Assessing Gender: Taxation and the Evaluation of Economic Viability in Late Colonial Philadelphia

In 1775 Isaac Bristol, the constable of Philadelphia’s North Ward, made a careful list of all the information he needed to complete an official survey of household heads and other occupants. This information would then be used by tax assessors in evaluating tax liabilities, so it was important that Bristol be thorough and accurate. After his initial house-to-house survey of the North Ward’s residents, he needed, for example, to “enquire if Eliza. Watson is not the Householder & how many Lodgers she has”; to determine “what Rent Isaac Howell receives out of his Kitchens adjoining his Dwellings”; and to “Get the proper Name of Margaret Slaules.” As he accomplished each task, Bristol checked it off the list, sometimes adding an additional notation. “Watson is householder,” he jotted in parentheses, adding that “[she] has 5 inmates.”

Isaac Bristol’s list is one of the few surviving documents that chronicles the preliminary work of the constables, tax assessors, and tax collectors who managed taxation in early Philadelphia. It is a document that is richly suggestive about the process of taxation, something to which historians have

The author wishes to thank the anonymous readers for *PMHB*, Anita Clair Fellman, Alison Games, Julie Hardwick, Susan Klepp, Emma Lapsansky, Carolyn Lawes, Stephen Lofgren, Robert Olwell, Carole Shammas, the Chester Avenue Historians, and participants at the Institute of Early American History and Culture Colloquium. Billy G. Smith generously provided data from his own research as well as several helpful readings of this essay.

1 Isaac Bristol needed another 31 pieces of information before his return was complete. Bristol’s list can be found on the reverse of the last page of the North Ward Constable’s Return for 1775, Philadelphia City Archives (hereafter, PCA).
paid little attention. Examination of local government tax practices reveals how colonials organized the requirements of community living in conjunction with the demands of daily life. Before the American Revolution, Philadelphia was still a “pedestrian city,” “not only a walking city, but a talking city” where important social knowledge was formed at intimate distances. Taxation illuminates one kind of walking and talking. In this case the exchange of information (the “talking”) illustrates the importance of gender in a very specific urban interaction. Specific notions about the character of masculinity and femininity as well as about male and female wealth pervaded tax assessors’ and residents’ exchange of information and affected the way that taxes were assessed.

Another brief vignette underscores this point. When the constable of Philadelphia’s High Street Ward set out to enumerate the residents of his district in 1775, among the householders he greeted was Rachel Draper, a tavernkeeper and widow. Like most women, except the very wealthiest, Rachel Draper left few records of her activities and experiences. Draper’s husband, a tailor, died in 1763. After administering the settlement of his estate, Draper set about making a living for herself and her three young children. She petitioned for and was granted successive city licenses to operate a “Dram Shop,” probably in her home on Chancery Lane. Eventually she

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2 Many historians, of course, have addressed the debates that swirled around imperial taxation in the period preceding the American Revolution. Some historians have used one product of local taxation—tax lists—to illuminate such topics as wealth distribution, the ownership of particular kinds of property (including slaves), and population. Many of these works are discussed in the notes below, but summaries may also be found in the appendixes to Billy G. Smith, The "Lower Sort": Philadelphia’s Laboring People, 1750-1800 (Ithaca, 1991).


4 On the significance of gender in urban studies, see the review essay by Marjorie Murphy, “Gender Relations on an Urban Terrain: Locating Women in the City,” Journal of Urban History 13 (1987), 197-206.

5 The Sept. 8, 1763, Pennsylvania Gazette carried a notice informing readers that “ALL Persons indebted to James Draper, Taylor, deceased, by Notes or Book debts, are requested to make speedy Payment; and those that have any Accounts against said Estate, are desired to bring them in, in order that they may be adjusted by me RACHEL DRAPER, Administratrix.”
took in boarders. She never fell prey to the transiency that marked the lives of so many among Philadelphia's laboring population. By 1775 Rachel Draper had lived in her neighborhood for at least two decades, the last twelve years of which she headed the household. Thus she appeared on the constable's return for 1775 as a householder in High Street Ward.

