

## A Little Cache of Green: The Savings Habits of Irish Immigrant Women in 1850 Philadelphia

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In March of 1850, a Philadelphia gentleman may have chuckled over his breakfast as he read his *Litell's Living Age* magazine, which that month had reprinted an article from London's *Punch* entitled "Scene From the Life of an Unprotected Female."<sup>1</sup> It satirizes a lady who finds herself alone - without her male advisor - and hopelessly befuddled at "The Bank." At first she announces her presence importantly. But as she is passed ignominiously from clerk to clerk, she plaintively wails, "If you please, I've come for my dividends." Perhaps our reader mused about how trying such an excursion would have been for his own wife, had he not been along to guide her. Would he have been surprised to learn that the young, unschooled Irish housemaid pouring his coffee might be a suitably skilled companion to assist her mistress in accomplishing at least some of her banking needs?

For example Sarah Crocket, a twenty-six year old Irish-born domestic, kept an active savings account at the Philadelphia Savings Fund Society, or PSFS. In fact she had opened it in 1850 with an initial deposit of \$40.00, which represented roughly forty to eighty percent of her annual wage. Over the five-year life of her account, Sarah became practiced in the conventions and inconveniences of the savings bank, which were more onerous than those of a commercial bank, where her merchant-employer T. A. Farnum would likely have kept his funds. With PSFS' hours limited to Mondays and Thursdays 9 A.M. to 1 P.M. or 3 P.M. to 7 P.M., Sarah endured the long and slow-moving lines of savers, waiting away her precious "maid's afternoon off" from her seven-day-a week work schedule, as clerks tracked each account to its appro-

1. "Scene from the Life of An Unprotected Female," *Litell's Living Age*, Vol. XXIV, January - March, 1850. (Philadelphia: E. Litell & Co.), pp. 591-592.

priate ledger and painstakingly entered each transaction, first in the ledger, then in the customer's bank book.<sup>2</sup> She learned to plan her withdrawals carefully, because it was necessary to give notice of her intent to redeem money two weeks in advance by presenting her bank book to the teller and noting the amount desired.<sup>3</sup> By the time she closed her account, Sarah had earned \$12.15 in interest on her money.

But Sarah Crocket was by no means unique. PSFS, the oldest of Philadelphia's three mutual savings banks, recorded that 1,030 of its 2,375 new accounts for 1850 had been opened by women, half of whom listed their occupation as "Service," an employment in which Irish-born women predominated.<sup>4</sup> In fact, a cursory glance through the subscriber signature books listing names of account holders at Philadelphia's three mutual banks, PSFS, Western Saving Fund Society (WSFS), and the Catholic diocesan Bishop's Bank, indicates a large number of women savers with Irish-sounding surnames. Yet it does, in fact, seem surprising to discover the possibility that in the age of the "Unprotected Female," an appreciable number of unsophisticated Irish immigrant women would have utilized an institution as sophisticated, urban and potentially risky as a savings bank.

Consider the common historical wisdom about Irish immigrants of the antebellum period, with regard to their economic mobility in the United States. First, many came from a distinctively rural background and so were unaccustomed to urban ways. As a result, they often disembarked in bustling American port cities, ragged, guileless, and without marketable skills, tender prey for the land sharks, who sought to fleece them of any money not extorted aboard ship. Second, they were compelled by their poverty and the sheer competitive force of their numbers, which increased steadily through the 1840's reaching flood-tide with the Great Famine at the end of the decade, to remain in those port cities, taking whatever jobs they could find. These often proved to

2. Philadelphia Savings Fund Society (hereafter PSFS) Account Ledger Vol. 34. PSFS Archives. Hagley Museum and Library, Wilmington, Delaware, p. 210; United States Census of 1850 (hereafter USC 50) microfilm #814, p. 176. For a discussion of domestics' wages see Carol Groneman, "Working-Class Immigrant Women in Mid-Nineteenth-Century New York: The Irish Woman's Experience." *Journal of Urban History*, Vol. 4, No. 3. May 1978. Regarding a servant's time off, see Lucy Maynard Salmon, *Domestic Service* (New York: The Macmillan Company, 1901 ed.).

3. Two weeks notice of withdrawal was customary with both PSFS and WSFS. It allowed bank managers enough time to arrange for the profitable sale of investments, if necessary, to meet its obligations.

4. PSFS Business or Occupation of Depositors Viz., 1850, PSFS Archives, Hagley Museum and Library, Wilmington, Delaware.

be the most menial of tasks at the lowest wages. For women, it typically meant domestic service. For men, unskilled labor was the usual categorization. Third, such inauspicious economic beginnings, coupled with a social climate of overt bias against both the Irish and their predominant Catholicism, meant that this immigrant group was inordinately slow to climb the American socio-economic ladder, remaining mired in slums with all the attendant pathologies of poverty.<sup>5</sup>

At the same time, historical literature also declares that enormous sums of money generated in the United States flowed to Ireland during the nineteenth century, specifically crediting the dutiful oversea daughters of Erin with much of this bounty.<sup>6</sup> In 1850 alone, nearly \$4.8 million was remitted from the United States to Ireland.<sup>7</sup> Not only did their homeland benefit, but the American Catholic Church and its charities also grew strong, consistently aided by the largesse of Irish working women.<sup>8</sup> How could such feats have been accomplished by so wretched and impoverished a group? Might the savings accounts of Irish-American women offer insights into how they managed their accumulated extra cash, which would have made it possible for them to book passage to the United States for loved ones, pay tenant rents for their families in Ireland, donate to a new parish charity project, or simply provide some measure of financial lift for themselves in their new homeland?

This paper examines that possibility by focusing on the savings habits of Irish-born women in Philadelphia who opened savings accounts between June and October of 1850 at either the Philadelphia Saving Fund or Western Saving Fund Societies. It includes comparable information on their male counterparts. By cross-referencing bank data with the U.S. Census of 1850, the first to record country of birth, individual profiles emerge, which, while sketchy, appear to uncover a population of Irish-American women who, in Hasia Diner's words, "have escaped into anonymity" because they did not appear in the usual sources available to historians, sources which recorded urban pathologies, like crime and poverty.<sup>9</sup>

5. See, for example, Dennis Clark, "The Philadelphia Irish: A Persistent Presence" in *The Peoples of Philadelphia*, ed. Allen Davis and Mark Haller (Philadelphia: Temple University Press, 1983); R.F. Foster, *Modern Ireland* (New York: Penguin Books, 1983); John Francis Maguire, M.P., *The Irish in America* (New York: D. & J. Sadler, 1882).

6. See, for example, Hasia Diner, *Erin's Daughters in America: Irish Immigrant Women in the Nineteenth Century* (Baltimore: Johns Hopkins University Press, 1983); Foster, op. cit.; Maguire, op. cit.

7. George W. Potter, *To the Golden Door: The Story of the Irish in Ireland and America* (Boston: Little, Brown, 1960), p. 120.

8. Diner, op. cit., p. 92.

9. Ibid., p. 55.

What stands out about this group of mostly illiterate, unskilled women is its astonishing determination to save money. How each saver ultimately spent her money can only be surmised by her patterns of withdrawals. Rough examples measuring possible earnings against the cost factors of aiding the kinfolk in Ireland or of living in mid-century Philadelphia are meant to give the reader some perspective as to the possible survival options of these thrifty people.

What living and working conditions would unskilled Irish immigrants have labored under in 1850 Philadelphia? The need to live close to their workplaces scattered the Irish throughout the city. Definite Hibernian clusters existed to the south and northeast of the urban center, but were not so heavily populated by the Irish as to be considered ghettos. Pockets of slum, where circumstance so often threw them, were also scattered, but swarmed with the same destitution, crime, disease and offal as would have confronted them in other cities.

Religious animosities between some of the city's Protestants and the (mostly Irish) Catholic Church simmered through the early 1840's. Bitter intra-Irish feuding precipitated the infamous Kensington Riots of 1844, which fueled the anti-Irish position of Philadelphia's militant nativist Know Nothings. Catholic distrust of the city's leadership grew, and the Church sought to create its own organizations and services paralleling those of the wider community. Public opinion adjudged the Irish to be violent and intemperate. The deluge of famine immigrants simply exacerbated negative stereotypes on all sides. By 1850 the antagonists had settled into a wary truce of mutual suspicion that continued for decades.

At the same time, however, a diversified industrial base, led by metal and textile manufacture, was expanding its needs for unskilled as well as skilled labor. Construction was burgeoning, providing jobs for strong backs, while at the same time erecting blocks of inexpensive rowhouses, which even a lowly, but thrifty, immigrant could aspire to own. A growing middle class required a growing compliment of domestic help to announce its prosperity. In short, Philadelphia's size and distinctive economic mix, as historian Dennis Clark argued, offered the Irish more opportunities for upward mobility than did either New York or Boston.<sup>10</sup>

10. Dennis Clark, *The Irish in Philadelphia: Ten Generations of Urban Experience* (Philadelphia: Temple University Press, 1973), p. 49.

From statistical studies by scholars using the databases developed by the Philadelphia Social History Project to examine the socioeconomic climate of the nineteenth century city, it is clear that as a group those Irish who persisted in Philadelphia made modest gains over the thirty years following 1850.<sup>11</sup> Further, if the first generation Irish attained just a toehold on prosperity, the data indicate that they also managed to position their sons for subsequent advancement.

Occupational stability, indicated by the reporting of a definite workplace or job title, is an important indicator of the ability to generate the steady income critical to planning and saving for the future. Between 1850 to 1880 male Irish immigrants representing all economic sectors, the unskilled, skilled and white collar/proprietary, made major advances in attaining occupational stability. Using samples of more than two thousand Irish-born males across those sectors for each decade, Alan Burstein found that sixty-five percent achieved such stability between 1850 and 1860. By 1880 that figure had increased to seventy-two percent. As to occupational status, upward mobility remained steady over the thirty years at about eighteen percent, but downward mobility decreased over that period from sixteen to ten percent.<sup>12</sup>

Yet, as Dale Light's more detailed analysis of those trends points out, during this pre-industrial period "unskilled labor [representing 45% of the Irish-born men in Philadelphia] was by far the most stable portion of the workforce," and had the best prospects for advance, as they had little room to fall. Then, too, many artisans whose skills were being rationalized faced downward mobility, and the modest businesses owned by the small proprietary, white collar class often failed.<sup>13</sup> In the increasingly complex industrial structure then emerging, new large-scale indus-

11. For an explanation of the means, methods, sources and extensive database developed by the Philadelphia Social History Project, see Henry Williams, "Appendix II: Data Description," in *Philadelphia: Work, Space, Family and Group Experience in the Nineteenth Century: Essays Toward an Interdisciplinary History of the City*, ed. Theodore Hershberg (New York: Oxford University Press, 1981).

