, in reality, was colonized.

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During the course of the 19th century, the mass production of paper money became a clear sign of capitalist expansion. As capital grew, the new form of money, whose value depended less on precious metal backing it than on the promise of growth and the regaining of values, expanded as well. Thus, the ornaments on bank and government notes were not only a way of legitimizing capitalism; the notes themselves had to be charged with guardian spirits representing happiness, prosperity, economic health, fertility and so on. These measures not only lent a certain dignity ▲LIBERTY IS DRESSED as Columbia on this 1874 Legal Tender \$50 note. Not Actual Size

to the newly emerging financial institutions and instruments; the figures also served as a means to cope with or even conceal economic and social instability. Additionally, classical and allegorical images were reminiscent of coins that had always featured such figures. The notes therefore evoked an

era before the widespread circulation of paper money—a time when civic personality was grounded in real property and endowed with classical virtue. In the illustration shown below, an angel extends a hand to Ceres at left and hands an apple to a woman with a sextant at right. However, the three women are placed under the authority and supervision of Liberty and the national bird, who eye them critically, perhaps to lend a less risqué appearance to the composition.

The tendency to allegorize women reached a kind of apotheosis with the 1896 issue of three Silver Certificates known as the Educational Series. The notes were crucial to the creation of the national money icon, though they are also the last notes to-date on which any women have been depicted.

The first in the series is the \$1 Silver Certificate, Series 1896. The vignette on its face, designed by Will H. Low and engraved by Charles Schlecht, is known as "History Instructing Youth." An allegorical female figure of History is pointing out to Youth the principal sights of Washington, D.C.—the

▼ LIBERTY IS SHOWN supervising three women on this \$5 note of the Bank of East Tennessee in Knoxville. Not Actual Size

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Washington Monument (which had finally been dedicated in 1885) and the Capitol—and presumably telling the narratives behind them, including the story of the U.S. Constitution, which appears at right.

Rejected Designs

Depictions of women on Silver Certificates were not always well-liked, such as the \$5 entry, which shows an allegorical motif, "Electricity Presenting Light to the World." The vignette caused an uproar among

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In the late 19th century, the validity of the female form as a symbol of the nation was profoundly questioned.

several Boston society women, who were scandalized by the uncovered bosoms in the scene. Although the symbolic association between a woman's breast and nourishment from a fertile nation should have been clear enough (and had been intended by the note's designer, Walter Shirlaw, co-founder of the Art Institute of Chicago), some banks refused to accept the notes. From this originated the idiom "banned in Boston."

Surely less controversial should have been the silver dollar of 1795, the obverse of which depicts a bust of Liberty facing right (the reverse shows the American eagle). The field is filled with a circle of stars, with the word LIB-ERTY at the top and the year, 1795, at the bottom.

The design was used until 1798, when new reverses were prepared; the obverse, engraved after Gilbert Stuart's now-lost 1795 sketch, lasted until 1836. At various intervals through 1836, new reverse motifs appeared that

manifested all the symptoms of a fledgling nation trying to create a coinage that would be as dignified as that of England and France, then the

world's leading powers. The impact of the Flowing Hair silver dollar, struck from bullion deposited by U.S. Mint Director David Rittenhouse, is best described by the *New Hampshire Gazette* in December 1794:

The tout ensemble has a pleasing effect to a connoisseur; but the touches of the graver are too delicate, and there is a want of boldness of execution which is necessary to durability and currency.