Rachel Draper's circumstances were far from unique. Unmarried women composed a statistically significant portion of Philadelphia's population. Indeed, one of the distinctive features of urban populations is the significant percentage of unmarried women they included. In 1775, twenty-one percent of the households in Draper's High Street Ward—thirty-four households—were headed by women. Yet the experiences of Rachel Draper—and the many Philadelphia women like her who headed households—have largely escaped the attention of historians, in part because she was never assessed for a tax. While the constable carefully noted Draper's residence and the composition of her household for his records, the tax

6 Draper received a license for her dram shop at least twice. "List of Publick Housekeepers Recommended," July 1767, Mayor's Court Docket, Historical Society of Pennsylvania (hereafter, HSP); "A List of Public HouseKeepers recommended July Sessions 1773," HSP. The constable's return for High Street Ward in 1770 showed Draper was boarding Jacob Potts. In 1756 James Draper, Rachel's husband, was rated, at £12, among the 30% of taxables with the lowest assessments. In 1770 and 1775 Rachel Draper was paying £14 rent on her house and lot to Samuel Sansom. In 1775 her eldest son, Thomas, was old enough (over 21) to be assessed a tax of £8, although he still lived in his mother's house. Her two younger children were then 14 and 16 years old. Hannah Benner Roach, "Taxables in the City of Philadelphia, 1756," Pennsylvania Genealogical Magazine (hereafter, PGM) 22 (1961-62), 3-41. Constable's returns for 1770 and 1775, PCA. Draper's rent of £14 in the 1770s probably placed her in the bottom half, but not the bottom third, of renters. Sharon Salinger and Charles Wetherall's analysis of rents in 1769 showed that fully one-third of Philadelphia's renters paid less than £10, while one-half paid less than £18. Salinger and Wetherall, "Wealth and Renting in Pre-Revolutionary Philadelphia," Journal of American History 71 (1985), 836. Will of James Draper, 1763, #34. On tailor's wages, see Smith, The "Lower Sort," 119-22.

7 Billy Smith addresses the problem of transiency among the working poor in The "Lower Sort," 21-26, 150-75, 199-200.

8 Daniel Scott Smith has recently argued that "the incidence of female householding provides an important window on preindustrial American society." His analysis demonstrates the significance of female householding in urban as opposed to rural settings, and the frequent incidence of poverty among this group. Smith, "Female Householding in Late Eighteenth-Century America and the Problem of Poverty," Journal of Social History 28 (1984), 83-107. Based on her study and reconstruction of the population of Philadelphia's Chestnut Ward, Carole Shammas concluded that the majority of adult women were not wives of heads of household. Shammas, "The Female Social Structure of Philadelphia in 1775," Pennsylvania Magazine of History and Biography (hereafter, PMHB) 107 (1983), 73.

9 1775 constable's return, PCA.
assessor of the same ward never included her on the list of residents responsible for paying taxes. Why was this the case? One assumption is that women like Draper, women who headed their own households and yet were not particularly stereotypical widows, were extraordinarily rare. Another conclusion is that women like Draper were ineligible for taxation because they owned no taxable property; they were too poor to tax.

Rachel Draper’s exclusion from city tax records during the period between 1763 and 1775, however, did not result from poverty. In fact she possessed taxable property. Rather, tax assessors consistently shielded Draper and her legally taxable property from taxation. Why and under what circumstances would they do this? In late colonial Philadelphia a number of mitigating factors could convince a tax assessor to make adjustments to a taxpayer’s property assessment. These included illness, excessive family responsibilities (including the illness of another family member), or age. Only one factor, however, seems to have persuaded the assessor to exclude someone from the tax rolls altogether: gender.

Taxation is never an objective process. Tax laws are written to extract money from some citizens, while protecting the wealth of others. Although it is obvious that taxation does not affect all people or all wealth equally, and thus does not provide a clear measure of economic status, we do expect tax assessments to measure reasonably the kinds of wealth stipulated by tax law. Thus while historians are canny about the extent to which tax laws elide real differences in individual economic circumstances, we have nonetheless depended on tax lists to at least enumerate and assess legally taxable property.