12. Alan N. Burstein, "Immigrants and Residential Mobility: The Irish and Germans in Philadelphia, 1850-1880" in *Philadelphia: Work, Space, Family and Group Experience in the Nineteenth Century: Essays Toward an Interdisciplinary History of the City*, ed. Theodore Hershberg (New York: Oxford University Press, 1981), p. 196. Similar data regarding the economic advances associated with Irish-born women in the city does not exist, but it must be assumed that as wives and daughters living with family they added to and benefited from male occupational stability and shared the results of their menfolks' change in status.

13. Dale B. Light, Jr. "Class, Ethnicity and the Urban Ecology in a Nineteenth Century City: Philadelphia's Irish, 1840-1890" (Ph.D. diss., University of Pennsylvania, 1979), p. 77. Similar problems of downward mobility were common not just to the Irish, but to the rest of the population as well.

tries like iron and steel offered higher wages and steadier work for both skilled and unskilled employees than small establishments could. The Irish, and more particularly their sons, took advantage of these opportunities, which also contained the seeds of advancement into the growing managerial hierarchy.<sup>14</sup>

Both Burstein and Light also show impressive increases in property ownership across all occupational strata of Philadelphia's Irish community during this period. "[By 1870 they had] achieved higher levels of property ownership than native white Americans." Although Light emphasizes that the value of the typical Irish holding was less than half that of a native white American's, his statistics present an interesting pattern of gains. During the 1850's, purchases of property valued at under \$500, representing sixty-three percent of all Irish immigrant acquisitions, grew twelvefold. Over the next ten years, however, growth in that sector slowed to a trickle while real estate purchases of between \$501 and \$5,000 more than doubled. The largest advances came in property valuations of over \$5,000.<sup>15</sup>

By 1850 the purchase of long-term assets like property was increasingly linked to stability in the banking and currency sector, which in mid-century Philadelphia was steadying itself after a prolonged period of financial trauma. These difficulties, which, as we shall see, had special resonance for Irish immigrants who hoped to send money back to Erin, had begun in 1836 with the politically rancorous and monetarily chaotic demise of the Second Bank of the United States, headquartered at Philadelphia.

As a federally-chartered bank, the B. U. S. had served as the country's primary institutional brake on monetary policy, seeking to ensure that the flow of paper money issued by the country's incorporated banks was brisk enough to meet the expanding needs of business, but was also balanced against the ability of those banks to redeem that paper for specie on demand. The banking and currency uncertainties that followed its removal as the central bank in 1836 were further exacerbated by an international financial crisis in 1837, which caused numerous American business failures and hard times for owners, salaried employees and wage workers alike.

Nevertheless, the Bank of the United States, though no longer the

14. *Ibid.*, pp. 56, 63, 67.

15. Burstein, *op. cit.*, p.196; Light, *op. cit.*, p. 72.

sole repository of federal funds, had been newly chartered by the Commonwealth of Pennsylvania and remained the nation's most potent banking institution. At the urging of the banking community, it sought to address the international financial malaise underlying the Panic, to preserve both the country's specie and its credit in foreign money markets, so that vital investment capital would continue to flow into the United States. Its clever but risky strategy of using the commodity market for cotton as collateral to accomplish that three-pronged goal succeeded for two years until the cotton price dropped precipitously, finally making it impossible for the bank to meet its own hard currency obligations. It staggered along until 1841, when it declared bankruptcy. The final crash of "the largest bank in the world" temporarily bankrupted the state of Pennsylvania.<sup>16</sup> The city of Philadelphia itself was forced to "issue shin-plasters to pay its bills. Unions and union wage gains died with the passing of prosperity. Slack work and periodic hard times broke the prices of piecework, and men took what they could get."<sup>17</sup> Lawsuits prolonged the scandal to the end of 1844, just before the massive wave of immigrants fleeing the Irish Famine began.

These monetary crises had special importance for Irish immigrants, not only because the loss of employment was most immediately felt by them, but because they needed to be able to transfer funds to Ireland by converting local bank notes into gold or pounds sterling. That imperative became increasingly urgent as the Famine bit, and their contributions might mean life or death to kin back in Ireland. Although the amounts they dealt with were miniscule when compared with the scale of capital flowing between the U.S. and England, it would have been of particular *human* consequence that their little savings be convertible into British currency with minimal discounting.<sup>18</sup>

Many Hibernians had probably never experienced the complications of banks, specie and paper currency until they decided to emigrate. Irish commercial banks during the first half of the nineteenth century were expanding and "modernizing" to address the imperatives of market eco-

16. Bray Hammond, *Banking and Politics in America from the Revolution to the Civil War* (Princeton: Princeton University Press, 1957), pp. 494, 495, 526.

17. Sam Bass Warner, *The Private City: Philadelphia in Three Periods of Its Growth* (Philadelphia: University of Pennsylvania Press, 1968), p. 137.

18. With the panoply of banks issuing paper currency, still another money problem had to be considered by the average citizen: counterfeiting. In fact two of the twelve periodicals published in Philadelphia at the time were counterfeit detectors by Bicknell and Graham. See *McElroy's Philadelphia City Directory for 1849* (Philadelphia: Edward C. McElroy and John Biddle Co., 1849), p. 454.

nomics. Savings banks, too, had been established and had proved popular even among the Irish poor. Irish economic historian, George O'Brien, recounts that "on one occasion the paupers in Killarney workhouse broke out in a body on hearing that the local savings bank was going to fail, so that they might recover the deposits which they had lodged."<sup>19</sup>

Still, Irish banking opportunities were limited chiefly to the few population centers, leaving the heavily rural populace, from which an increasingly vast number of emigrants came, uninitiated in the use of paper currency. There is evidence that even into the late 1840's "[in] places remote from towns the exchange of commodities is carried on by tally payments [under which] system people purchase at the highest rate without knowing it, and, to use their own expression, are placed under the complete control of their masters..." This easily abused system exchanged a tenant's labor for credit on the rent and property of his landlord, who kept the accounts. If, however, a small farmer or cottier trapped by tallies, sought a small bank loan to stave off starvation, the charges on it might run from seven to twenty percent, "taken by the lender to reap profit on account of the borrower's ignorance of the first facts about money."<sup>20</sup>

Indeed monetary naiveté had also proven disastrous for many an Irish émigré. Father John O'Hanlon, whose widely-read emigrants' advice book addressing the many snares of traveling to America was published in 1851, attempted to remedy the situation by devoting much space and wise counsel to the subject of handling money. His book included lessons on the precarious state of banking in the United States, the necessity of converting all paper money into specie before leaving Ireland, values of all domestic and foreign gold and silver coins then circulating in the U.S., exchange rates, counterfeit money, and preferred means of wage payment.<sup>21</sup>

Yet even if money in the form of paper or specie did not circulate widely in outlying areas from which an increasingly large number of Irish immigrants came, these rural folk were not without peasant cunning. Emigration money was often borrowed or combined by extended

19. George O'Brien, *The Economic History of Ireland from the Union to the Famine* (1921; reprint, Clifton, New Jersey: Augustus M. Kelley, 1972), pp. 553.

20. *Ibid.*, pp. 526, 527, 547.

21. See John O'Hanlon, *Reverend John O'Hanlon's The Irish Emigrant's Guide for the United States*, ed. with introduction and commentary by Edward J. Maguire (New York: Arno Press, 1976), p. 48.



families or even neighborhoods in order to send out one or two offshoots to the U.S., who would bridge the way for kin and friends to join them. "The Irish peasants were, as Bishop Doyle had observed, great hoarders of small coins, especially the women, and the savings hidden in the thatch of the roof or buried in the ground" came out of hiding to be carefully sewn into traveling clothes.<sup>22</sup>

Further, when the Irish arrived gaunt and tattered after a harrowing ocean crossing, not all were as destitute as they appeared. Yet, although "between 1846 and 1851 the Irish withdrew from banks over (1.2 million in gold, 'a large part of which must have gone in the pockets of emigrants,'" whatever they brought with them had to be carefully shepherded.<sup>23</sup> Learning to handle money in a treacherous financial climate necessarily became an important skill for the immigrant who hoped to fulfill familial expectations or get ahead in the new country.

In Philadelphia at mid-century, that immigrant would have found listings in *McElroy's City Directory* for eighteen local commercial banks, two of which were conspicuously labeled "CLOSED."<sup>24</sup> Two additional establishments, the Philadelphia Saving Fund Society and the Western Saving Fund Society were listed at the end of the section on "Banking Institutions," presumably because they served a significantly different purpose from the commercial banks.<sup>25</sup> Although the directory did not note it, both were mutual banks, distinguished by their specialization "in long-term assets and long-term liabilities, i.e., savings."<sup>26</sup>

22. Kerby A. Miller, *Emigrants and Exiles: Ireland and the Irish Exodus to North America* (New York: Oxford University Press, 1985), p. 295; Potter, op. cit., p. 123.

23. Miller, op. cit., p. 294.

24. *McElroy's 1849*, op. cit., pp. 457-460. The Bank of the United States and Schuylkill Bank were the failed institutions still included in the directory. An anomalous organization, Globe Insurance and Trust Company, also appeared at the end of this section, perhaps because its banking functions were more prominent than its insurance capacities.

25. The city's third savings institution, the Catholic diocesan Bishop's Bank, was not mentioned by McElroy, but had been opened in 1848 to encourage savings among local parishioners, many of them Irish, who simply didn't trust other banks. Unfortunately, it lists only savers' names without the additional data necessary for tracking them in the census. Nevertheless, its "Rules for Receiving Deposits, and to Keep Credit Good" are as instructive for the historian seeking to measure an era's perceptions of safe investing as they were to its operatives in 1848: "[Invest in] stock of *ready sale*. City, or State of Pennsylvania...Beware of Banks, Canals, Railroads, other States of the Union, and all kinds of fancy stocks. Some of them for safety and quick sale, when needed, and not speculation, must always be the rule" and "always [offer] Gold or City Notes at the choice of Depositors." James F. Connelly, *History of the Archdiocese of Philadelphia* (Wynnewood, PA: Unigraphics, Inc., 1976), p. 193; *Researches of the American Catholic Historical Society*, No. 22, 1911, pp. 106, 107.