While the coin lacks artistry, it exhibits a crude vitality, and its role in the creation of an American sense of identity cannot be mistaken. Still, this



▲ AN ALLEGORICAL HISTORY instructs Youth on this 1896 \$1 Silver Certificate (top). Some banks in Boston refused to accept this 1896 \$5 Silver Certificate because of the scantily clad women depicted in the vignette "Electricity Presenting Light to the World." Not Actual Size

role was out of proportion to the coin's commercial success.

e In the late 19th century, the validity of the female form as a symbol of the nation was **DER** profoundly questioned. "What is it that

profoundly questioned. "What is it that we have the ugliest money of all civilized nations?" *Galaxy* magazine provocatively asked in June 1876. The contemptuous diatribe insinuated that American coins did not even look like money. The reason given was that stamped on the silver dollar was a likeness of Liberty—a muscular woman in a seated position, with a shield resting at her right side and a cap and pole in her

THE 1795 FLOWING HAIR silver dollar helped create a national American identity. Actual Size: 39-40mm

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The Sacagawea dollar did not fare much better than its predecessor

despite a massive marketing effort.

left hand. It would be far better, the article concluded, to place portraits of Benjamin Franklin and George Washington on coinage and paper money. The controversy over the Seated Liberty motif, which was designed by Christian Gobrecht, is a prime example of the gendered division between realism and classicism on United States currency. Realist iconography then was largely a male domain, whereas allegories were usually female. Seated Liberty dollar production was halted by the Coinage Act of 1873, and it took almost another century for realistic depictions of women to reappear on money.

20th-Century \$1 Coins

In 1979, a year after Jimmy Carter was elected president, a new dollar coin was issued that honored the noted feminist leader Susan B. Anthony. Her portrait replaced that of President Dwight D. Eisenhower, which had been chosen by the Richard Nixon administration in 1971. The initial minting of "Susies" was met with tremendous enthusiasm. However, despite heroic efforts on the part of the U.S. Mint, the coin was not widely accepted by the public. I have never seen one in circulation. Or, if I have, like most Americans, I might have mistaken it for a quarter because of its size. The quarter at least fits the slots of vending machines, unlike the Anthony coin, which does not look like it is worth a dollar and ended up in U.S. Mint storage. A proposed revision was abandoned by the Ronald Reagan administration and never got beyond the planning stage.

In 1999 Congress authorized a new mini dollar. Gold in color and with a smooth edge, it



would not be mistaken for a quarter. Thanks to then-Treasury Secretary Robert Rubin, who by virtue of his office had the final say in the coin's design, the obverse shows a portrait of Sacagawea, the Shoshone woman who, with her infant son, guided Meriwether Lewis and William Clark

on the first national expedition across North America. The introduction of the piece, which depicts an American eagle on its reverse, coincided with the bicentennial of the exploratory journey. Per the Native American \$1 Coin Act of September 20, 2007, new reverses have been introduced. The first coin in the series features a Native American woman planting maize. As of 2009, A SUSAN B. ANTHONY coins with Sacagawea ob- dollar coins were not popuverses have honored Native lar with American citizens. American tribes through topics such as the creation of the





Actual Size: 26.5mm

Cherokee written language, the Iroquois Confederacy, Olympian Jim Thorpe and even the Pueblo Revolt of 1680.

The Sacagawea dollar did not fare much better than its predecessor despite a massive marketing effort. The advertising campaign, which cost taxpayers some \$67.1 million, did nothing to lift coin usage above about one percent of dollar transactions. People "just aren't buying the idea," an article in the Sacramento Bee noted in its headline. The disappointing news reached the upper echelons of President Bill Clinton's administration, prompting the General Accounting Office to recommend that no more money be spent on marketing the Sacagawea dollar. The government could have saved upward of \$500 million annually (mostly on the production and shipping of bank notes on account of the coins' greater durability) had the public response to the Sacagawea dollars been more positive. According to the Federal Reserve, current production costs for the \$1 and \$2 denomination are at 5.5 cents per note. Higher-denomination notes are more expensive to produce because of additional security fea-

The space on the nation's coins and currency is a contested one, one that women will occupy only after a long and bitter struggle.

tures. The \$100 bill costs 14.2 cents to make, and the \$20 note is 11.5 cents.

Conclusion

So, what is happening with the proposal to place Harriet Tubman's portrait on the \$20 note? That, of course, is still unclear. What is clear is that the space on the nation's coins and currency is a contested one, one that women will occupy only after a long and bitter struggle.

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