



# Navigating Failure: Bankruptcy and Commercial Society in Antebellum America

*Edward J. Balleisen*

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The "self-made" man is a familiar figure in nineteenth-century American history. But the relentless expansion of market relations that facilitated such stories of commercial success also ensured that individual bankruptcy would become a prominent feature in the nation's economic landscape. In this ambitious foray into the shifting character of American capitalism, Edward Balleisen explores the economic roots and social meanings of bankruptcy, assessing the impact of widespread insolvency on the evolution of American law, business culture, and commercial society.

Balleisen makes innovative use of the rich and previously overlooked court records generated by the 1841 Federal Bankruptcy Act, building his arguments on the commercial biographies of hundreds of failed business owners. He crafts a nuanced account of how responses to bankruptcy shaped two opposing elements of capitalist society in mid-nineteenth-century America--an entrepreneurial ethos grounded in risk taking and the ceaseless search for new markets, new products, and new ways of organizing economic activity, and an urban, middle-class sensibility increasingly averse to the dangers associated with independent proprietorship and increasingly predicated on salaried, white-collar employment.

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