26. Hammond, op. cit., p. 194. It should be noted that the distinction between a commercial bank and a savings bank was not always understood by Pennsylvania legislators of the period, whose job it was to regulate them. Both WSFS, on seeking incorporation in 1847, and PSFS, on petitioning in 1851 to eliminate its \$1.5 million deposit cap in order to put it on a par with the more recently chartered Western, hired Philadelphia legal luminary, Horace Binney, to convince lawmakers of the critical differences between the mutual and the commercial banks.

Chartered in 1816, PSFS was the oldest mutual savings bank in the country. Building on ideas borrowed from the original 1810 Scottish "parish bank" and its successful offshoots in the British Isles (including, of course, Ireland), its first Article of Association announced its purpose: "[to receive and invest] in Government Securities or other substantial public Stock such small fund as may be saved from the earnings of Tradesmen, Mechanics, Labourers, Servants and others; and of affording to industrious persons the two fold advantage of security and interest." The interest rate was set at 4.8% in 1816, and although it was lowered to 4% in 1820, there it remained in 1850.<sup>27</sup>

As a "mutual" bank, PSFS had neither capital nor stockholders. Instead it was owned by its depositors and managed by a salaried president with the aid of a voluntary board, which oversaw its investments and had successfully brought the institution through the nation's and city's rough economic seas.<sup>28</sup> Although its minimum deposit was \$1, no interest was given on less than \$5 nor more than \$1,000. Despite banking hours limited to two days per week and the necessity of delayed withdrawals, by 1850 PSFS had processed more than 64,000 new accounts, with 2,374 entered in that year alone at its office, located at Third and Walnut Streets, in the heart of the city's financial district.<sup>29</sup>

Although the Western Saving Fund Society had incorporated in 1847, by 1850 it had more than doubled its annual rate of new depositors, opening 1,480 new accounts that year. Its office, located between Tenth and Eleventh Streets on Chestnut, maintained daily banking hours "from 9 A.M. to 1 P.M., and on Monday afternoon from 3 to 7

27. PSFS Signature Book No.1, Register December 2, 1816 to April 26, 1825. When the interest rate was dropped to 4% on September 4, 1820, subscribers were asked to either re-sign the Signature Book, agreeing to accept the new rate, or to resign their accounts.

28. The Board of Managers at PSFS also suffered inconveniences in what was, for them, a philanthropic labor. From the outset they all served without salary, rotating membership on the "Committee of the Month," whose members were required to be present for all deposits and pay-outs, until that task was devolved to the newly-salaried President in 1833. The board continued to donate its time and expertise, however, in making investment decisions. See James M. Willcox, *A History of the Philadelphia Savings Fund Society: 1816-1916* (Philadelphia: J. B. Lippincott Company, 1916).

29. PSFS Signature Book Vol. 494. Whatever the uncertainties of Philadelphia's financial marketplace, President Clement Biddle's annual report to the Board of Managers in 1850 indicates that the greatest struggle for the mutual bank was, as it had been for the past five years, too much growth! Having to turn away deposits in order to stay below the \$1.5 million maximum allowed by their state charter, as Biddle stated, "has always been accompanied by the production of immense drainage alarming the depositor and thereby unsettling large amounts of the deposits, it being impossible in any satisfactory way to depositors to discriminate between deposits on old and new accounts." This situation finally prompted the board to seek expansion of its charter provisions in 1851. PSFS Board Minutes, 1849-1856, Vol. 456.

o'clock." The young institution's early advertising copy is instructive, as it was undoubtedly designed to address issues of risk, which concerned its prospective customers:

[The Western Saving Fund Society provides] a safe place of deposit to the Executor, the Trustee, the Manufacturer, the Mechanic, and to the Provident Poor of all classes...The charter, amongst its numerous provisions for the security of moneys deposited, strictly prohibits the Managers, Officers and Agents from directly or indirectly borrowing any money of the Society.<sup>30</sup>

The opening paragraphs of Western's charter paid homage to PSFS, crediting the older bank with providing the "tradesmen, mechanics, laborers, domestics, and others" with a safe place to invest their wages. However, owing to the "great increase of the City of Philadelphia [which] makes it inconvenient for persons of this description residing in the western part of the city and its vicinity to resort to the office of the Philadelphia Saving Fund Society," Western chose to establish its office at an address "west of Ninth Street," a decision which followed the city's clear demographic trend of movement outward in a westerly, north-westerly, and southwesterly direction.<sup>31</sup> It's not surprising, then, that of its Irish-born customers in this study, fully seventy-eight percent did, in fact, live in wards west of the Sixth and Seventh Street boundaries of old Philadelphia, the Northern Liberties and Southwark.

To establish that Irish population at Western along with its counterpart at PSFS, a seemingly simple, straightforward methodology was devised, which in practice turned out to be quite challenging. The process began with a database of all the savers at PSFS and WSFS, both male and female, with Irish-sounding surnames who opened accounts during June through October of 1850, the time-frame within which the United States Census was taken that year. The initial PSFS group totaled 261 savers, 199 of whom were women, more than half of whom listed "Service" as their occupation. At Western, of the 315 people originally examined, 163 were women, 150 were men, and two were a couple with a joint account.

The essential component linking bank patrons to the census, however, was each saver's street address, as provided by the banks' signature

30. WSFS Signature Book Vol.1; *McElroy's City Directory*, 1849, op. cit., p. 461; *Public Ledger*, January 4, 1850.

31. Mary B. Reeves, *A Savings Bank Account: The Story of the Western Saving Fund Society* (Philadelphia: The Western Saving Fund Society, 1947), pp. 2, 3, 14; Warner, op. cit., p. 51.

books. The complex task of tracking individual addresses in 1850 Philadelphia became possible only by employing the sixteen page "List of Streets, Lanes, Alleys, Courts, Avenues, and Roads" found at the back of *McElroy's Philadelphia City Directory for 1849*, in conjunction with a series of city and district ward maps.<sup>32</sup> The street guide describes the locations of the city's major arteries as well as its smallest byways in relation to other thoroughfares, making it possible to determine the ward in which a given address may be found. Such analysis was indispensable in ascertaining whether or not a person on the banks' rolls was the same as the one found in the census.

The banks' records yielded two more clues about savers with which to measure them against the census data. First, for the most part the banks noted their clients' occupations.<sup>33</sup> This was most helpful in tracing male savers, whose vocations were also noted in the census. Unfortunately, census takers in 1850 rarely listed women's occupations.<sup>34</sup> Nevertheless, domestics, predominately unmarried women who lived independent of kin, often appear by name in the census index, because they were autonomous citizens living in the households of others. Further, because servants were invariably the last ones listed in their household groups on the census manuscripts, their placement revealed their employment.

32. *McElroy's 1849*, op. cit., pp. 429-445.

33. Although the Western records list male jobs, with only an occasional indication of female work status, the PSFS Signature Books unfailingly list the occupations of *all account holders*, both men and women. From 1816 until 1835, PSFS Signature Books contained a column marked "Reference." At least some of its first depositors appear to have been serving people employed by its founder, Condé Raguet, its trustees and its managers, who either gave reference for them or held accounts in trust for them. Over the years, the "Reference" column fell into disuse. Bank policy was changed to include "Occupation" in its stead by the middle of 1835, because "difficulties [had] arisen in consequence of the similarity of names of depositors, and of persons assuming to be depositors, who were not so in fact." The new category was added as further insurance against fraud. When this policy was put into effect in May of 1835, all the male depositors included their occupations, while most women left the space blank. This continued for about one month, after which both sexes unfailingly included their own, or in some cases, their husbands', vocations. PSFS Board of Managers Rough Minute Book, September 4, 1833 to December 4, 1839, R.G.I.2.b, Vol. 454, p. 78; PSFS Signature Book Vol. 490.

34. Tracing women is especially tricky, as their surnames change with marriage. Then, too, the census index lists only heads of households. Unless the woman was widowed, or single and living outside of her family's home, as was the case with domestics, she may never be found. However, the City Directory of 1851, which most closely corresponds with the census timeframe, was helpful in correlating names and street addresses of spouses or other male kin with which to search the census index. Where no such leads existed, all the families with the same surname in the saver's ward (and with less common names, all in the area) were checked. Given the Irish propensity at the time for living in extended family groups, that process was repeated for male savers as well. *McElroy's City Directory for 1851* (Philadelphia: Edward C. McElroy and John Biddle Co., 1851).

Second, literacy is evident in the signature books, as each saver either wrote her name, or made "her mark." That, too, was compared with the census' notations about an individual's ability to read and write.

Using these known facts it was possible to locate the savers in the census, thus establishing not only their immigrant status, but other pertinent information as well. The census for 1850 included the names of all the people in a household, their ages, occupations, recent marriage, school attendance within the past year, physical or mental disabilities, and the worth of real estate owned by any of them. This data made it feasible to determine not only who had emigrated, but for those who had children living at home, a tentative time-frame for their emigration could be deduced by considering the children's ages and places of birth. Census takers also indicated types of dwellings by noting the number of households in each building they entered. For the large number of domestics among the sample savers, such data would give similar insight into their employers' situations, which might in turn have bearing on a servant's possible wage, and therefore her ability to save.<sup>35</sup>

Another factor, job mobility, had to be considered in tracking Irish savers through the 1850 census. Among domestics, the raw data's predominant occupational cluster, frequent moves were to be expected. Faye Dudden notes that as early as 1825 housewives were vocal in their dismay at their servants' "love of incessant change." She also discusses a more specific qualification, which influenced servants' mobility, making them more difficult to trace through the census, most of which was taken in July and August. If employers were able to "summer" in a cooler, more desirable place, they laid off the servants who weren't going with them or weren't needed to look after their city residences. Even with the seller's market in which domestics found themselves, a layoff would mean not just finding another position, but gaining temporary shelter until that job was procured. Thus, Hannah Barron, a nineteen year old PSFS saver who opened her account in mid-October stating "service" as her occupation and listing an address in Walnut ward, was discovered after a census search of all the Barrons in the region to have been living in late July with her mother and five younger sisters in

35. Savers who listed "service" as their occupation sometimes gave the names of their employers in lieu of a street address, especially, it seems, if an employer was a notable citizen. Such employers were easily tracked in the City Directory. Judging from the census models taken from these households and confirmed by locations of PSFS savers who declared their work as service, domestics were typically recorded at the very end of a household listing, setting them apart from female relatives or boarders. This positioning made it possible to surmise which of the women in WSFS' rolls were, in fact, servants.

nearby New Market ward.<sup>36</sup> Hannah seems to have been between jobs during the census-taking.

Laborers, the second largest occupational category in the raw sample, were also a highly transient group. As Theodore Hershberg stated, in 1850 Philadelphia "living within walking distance of one's workplace was a form of behavior dictated more by economic necessity than by choice."<sup>37</sup> This notion was significant in tracking unskilled Irish immigrant laborers, who could be expected to move frequently in search of steadier or more lucrative employment. It may, in fact, explain why out of a possible fifty laborers, a scant seventeen were found, and only fourteen of those proved to be Irish-born.<sup>38</sup>

Using these methods, ninety-three of the original 576 account holders were successfully matched with people in the census and confirmed to have been born in Ireland. (See Table 1 for a breakdown of occupations among the Irish savers and Figure 1 for their distribution among the city wards.) The group includes sixty-one women, sixty-six percent of whom were employed as domestics; and thirty-two men, of whom forty-four percent were porters or laborers. (Interestingly, this is about the same percentage that made up the "unskilled labor" component for Irish men citywide.) Forty percent of all the subjects were married or widowed. Among the women, only thirty-three percent were literate, as compared with eighty-seven percent of the men. (See Table 2 for their demographics.)

Because domestics, all of whom "lived in" and are presumed to have been single, dominate the category of female occupations among savers at both PSFS and WSFS, each bank's Irish clientele was divided into three parts: domestics, other women, and men. This makes possible fur-

36. PSFS Signature Book 494; USC50, microfilm #817, p. 339.

37. Theodore Hershberg, "The Journey-To-Work," in *Philadelphia: Work, Space, Family and Group Experience in the Nineteenth Century: Essays Toward an Interdisciplinary History of the City*, ed. Theodore Hershberg (New York: Oxford University Press, 1981), p. 147.

38. Finding a laborer with a common name even within a clearly determined ward was especially difficult. For instance, the census index had no listing for Patrick McMullin, a Western saver who gave his address as "Hanover St, Kensington," nor was he a resident in any of the nineteen McMullin households listed for Kensington. More challenging, however, was the case of tradesman Bernard McCaffery, an oysterer who had listed "229 S 5<sup>th</sup>" as his address not only in the bank's Signature Book, but in the City Directory, indicating a higher probability of stable residence. Because street numbers in 1850 Philadelphia didn't neatly indicate location on a specific and uniform block, McCaffery might have appeared as a resident of Dock, Pine, New Market or even Southwark Ward. Yet Bernard was neither listed in the census index nor was he a member of any of the six Philadelphia McCaffery families (five in New Market, one in Southwark) surveyed in the census.

ther analysis of the Irish women's family patterns, living arrangements and stated occupations in relation to their savings habits.

Some noteworthy differences are also apparent, however, between the PSFS and Western clientele. A comparison of each of these customer groups is therefore in order before a broader discussion of their savings patterns can be considered.

Of the forty-one Irish immigrant savers at Western Saving Fund Society eighteen (44%) were women and twenty-three (56%) were men, although in the raw sample for WSFS, the women had outnumbered men by four percent. This is not unanticipated, as both addresses and occupations could be matched for Western's male savers, but were rarely available for its women customers. What is striking, however, is the predominance of women over men among the PSFS savers: forty-three (83%) of this population were women, and thirty (70%) of those were "in service."<sup>39</sup>

It would appear that PSFS was clearly more popular among Philadelphia's Irish serving women than its younger counterpart, even though fifty-five percent of the PSFS domestic contingent resided in those western wards from which WSFS sought to draw its clientele. Further, nearly fifty percent of these women were serious savers, keeping their accounts open for eight or more years. Did their massive presence at PSFS indicate that they were exhibiting greater caution with their money by saving at the more time-tested mutual bank, which had successfully weathered severe economic storms like the Panic of 1837? Perhaps. But a more mundane factor, office hours, may have proven to be an even stronger attraction.

Although Western was open every morning and Monday afternoons, a far more liberal schedule than PSFS' Mondays and Thursdays, domestic servants were required to work seven days a week and had limited time off. David Katzman found that before "the 1870's, regular servant holidays had been limited generally to one evening or half-day (part of an afternoon and all the evening) per week or every other week." Lucy Maynard Salmon determined in her 1897 study, *Domestic Service*, that the traditional, if by no means universal, practice across the nation was to allow servants their free time on Thursday afternoons and Sunday evenings. PSFS' Thursday afternoon hours, then, would not only have

39. Although women predominated in the raw PSFS sample by 3 to 1, their jump to further prominence in the final cut may be explained by their residence as domestics in stable households.

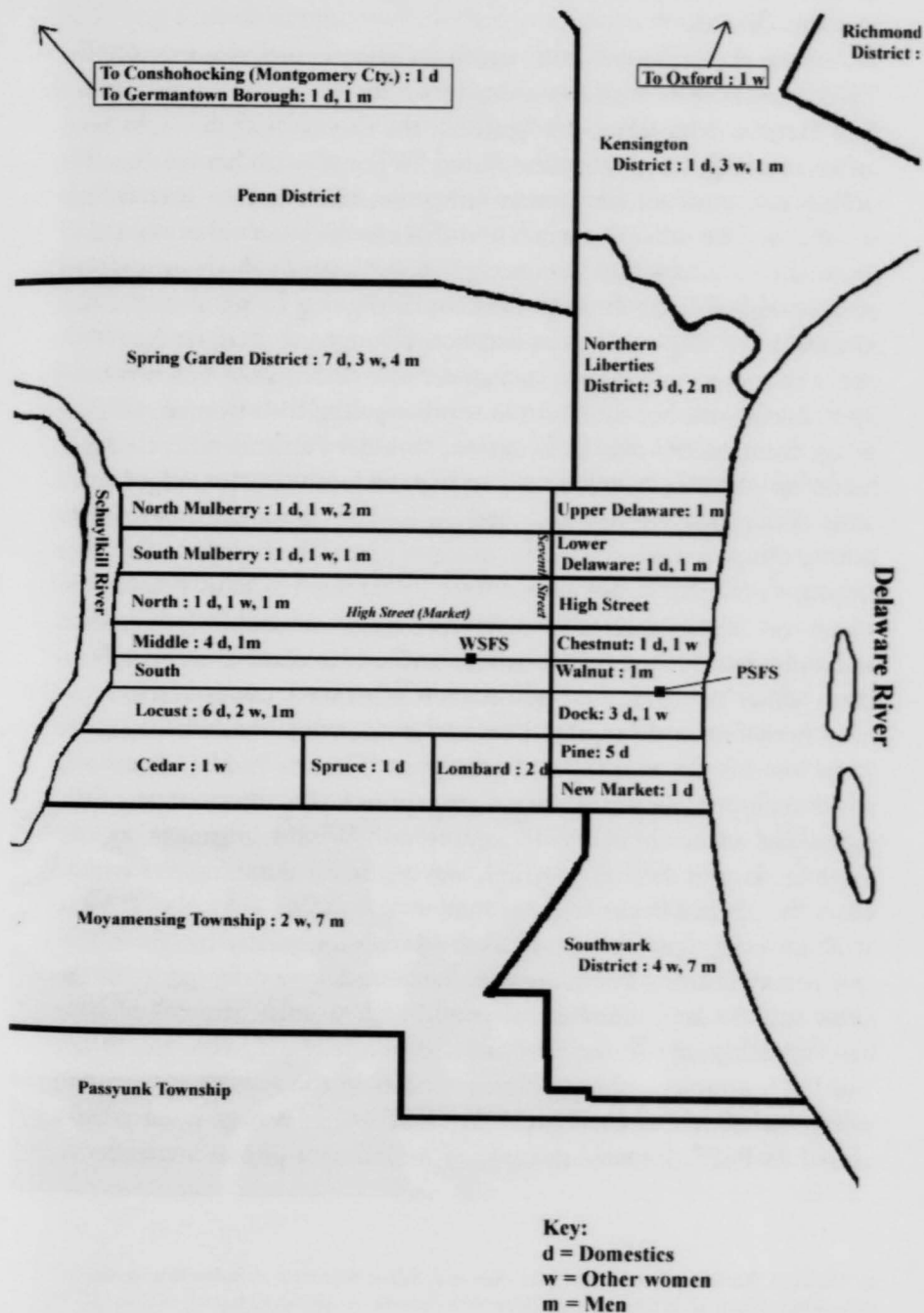


Figure 1. Philadelphia Inner Wards, 1850, showing distribution of savers.



been convenient, but may, in fact, have been set early on to accommodate this clientele.<sup>40</sup>

Among the "other women" another characteristic appears. Of the PSFS women in the unmarried category only one young woman, Mary Ann Herron, who fabricated "gaitors", the then-fashionable ankle and instep coverings worn over shoes, lived "at home" with her mother, five siblings and another Irish woman with a son, who may have been boarders or kin. The other five women in that classification either resided in unusual circumstances or had occupations, which might be considered at least semi-skilled. Perhaps the most intriguing living arrangement, modern in its display of independence, belonged to Margret McGettigan, a twenty-seven year old seamstress, who shared a flat in a two-family building with her sister and four other young Irish women, ranging in age from twenty-two to seventeen. Bridget Holland, who classified herself as a laborer, boarded with an Irish widow, who also lodged three other young Irish women and three Irish male laborers. Bridget Johnson, a shop attendant, seems to have lived or boarded with her employer's family. Esther Fearon kept a boarding house with her sister, which was large enough to accommodate a married couple, four artisans and a physician. Three other women and a nine-year-old girl also lived there, either as boarders or domestics. Catherine McSwagen had separated herself from the typical domestic, announcing her skilled status of "cook" within the wealthy and prestigious Thomas Biddle household, which included Clement Biddle, President of PSFS. By contrast, of the unmarried women in the WSFS sample, only Winifred Egan, a fifty year old attendant at Friends' Asylum, was neither a domestic nor widow when she opened her savings account.<sup>41</sup>

The average ages of savers who were domestics, twenty-two for WSFS and twenty-four for PSFS, are not unexpected, given the nature of the work and the large numbers of young Irish women who would have been available for such employ in 1850. However, between the WSFS and PSFS samples a sharp difference exists in the average ages among women who were not servants. For WSFS, that average is forty-eight years. At PSFS, it's only thirty-four, indicating a greater attraction to

40. David M. Katzman, *Seven Days a Week: Women and Domestic Service in Industrializing America* (New York: Oxford University Press, 1978), p. 113; Salmon, op. cit., p. 134.

41. PSFS Signature Book, Vol. 34; Western Savings Fund Society (hereafter WSFS) Signature Book, Vol. 1, WSFS Archives, Hagley Museum and Library, Wilmington, Delaware.; USC50 microfilm #815, p. 375; #814, p. 93; #821, p. 249; #817, p. 443; #814, p. 200; #818, p. 368; #820, p. 53.

that bank among Irish non-serving women who were either still earning or raising their children.

The women's literacy rates are noteworthy, too. Writing was a skill learned in schools, which were credited as having produced an Irish literacy rate of forty-seven percent for the total population over age five by 1841.<sup>42</sup> Yet twenty-seven (70%) of the domestics and thirteen (71%) of the other women could not sign their names in the signature books, as compared with only four (13%) of the men. This indicates that a preponderance of the women had no schooling (although some may have learned to read at home), and may further imply that at least some of them would have come from rural backgrounds where access to schools – and banks – was limited.

Male savers at each bank also show some differing demographic characteristics. Irish men with accounts at WSFS in 1850 tended to be younger and more likely to be married with children at home than their counterparts saving at PSFS. Although as a percentage they were slightly less likely to own property than the PSFS men, they were more likely to be listed in the City Directory. Did this bespeak their greater desire to be considered up-and-coming citizens of the city?

Two more suggestive differences surface between the general populations of Irish-born savers at WSFS and PSFS. One concerns the average family size, which describes the number of nuclear relatives – or husband, wife, and children – living in a household. John Modell and Lynn Lees have calculated that the average family size for Irish immigrants in 1850 Philadelphia was 5.3 persons.<sup>43</sup> The PSFS group's average family size was slightly lower than that at 5.07, but the Western group's average was only 3.86. While it may be tempting to speculate that more of the households saving at WSFS had absorbed the “go-ahead” American middle class trend toward smaller families, this difference in family size may be more readily explained by noting the younger average age – thirty-six years old – of the married men saving at Western, versus forty-one years at PSFS.

The other contrast between the saving groups lies in their possible timeframe of emigration. These figures are admittedly tenuous, based,

42. Gearóid O'Tuathaigh, *Ireland Before the Famine: 1798-1848* (Dublin: Gill and MacMillan, 1972), p. 102; Joseph Lee, *The Modernization of Irish Society: 1848-1918* (Dublin: Gill and MacMillan, 1973), p. 13.

43. John Modell and Lynn Lees, “The Irish Countryman Urbanized,” in *Philadelphia: Work, Space, Family and Group Experience in the Nineteenth Century: Essays Toward an Interdisciplinary History of the City*, ed. Theodore Hershberg (New York: Oxford University Press, 1981), p. 353.

as they are, on the birth years of children born outside of Ireland. However, from this calculation it appears that among the female and male-headed households with children, those who may have been recent immigrants saved their money at Western, while those who had been in the United States for over ten years chose to save at PSFS. Five of the eleven in that PSFS group, however, lived in the western wards of the city, presumably in closer proximity to Western. May these men, older and more experienced in American ways, have cautiously chosen PSFS because it was the older and more experienced institution?

More important – and intriguing – are the savings patterns among the three categories of Irish-born savers at each bank. Table 3 shows that the average initial deposit of all groups was far greater than the required one dollar minimum. The domestics averaged more than seven times the five dollar interest-bearing rate, though that was below the averages for other women. The men, not surprisingly, deposited larger initial amounts than either category of women.

Several important distinctions characterizing the domestics must be noted here. General assumptions can reasonably be made about their circumstances, i.e., their living arrangements, their typically unmarried status, their job opportunities and their potential for saving money. Considering Carol Groneman's calculation that New York women in service at the time were paid between \$4 and \$8 per month with room and board, an initial deposit of \$40 would have represented slightly less than a year's wages at the lowest end of the scale.<sup>44</sup> To amass a nest egg of that size a servant may have chosen to leave months of pay in a trusted employer's keeping.<sup>45</sup> In some cases it may be surmised that such an employer would have urged the servant to open a savings account. Catharine Eagleson, in service with the household of PSFS Treasurer William Purvis, would certainly have been encouraged to do so.<sup>46</sup>

Given their residence with their employers and their minimal free time, domestics were at the outset probably less likely than the other women living in family situations to be depositing money earned by other family members. While there may have been exceptions, particularly among those few servants who opened their accounts with \$100 or

44. Groneman, *op. cit.*, p. 260.

45. Faye Dudden, *Serving Women: Household Service in Nineteenth-Century America* (Middletown, CT: Wesleyan University Press, 1983), p. 90.

46. PSFS Account Ledger Vol. 34, p. 174; USC50 microfilm #814, p. 113. Miss Eagleson must have been impressed with the notion of saving, as she managed an average of three deposits per year over the ten-year period she kept her account.

more, only one account, Mary McCloskey's, shows the kind of initial deposit activity, which might indicate the presence of an additional earner. Mary herself was apparently not an ordinary domestic, however. At thirty-eight she seems to have headed the large housekeeping staff at the Mansion House Hotel, a position of responsibility for which she may have earned more than the average servant. Yet even though she made deposits in all but one of her twenty-four-plus years with PSFS, Mary made only three withdrawals of \$100 each. Perhaps she married during that time and so continued to save with her spouse; but she may also have been providing herself with a spinster's cushion for old age. What is known is that by 1873, when a gap appears in the archives, she had saved over \$1,800.<sup>47</sup>

Mary McCloskey's ability to accumulate funds was exceptional. Nevertheless, from Table 3 it is obvious that the other Irish savers in service at both banks were also tenacious about their savings. In fact the amounts of money many of these women were able to tuck away are astonishing. But how did they manage their accounts? Can their broad patterns of account usage help to illuminate the savers' understanding of the risks and opportunities provided by a savings bank?

Six categories describe the broad patterns of account use revealed in the ledgers. Each of these indicates a level of awareness, as to how a savings bank might best be employed to an individual's advantage. They are not mutually exclusive, however, and several may apply to any saver, as we shall see.

First, in accounts that were open for twelve months or less, additional deposits were made, which, even in the short term, appear as habitual saving. Interestingly, only men appear in this category.

Second, "Steady Saver" describes longer-term savers who exhibited obvious savings activity, whether as a series of small deposits or a couple of large ones during the life of the account. Most often these depositors made few withdrawals, either large or small, seeming content to park and save their money. Here there are noticeable differences among women savers at each bank. Of the domestic contingent, while half of the WSFS servants made an effort to deposit additional savings, fully two-thirds of their counterparts at PSFS did so. This did not mean that the women trekked to the bank each month to deposit their wages, however. Twenty-one year old Ellen Murray, in service with an Irish family of five, opened her account with only \$10, to which she added

47. PSFS Account Ledger Vol. 34, p. 218; USC50 microfilm #814, p. 86.

another \$5 soon after. Between 1851 and 1853 her deposits averaged \$10 per year, and when she closed her account in May of 1854, she received \$49.39.<sup>48</sup>

What options would Ellen have had as a result of her several years of saving? Apart from funneling the money back to Ireland, Ellen might have elected to join relatives or friends farther west. Leaving Philadelphia in May could indicate that a sister or cousin who had arrived in the United States during the "Irish Swarm," so called because the largest number of immigrants landed in the spring, when jobs for laborers were most plentiful, was willing to travel with her. A ticket to Pittsburgh, six days away via train and canal, cost \$5.25. The journey to St. Louis would have taken twelve days, included a steamboat ride, and cost \$11, with enough money left over for both travelers to settle in before looking for "situations." The further west she went, the more prized an experienced eastern-trained domestic became, and, as Father O'Hanlon advised, the "better calculated [were] the exertions of those possessing little or no capital."<sup>49</sup>

The third pattern is that of simple compounding, or maintaining an account at interest with no further savings activity until its closing. That is what nineteen-year-old Margaret Lynch did. She left her initial \$100.00 at interest with PSFS over a six year period, making but one \$10.20 withdrawal in 1853 (the price of a £2 draft plus commission). When she closed her account, she had accumulated \$112.47, a tidy dowry, perhaps.<sup>50</sup>

The fourth savings behavior is more sophisticated and is exhibited by a large number of steady savers, who used compounding as a tool when there was no additional money to deposit. For instance, after Susan McCluskey, a twenty-two year old servant who tended a moderately-propertied city-dwelling family of five along with two other housemaids, deposited her \$60.00 at WSFS, it "lay fallow," collecting only interest in 1851. By 1852, however, Susan was able to amass another \$23, then five dollars more. The year 1853 was even more prosperous for her, and she added a total of \$64.15 to her account, followed by \$38 in 1854. She closed her account that same year, withdrawing \$203.88.<sup>51</sup>

48. PSFS Account Ledger Vol. 34, p. 189; USC50 microfilm #814, p. 160.

49. Katzman, *op. cit.*, p.55; O'Hanlon, *op. cit.*, pp. 85, 107. Ellen's chances of wedding an Irish Catholic husband would probably have suffered by moving west, however, as young Irishmen were forced to seek their opportunities on mobile construction crews away from the towns and cities whose growing middle classes sought experienced Irish domestics. Also see Diner, *op. cit.*, p.41.

50. PSFS Account Ledger Vol. 34, p. 85; USC50 microfilm #813, p. 466.

51. WSFS Account Ledger Vol. 1, p. 565; USC50 microfilm #814, p. 171.

Susan's thrift might have allowed her to marry and help her husband get into business, if he, too, had some savings. Offers "FOR SALE - The GOOD WILL and FIXTURES of a Grocery Store" or a tavern or a dry goods store would have been within their means in 1854 in Moyamensing, a heavily Irish neighborhood where a six room house could be rented for \$8 a month. Although Irish women rarely worked outside the home after marriage, Susan's new living situation would have allowed her to put her experience as a domestic to good use by taking in a boarder or two at \$2 per week each, adding at least \$104 to the family's gross income. If, on the other hand, her new husband already had a good trade, the couple might rent a "[new three story brick house] with bath house on Pine St. from Willow to Carbon. \$10 per month." To buy such a house with Susan's savings would have left no money for furnishings, but to rent it could mean as much as \$3 per week from each of three boarders, or an additional \$468 of gross income.<sup>52</sup>

A fifth observable behavior pattern, the "Active Account," includes not just steady saving over time, but withdrawals of amounts under \$100 as well. More than a quarter of the PSFS domestic contingent had active accounts, most of them lasting more than ten years. One young woman's account, however, had a quick, but animated, twenty-seven month span. Susan McAlear, twenty, began with a \$39.00 opening balance on which interest accrued until, in 1851, she withdrew her entire \$40.30 and redeposited \$26 the same day! During 1852, she busily engaged in banking activities, making four deposits averaging \$23 each, and three withdrawals averaging \$20. By the time she closed her account, she had \$62.02 left.<sup>53</sup>

Here's the kind of activity that might be expected if Susan were saving to bring members of her family to the United States from Ireland. Twenty dollars would have paid for one passage in "steerage with bread stuff" aboard a Liverpool-to-Philadelphia packet, if arranged through H. and A. Cope and Company, Walnut Street Wharf. However, to the canny Irish woman, noted for seeking out cheap transport, Richardson, Watson and Company's offer of \$14 steerage on one of its new packets might have been more tempting. That this prepaid passage would be good for twelve months could have made it an irresistible bargain. In addition, Richardson, Watson, as an agent for the Bank of Ireland,

52. *Public Ledger*, July 11, 1854. The house described was located in the old city's New Market Ward, six blocks from the bustling Delaware River, and bordered the Lombard, Moyamensing and Southwark neighborhoods.

53. PSFS Account Ledger, Vol. 34, p. 196; USC50 microfilm #810, p. 83.

would draw up at no charge a bill of exchange for the six dollars left over, to be paid at any of that bank's twenty-five regional branches. That would allow for the additional travel expenses: the bedding, soap, cooking and eating utensils, meal, potatoes, a few lemons and even a bit of luxury like "milk boiled with loaf-sugar" to make shipboard tea and coffee palatable.<sup>54</sup>

Bridget McCloskey, forty years old when she opened her PSFS account with \$40, worked at the time for a wealthy physician whose household consisted of himself, his six unmarried sisters, ages thirty eight to forty-nine, and another, younger Irish maid. Bridget was able to put some money away in each of seven years in amounts that varied from \$20 to \$110. But she also made four withdrawals over that span of years in amounts ranging from \$20 to \$65 at a time. When she closed her account in 1858, with \$310.80, she would have been forty-eight years old. Supposing Miss McCloskey had worked as a domestic since her youth, at forty eight her once-strong body would most likely have been exhausted from the heavy lifting, the stair climbing, the long hours and the relentless seven-day-a-week schedule required of nineteenth century servants. Yet her prudence would have kept her from a pauper institution, where most of the single women were "elderly domestic servants who could no longer work."<sup>55</sup> If she had family - perhaps a sister, a brother, a niece or nephew for whom she had booked passage to America - with whom she could live, Aunt Bridie would bring with her enough savings to live frugally for the rest of her life. If she had no one, she could continue to work until age fifty, when she would become eligible to retire respectably to the care of the Sisters of St. Joseph at St. Ann's Widows Asylum on Moyamensing Road. There, after a successful interview with a committee of seven ladies, she would be accepted for entrance. She'd pay the \$85 for admission, having provided "herself with good bed and bedding; otherwise one hundred dollars [would] be required," and there she'd remain protected and cared for until she died.<sup>56</sup>

54. *O'Brien's Philadelphia Wholesale Business Directory and Circular for the Year 1850*. (Philadelphia: John G. O'Brien, 1850) p.277; Potter, op. cit., p. 138; *The Catholic Herald*, January 10, 1850; O'Hanlon, op. cit., pp. 32-36, 46, 259. Cope's price for steerage was high. Father O'Hanlon advised his readers that for \$20, a second cabin passage could be obtained to New York or Boston. The same twenty dollars, plus an additional thirty-three cents, would have purchased a bill of exchange for £4 sterling, a generous contribution to family members still in Ireland.

55. Diner, op. cit., p. 110.

56. Sisters of St. Joseph Archives, Folder 10-5-11. SSJ Mother House, Philadelphia, PA, p. 5.

The last pattern of saving behavior to be noted in the funds' ledgers is the "Major Withdrawal." This is a category that looks for at least one debit of \$100 or more in the life of an account - not including, of course, the account closing. Again, the domestics at PSFS seem to have done this almost twice as often as those at Western. Sarah Crawford, opened her account with \$25.00 when she was twenty-two, and saved steadily over a twenty-one year period. In fact, her money was left to compounding alone over only two years. In the '50's her savings averaged \$46.30 per year, but in the '60's that average nearly doubled, and increased even more in the early seventies. In 1864, however, she withdrew \$450, the only withdrawal she made until she closed her account in 1871, having amassed \$1,505.30.<sup>57</sup>

Did Sarah's increased savings rate indicate a marriage? If so, Sarah's \$450 withdrawal, coming as it did in 1864, would have bought her family "a neat, four-roomed DWELLING with a large yard near Twentieth and Shippen" in Moyamensing, and left enough to furnish it. Although the house was undoubtedly tiny and lacked "gas and bath," two desirable improvements of the day, it was available "cheap for cash," a phrase which often appeared in the classified ads that year, and the yard would allow Sarah to have had a garden.<sup>58</sup> She would perhaps have been the first in her family for whom property ownership was possible.

In tracking the progress of the women's accounts, one characteristic, clearly illustrated by Sarah Crawford's example, also immediately stands out in each carefully handwritten ledger: longevity. The length of time an account was held is calculated here in months rather than years, as many were opened and closed within one year. Further, Table 3's calculation of quartiles shows that not only are there wide disparities between the shortest and longest-held accounts in both banks, but that they're weighted at the short end. That PSFS attracted more long-term savers among its Irish women customers is unmistakable. In fact, thirteen of the forty-three women in the PSFS group kept their accounts open for nine or more years. Only one did so at Western. Twelve of these PSFS women were in service and on average, slightly younger than the cohort as a whole when they opened their accounts.

The records of the "other women," those not in service who held

57. PSFS Account Ledger Vol. 34, pp. 157, 159, and Vol. D, p. 284; USC50 microfilm #819, p. 436.

58. *Public Ledger*, May 7, 1864.



long-lived accounts, however, give a glimpse into different kinds of households and their savings strategies. Honora Glennon, twenty eight, listed her occupation as "vestmaker." Her Irish-born thirty-year-old husband, Matthew, was a woolsorter by trade. At the time she opened her account, the couple had no children.

Mrs. Glennon deposited \$60.00 initially. She was able to put away more money from '52 to '54. For the next three years the money just sat there, gathering interest through 1857. Late that year, another financial panic rocked the nation. The hard times evidently did not affect the Glennons enough to force them to withdraw money from their savings, as no debits were recorded either. By 1858, when the depression really bit, the Glennons' fortunes had apparently revived. That year and the next, in fact, Honora was able to add \$200 to her account. It was not until 1860 that she withdrew any money, and then only \$50. In 1861 two major expenses or purchases took \$600, and a year later she closed her account, receiving \$109.70.<sup>59</sup>

As a vestmaker, engaged in one of the so-called "needle trades," Honora Glennon's earning ability may have been quite high. Carol Groneman quotes the *New York Tribune* of 1853: "Though some thousands of females in different callings - milliners, dressmakers, shop-assistants - make between \$3.50 and \$6.00 a week which could be considered a living wage, there are hundreds of women tailoresses and seamstresses who have an average yearly income, if fully employed, of only \$91."<sup>60</sup> However, in 1850 men's vests, "made from brilliant patterned cassimeres, velvets, brocades, and silks ...in plaids, checks, stripes and mixtures" were becoming the major male fashion statement of the decade.<sup>61</sup> Vest-makers, judging from the number of newspaper ads offering to train young women in the skill, were, not surprisingly, much in demand in 1850 Philadelphia.

Matthew Glennon, as a woolsorter in Philadelphia's prosperous textile industry, was a rare and highly skilled craftsman, sure to have been "among the highest paid operatives in the woolen mill," who had most probably been trained in England. He would undoubtedly have had steady employment and might easily have earned something more than the \$1.50 per day typical for a skilled male worker in 1850 Philadel-

59. USC50 microfilm #812, p. 64; PSFS Account Ledger, Vol. 34, pp. 308, 306; Vol. D, p. 305.

60. Groneman, op. cit. p. 260.

61. Arthur Harrison Cole, *The American Wool Manufacture: Volume 1* (Cambridge: Harvard University Press, 1926) p. 298. Cole's source for this quotation was a *Bulletin of the National Association of Wool Manufacturers*.

phia.<sup>62</sup> Together they would have been able to secure \$780 a year at the low end of the scale, a comfortable step above the \$538.44 "working-man's budget" for a family of five in 1851 Philadelphia.<sup>63</sup> If Honora had left the job market, as most married Irish women did, Matthew would still have earned enough to shelter, feed, clothe and warm them without his wife's income. To be able to add \$200 to their savings in a depression year might indicate, however, that Honora was either putting her vest-making skills to work again (undoubtedly at home) or taking in boarders. The major withdrawals in 1861 came within a month of each other and may have reflected the purchase of property.

Catharine O'Donnell's situation was very different from Honora Glennon's. A forty year old widow, Catherine lived with her four children in a three-family building in Moyamensing. If \$500 was a subsistence income for a family of five, the O'Donnells' would have required \$9.62 of earnings per week to squeak by, with nothing left for savings. Although Catharine herself was reported by the census taker as having no occupation, he duly noted that her eighteen year old daughter was a tailoress, that her fourteen year old son worked in a factory, and that her youngest boys, twelve and six, were "in the cottage." Her household income, then, was presumably based on the wages earned by her two oldest children. Given their ages and attendant lack of experience, it is likely that their wages would have been at the low end of the pay scale. The young woman, faster and more skilled, perhaps, than a common needlewoman, might earn \$4.00 a week and her brother, unless he was strapping enough to pass for a man or especially facile at piecework, would have brought home something less than the unskilled laborer's \$1 per day. Catherine would have had to supplement what, even in a full-employment week, would be less than adequate income to get by on. Perhaps she did this by taking in sewing or laundry, which would have allowed to her to stay at home, yet earn a little at the same time. The younger boys, who were not enrolled in either a public or free parish school, according to the census manuscript, undoubtedly would also have been contributing to the family's upkeep by doing odd jobs, such as making deliveries for local merchants or picking coal. Nevertheless, the O'Donnells were somehow able to save money even in pressing circumstances.

62. See *Public Ledger* editions for 1850; Thomas W. Leavitt, *Homespun to Factory Made: Woolen Textiles in America* (Andover, MA: Merrimack Valley Textile Museum, 1977) p. 58; Hershberg, op. cit., p. 146.

63. Stuart M. Blumin, *The Emergence of the Middle Class: Social Experience in the American City, 1760-1900* (New York: Cambridge University Press, 1989) p. 342n.

The widow opened her account with \$36.00. For the next three years, she added to that cache, first \$14, then \$90 in two deposits, then another two deposits totaling \$55. For six years after that, her funds grew only by compounding, but she made several withdrawals, not in neatly rounded figures as most people did, but in very specific amounts, like \$24.27 and \$19.78, and in specific months, always late January or early February. She didn't make another deposit until 1861, and then it was only \$10, but when she closed her account later that year, she withdrew \$228.65. Tales can be woven around what might have happened to Catharine and her children during the eleven years she banked with PSFS, but that is the job of novelists, not historians. What is certain here is that the O'Donnell family managed to keep its head above water long enough for all the children to grow up and leave "the cottage."<sup>64</sup>

Another widow, Margaret Shorten, kept an active account at Western Savings for eleven years, from the time she was fifty. Margaret, who shared a single house with Richard Shorten, a forty-four year old laborer, who was possibly her brother-in-law, lived in Kensington among what appears to have been a "huddle" of kin. John and Mary Shorten lived next door with their five children, three of whom had been born in Ireland. John was also a laborer, who at thirty-two years of age, could have been Margaret's son or Richard's brother. The history of Margaret's account suggests that, despite the fact that she was unable to sign her name, she may have managed the savings for an extended family, not just herself. Beginning with a \$100.00 opening to which she soon added \$154, Margaret was able to increase her account balance again in 1851 and 1853 by similar amounts. In the five years that followed, there were no more deposits, but there was a substantial withdrawal of \$300 in 1854, along with other smaller debits during that period. In 1858, her circumstances allowed her to save another \$100, which she added to the account, followed by \$133 in 1860. In some years, the widow's deposits were made in lump sum, but more often, they were a series of small sums, requiring her to allot the time and money (the 26¢ round-trip with exchange on the omnibus represented a full 26% of a laborer's average daily wage in 1850) to travel from her Dyottsville home to the heart of the city. When she closed her account in 1861, she had amassed \$503.84.<sup>65</sup>

64. USC50 Microfilm #809, p. 354; PSFS Account Ledger 34, p. 255.

65. USC50 Microfilm #807, p.305; WSFS Account Ledger Vol. 2, p. 420; Hershberg, op. cit., pp. 146, 147.

Of all the women savers, however, special note must be made of Elizabeth Wray, who opened her PSFS account at age twenty, while in service with a middle class manufacturer's family in the city. Beginning with \$25.00 in 1850, Elizabeth was still banking in 1908! The account's extreme longevity and continuous activity testify to the possible ebbs and flows in the rhythm of fortune over the lifetime of a humble, illiterate immigrant woman who worked, at least during her youth, as a domestic servant.

At the beginning, Elizabeth regularly put away an average of \$19 a year, until 1856, when she was able to increase it to \$50. In 1857 she added nothing to her account, but she managed to save \$40 in the midst of a depressed 1858, and another \$15 in '59. That was to be Elizabeth's last deposit for the next three years. She had withdrawn no money at all during that first decade, yet in 1861, as her money compounded, she did have need of \$24.80. When in 1863 she resumed her regular habit of saving, the amounts varied widely, some years totaling as little as \$30, others as much as \$170. By 1867, at 37, Elizabeth withdrew \$708.40. What would that have bought? If she had married, it might have meant a property with no mortgage. If she had remained single, it could have set her up in a business of her own.

However Miss Wray had invested that money, she continued to save a little each year until 1870, when in a series of seven deposits, she supplemented her account with a whopping \$500. The early '70's were boom years until a highly regarded investment bank, Jay Cooke and Company, which had helped to underwrite the railroad expansion fueling heavy industry, went bust. "Until then no one had doubted the probity of Cooke and Company. In Philadelphia a newsboy who shouted the story was arrested for slander."<sup>66</sup> That happened on September 18, 1873, precipitating a 20-day shutdown of the New York Stock Exchange, and a depression that would last for the rest of the decade. Although Elizabeth Wray withdrew \$1,034.10 on September 27, 1873, from PSFS, she kept her account open. Here there is a gap in the archives, which don't resume until 1889. By then our saver was fifty-nine, and the records show that until 1908, she simply allowed her money to compound. While she made withdrawals over that period, five of which were a modest \$50 or less, six of which were a hundred dollars or more, her balance at the end of 1908, when the bank switched

66. Sean Dennis Cashman, *America in the Gilded Age: From the Death of Lincoln to the Rise of Theodore Roosevelt*. (New York: New York University Press, 1993 ed.), p. 29

to a new card system, was nearly a thousand dollars.<sup>67</sup>

Elizabeth Wray appeared in neither the U.S. Census of 1860 nor 1870. No name change was made on her account, yet when she changed her address in 1851, this was noted in the Signature Book. (Interestingly, no comparable notations for other savers appear in the book.) If she married, of course, it is possible that she continued to use her maiden name, an Irish custom, which gave immigration officials problems, but lingered on in the Irish-American community.<sup>68</sup>

How do the Irish men's savings habits compare with those of the women? Since most of the women heretofore presented either worked as domestics, the female counterpart of "unskilled" labor, or lived in such laboring families, the most appropriate male economic group against which to measure them must be the laborers. As mentioned above, the educational level of the unskilled women contrasts sharply with that of the men in unskilled jobs, only two of whom were unable to sign their names.

Taken as one group, without respect to their choice of banks, the laborers' average age was thirty-seven, within a range of twenty-two to sixty years. Eight were married, and of those, three had their children living at home. Another, Michael Flinn and his wife, Kitty, had four possibly-orphaned children surnamed "Barke" who lived with them. One sixty-year-old laborer, Samuel Rippey, opened a joint account at Western with his forty-six year old wife, Mary, on which either could draw. Perhaps, given the disparity in their ages, this was to be her widow's mite.<sup>69</sup>

The average amount used to open the accounts among this laboring group was \$76, noticeably lower than the mean for either WSFS or PSFS men, but considerably higher than that of the women. However, one large initial deposit of \$310 skews the laborers' sample, which, if expressed as a median, drops to \$47, within a range of \$10 to \$310. The same process is required to make a more accurate appraisal of the length of time these men kept their accounts open. In this case the

67. PSFS Account Ledger Vol. 34, pp. 67, 66; Vol. D, p. 269; Vol. E, p. 52; Vol. A-V, p. 4; USC50 Microfilm #814, p. 177.

68. Diner, *op. cit.*, p. 18.

69. *Ibid.*, p. 60. Although Irish men did the most dangerous jobs, leaving them more than usually vulnerable to work-related death or injury, according to Diner, they "rarely provided any hedge against this eventuality, and despite the plethora of benefit organizations and clubs that the sociable Irish joined in droves, few provided meaningful death benefits for widow and orphans." Samuel Rippey may nevertheless have been more prudent than his peers.

mean of 30 months drops to 18 months, within a range of 2.5 to 96 months. Although these longevity numbers correspond closely with those for all of Western's male saver population (from which 77% of the laborers come), they are much lower than the combined domestics' account longevity record. The men's closing account balance is on average \$107.28, lower than that for the WSFS domestics, and way below that of Western's Irish male population as a whole.

Of the laboring men, 62% could be classified as steady savers. Jeremiah Ryan, a twenty-five year old bachelor, boarded with an Irish family in the Richmond district, but claimed ownership of \$500 worth of real estate in the census. He kept his account open for only 18 months, but during that period of time made ten small deposits. In 1850 he began with \$47 to which he added another \$20, then \$26 and \$12 more. Between January and October of 1851, additions of \$45, \$13, \$15, \$20, \$20, \$12, and \$15 were made. He had opened his WSFS account with \$47, but by the time he closed it, Jeremiah had amassed \$229.42.<sup>70</sup>

Clearly, this was a young man who was purposeful about saving his money, but at a laborer's wage of \$1 a day and given a six day work week, Jeremiah would have been able, *if fully employed*, to earn \$25.80 in a month, or \$310 a year. On the outskirts of town, room and board would have cost no more than \$10 a month, after which he had more than half his pay left over.<sup>71</sup> In addition, his \$500 property may have produced rental income. The regularity of his deposits suggests that Jeremiah was saving toward a goal. Did he plan to buy more property, go into business or was he looking forward to selling his property and moving west? Undoubtedly, the fact of his being unmarried made it decidedly easier to save.

Michael Flinn, the Northern Liberties laborer who sheltered the Barke children, was also an active saver, though responsible for a wife and the four youngsters. Kitty Flinn kept two boarders, a man and wife, in their all-Irish household. That no doubt contributed to the \$100 Michael used to open his PSFS account, as well as to the other accretions Michael was able to make in the eighteen month life of his savings account. By the end of 1850, he had made three more deposits totaling

70. WSFS Account Ledger Vol. 2, p. 322; USC50 microfilm #820, p. 135.

71. *Public Ledger*, 1850. Ads in various districts outside the city offered pleasant rooms and good board for \$2.25 per week to young men engaged in a specific trade. Laborers' lodgings might be had for less than that in the city, and presumably, also in the districts.

\$50, but had also withdrawn \$50. Five additions worth \$214 increased his total in 1851, but that year he also withdrew \$100. When the Flinn account was closed at the end of 1851, he removed \$136.14.<sup>72</sup>

Among the laborers, 35 year old William Flood is a saver of special interest, having recently arrived in the United States with his wife and five children, ranging in age from one to nine, and all Irish-born. Passage in steerage alone would have cost a minimum of £10 sterling, roughly \$50. If the Floods paid \$14 for each adult, the eight and nine year old would have traveled for half fare, the next two, both under seven, would have been charged one-third the adult rate, and there would have been no charge for the baby.<sup>73</sup> Arriving as they did in 1849 as a family group may indicate that the Floods had been situated comfortably enough to stay in Ireland through several years of Famine, but left at last because they feared pauperization, not starvation.<sup>74</sup> Still, for most Irish families in 1850, such an amount would have been a fortune. Safely landed at Philadelphia, the Floods found an Irish couple with whom they could board in Northern Liberties. (Ads for boarders often made it clear when children were not welcome.) Perhaps the \$50 that began the Flood account at Western was what they had left over after their voyage, but the \$20 added later that same year must have come from work in Philadelphia. Although it was withdrawn again in 1851, and the account closed after only ten months with a total of \$51.96, William Flood was evidently not shy about committing his money to an American savings bank.<sup>75</sup>

What conclusions can be drawn about this small population of Irish immigrant savers? First, here is information that sheds light on a group of Irish females who persisted in Philadelphia, but for whom data like that gathered for their male counterparts has not been available. The occupational stability for domestic help, by far the most prominent element represented here, was probably high, so that even though their wages were low, their incomes were steady. They planned and saved. Like their unskilled male counterparts, they were probably more likely to rise in the world than to fall, if only because they began at the bottom. The seamstresses and other women with marketable skills, whose

72. PSFS Account Ledger Vol. 34, p. 160; USC50 microfilm #811, p. 375.

73. O'Hanlon, *op. cit.*, p. 46.

74. Miller, *op. cit.* p. 294.

75. WSFS Account Ledger Vol. 2, p. 447; USC50 Microfilm #810, p. 35.

savings information is included here, probably faced the same vagaries of the changing marketplace as male artisans. Still, they managed to provide themselves with at least a small surplus to cushion themselves against uncertainty or to take advantage of opportunity.

Upward mobility for the Irish immigrant woman might sometimes have meant specializing in a skill like cooking or vestmaking. However, for all of the single women a more common route to enhanced socioeconomic status would probably have included marriage with an enterprising man. Yet Irish women outnumbered Irish men in 1850 Philadelphia by almost 5 to 4, and that situation persisted into the second generation.<sup>76</sup> Practically speaking, a woman with savings would likely have increased the number and quality of her prospective marriage partners, both inside and outside the immigrant community. Further, an "unskilled" woman accomplished in domestic occupations might stay at home after wedding, as suited Irish custom, but augment her husband's income by keeping boarders.

Second, regarding the considerable increases in property ownership among male Irish immigrants in nineteenth century Philadelphia, the savings bank data offers the possibility that Irish women also made financial contributions to that effort. Of course real estate purchases included not only dwellings, but business properties, as well. A woman who calculated her money closely and was conversant in the mechanisms of savings accounts would have been important to the success of a "mom and pop" proprietary partnership.

Third, the word "persistent," typically used here to describe a population that endures in the same area over time, characterizes this group in another way. It is necessary to imagine the precarious state of American banking, currency and credit, which existed in 1850 and weigh that against the negative perceptions of the Irish immigrant's status at the time to more fully appreciate these savers' persistence. Then a woman motivated to save money at interest faced uncertainties and inconveniences that today's banking population would likely find intolerable.

That each account record can tell nothing about where its money came from or where it went is frustrating. There are no telltale signs like the exchange of dollars for pounds sterling to indicate the transfer of cash across the sea, nor can we be sure that a five dollar withdrawal was earmarked for some project at the local parish. As thumbnail historical

76. Light, *op. cit.*, p. 39.



biography, the stories of Elizabeth Wray or the Widow O'Donnell and her family leave us wanting more – not simply to add to academic discussion, but to ponder on a more fundamental human level.

Frustrating, too, is the small scale of the population presented here, from which it is impossible to reach overarching statistical conclusions. Indeed, in a city with a total Irish population of over 71,000 in 1850, a total of ninety-three savers, sixty-one of whom were women, seems a negligible pittance. Still, they do leave us with questions, the answers to which may lead to meaningful statistical data. Will the records from other savings banks in other cities and towns tend to confirm the observed behaviors of the Irish savers at PSFS and WSFS? Do women, especially serving women, figure as heavily in those accounts?

As a body, these antebellum savers exemplify a stable element within the swelling Philadelphia Irish immigrant community. At the same time, their predominant gender, lowly rank, little means and lack of education are startling. That such women risked their cash to a savings bank in a country where, as Father O'Hanlon observed, the banking system was "more subject to contractions and expansions, than those of any other country," argues well for their independence, ability to judge alternatives, manage their own finances and deal unprotected in a heartless world.<sup>77</sup>

77. O'Hanlon, *op. cit.*, p. 130.

TABLE 1 SAVERS' OCCUPATIONS - 1850

WOMEN	PSFS NEW SAVERS	SAMPLE IRISH	MEN	PSFS NEW SAVERS	SAMPLE IRISH
Domestics, servants	513	40	Porters, laborers	231	14
Needlewomen, seamstresses	188	3	Weavers	39	1
Housekeepers, nurses	58	0	Waiters, male domestics	35	0
Marketwomen, hucksters	13	0	Storekeepers, grocers	103	1
Shopkeepers, confectioners	35	2	Tavernkeepers	30	0
Boarding house keepers	12	1	Coachmen, ostlers, stablekeepers	22	2
Operatives in manufactories	25	0	Farmers, gardeners, dairymen	74	2
Teachers	29	0	Teachers	6	0
Widows	86	6	Physicians, apothecaries	26	0
Girls (no special employment)	71	0	Boys (no special employment)	52	0
Wife (listing husband's trade) <sup>1</sup>	0	4	Watchmen	8	0
Other occupation <sup>2</sup>	0	5	Mechanics, artisans <sup>3</sup>	99	12
			Mariners	21	0
			Clergymen	6	0
			Sawyers	16	0
			Corp. & other officers, clerks	77	0
TOTAL WOMEN	1,030	61	TOTAL MEN	1,345	32

<sup>1</sup> Husbands' jobs listed in PSFS included mason and weaver. Although unlisted in WSFS, census records and the City Directory show the saver-wives married to a grocer and a laborer.

<sup>2</sup> Other occupations listed by women in PSFS included gaitor binder, dealer, laborer and cook. (Cooks, while often employed in domestic situations, considered themselves to be skilled workers and received higher wages than ordinary servants, according to Faye Dudden *Serving Women: Household Service in Nineteenth-Century America*.) The dealer, according to census data, was a widow with children at home. The gaitor binder, laborer and cook were single. The WSFS saver whose occupation could be ascertained from the census was listed as an "attendant" at the Friends' Asylum for the Insane.

<sup>3</sup> Among the artisans, five were boot and shoemakers. The other seven worked as painter, house carpenter, marble polisher, dyer, sailmaker, coachsmith, and boilermaker.

TABLE 2 SAVERS' DEMOGRAPHICS

<i>POPULATION CHARACTERISTICS</i>	<i>WSFS WOMEN</i>	<i>PSFS</i>	<i>WSFS MEN</i>	<i>PSFS</i>
Total No. of Savers	18	43	23	9
Domestics	10	30	N/A	N/A
Others	8	13	N/A	N/A
Listed in the City Directory	1	2	8	1
Property owners	0	0	4	2
Total Unmarried	16	40	5	3
Domestics	10	3	N/A	N/A
Widows	5	4	N/A	N/A
with children	4	4	N/A	N/A
Other women	1	6	N/A	N/A
Married	1	3	18	6
with children at home	1	2	13	2
Average Age	34 yrs	27 yrs	34 yrs	39 yrs
Domestics	22 yrs	24 yrs	N/A	N/A
Others Women	48 yrs	34 yrs	N/A	N/A
Married Men	N/A	N/A	36 yrs	41 yrs
Single Men	N/A	N/A	26 yrs	37 yrs
Literate				
Domestics	3	9	N/A	N/A
Other women	2	6	N/A	N/A
Men	N/A	N/A	20	8
<i>GENERAL POPULATION DATA</i>	<i>WSFS</i>	<i>PSFS</i>		
Total No. of Savers Living with Families	22	14		
Average Family Size	3.86	5.07		
Possible timeframe of emigration				
Before 1825	0	1		
1825-1830	3	1		
1831-1835	1	4		
1836-1840	1	5		
1841-1845	6	0		
1846-1850	6	0		

TABLE 3 SAVINGS HABITS OF IRISH WOMEN AND MEN

HABIT	WSFS DOMESTICS	OTHER WSFS WOMEN	PSFS DOMESTICS	OTHER PSFS WOMEN	WSFS MEN	PSFS MEN
Number of people in group	10	8	30	13	23	9
Average opening amount	\$56.80	\$60.45	\$39.43	\$59.00	\$84.00	\$114.67
More than one deposit after opening (short term accounts only)	N/A	N/A	N/A	N/A	2	2
Steady saver <sup>1</sup>	5	1	21	7	11	4
Compounding as only acct. activity	2	2	3	2	4	2
Compounding as part of credit/debit flow <sup>2</sup>	3	2	19	6	6	3
Active account <sup>3</sup>	1	1	9	2	6	3
Major withdrawals <sup>4</sup>	1	1	5	2	5	4
Average closing balance	\$116.03	\$111.43	\$140.29	\$107.60	\$202.50	\$172.98
Account longevity in months: MEAN	27.2	39.38	102.96	45.56	28.83	35.06
Account longevity : MEDIAN	22.5 months		60 months		18 months	12 months
Account longevity : QUARTILE	(1, 10, 22.5, 48, 121)		(3, 24, 60, 120, 696)	(2, 6, 18, 42, 96)		(1.5, 4, 12, 72, 120)

<sup>1</sup> Saver made a number of deposits over years.<sup>2</sup> Saver allowed her money to compound over one or more years during which she made no deposits.<sup>3</sup> Saver made withdrawals (of less than \$100) as well as deposits over the life of the account.<sup>4</sup> Saver withdrew \$100 or more at least one time over the life of the account.