It turns out, however, that taxation is not always so straightforward. Tax assessors can, sometimes with the approbation of the law and sometimes entirely on their own, skirt the requirements of the tax law in order to make taxation better conform to their own ideas about individual taxpayer’s economic capacities and responsibilities. In other words, taxation is suffused with cultural meanings and values. From the writing of the laws, and the consequent privileges and protections they afford, to the evaluation of taxable property by tax assessors who make adjustments based on their knowledge of the circumstances of the individual, taxation is a process that reflects a cultural perspective on economic viability and civic responsibility to pay taxes. Taxation thus is a valuable place for social and cultural historians to see the intersection of issues usually approached from opposite methodological directions. Social historians have made valuable use of tax records in reconstructing the economic life of the past, but cultural historians
have usually eschewed these lists of numbers in favor of other kinds of texts. This article examines taxation practices in late colonial Philadelphia and, in particular, the ways in which tax assessors evaluated taxable property with an eye on individual circumstances, including gender. The intensive efforts of historians, including Gary Nash and Billy Smith, have contributed to a remarkable level of knowledge about wealth holding in eighteenth-century Philadelphia, but the evaluation of tax records as conveyers of objectively derived information has obscured an important point: taxation was meant to extract sums of money from a particular group of people, but the definition of that group shifted over time and was affected by cultural assumptions. Looking at these cultural factors at work in the process of taxation reveals some of the ways in which cultural constructs such as gender play out in social practice and provides a revised understanding of the economic structure of colonial Philadelphia and women’s place within that structure.

To understand the function of gender in the taxation system it is important to know something about the system itself and the actors within it. This article first explores the actual process of tax assessment, describing in particular how tax assessors and constables, along with tax collectors and other city authorities, tinkered with tax law in order to bring assessments closer to what they felt was the appropriate level of taxation. Then, a close analysis of High Street Ward, the most fully documented colonial city ward and Rachel Draper’s neighborhood, will show that gender was a major consideration used by tax assessors to distinguish among residents. Examining the actual taxation process in detail allows us to see more clearly the gendered nature of tax assessment.

As Constable Bristol trudged from house to house enumerating the residents of his ward, perhaps returning a second and third time to get information about residents temporarily away from their homes or businesses, he might have meditated on the principle that his fellow Philadelphian Ben Franklin would articulate almost two decades later: “Nothing is certain but death and taxes.” Certainly few Philadelphians escaped the attention of the taxation process, even if they escaped paying taxes.¹⁰ From the earliest

¹⁰ In theory the constable’s returns, if not the actual tax lists, should have listed every city resident except wives of household heads. However, Billy Smith argues, based on a comparison of a variety of sources specific to seafaring with the 1772 provincial tax, that while only 164 taxables were identified as mariners in 1772, there were at least 1,000 mariners present in the city. Smith, “The Material Lives of
years of the city’s founding, Philadelphians were taxed both by the city and the province. Taxation paid for city services and amenities such as lamps, watchmen, road maintenance, poor relief, and, most controversially, provincial defense.  

Philadelphia’s governance, including its taxation policies and practices, was always complicated by the presence of the provincial assembly in its midst. Although it was the assembly that enacted tax laws, taxation in Philadelphia throughout the colonial period, at both the city and the provincial level, was carried out by four groups of people: constables, assessors, collectors, and magistrates (who awarded tax abatements). They compiled information about city residents, determined who should be taxed and how much, collected the tax money, and then recorded the results of these decisions and actions. The constable of each city ward first created a census, known as the constable’s return, which listed each household head. In addition, he listed the occupation of the householder, whether and to whom house or ground rent was paid, the names of “inmates” (boarders), the names of hired servants, and the number and ages of children, bound servants, and slaves contained within the household. As Isaac Bristol’s Laboring Philadelphians, 1750-1800,” William and Mary Quarterly (hereafter, WMQ) 38 (1981), 190. Their physical absence from the city may have had something to do with their tax status. Sharon Salinger and Charles Wetherall estimated, based on their exhaustive analysis of the 1769 tax list, that 80% of independent adults (those who were not wives or bound slaves or servants) were taxed. Salinger and Wetherall, “Wealth and Renting,” 835.  

11 The first provincial taxes were levied in 1692 amidst protest. City watch, lamp, and paving taxes were instituted in the 18th century.  

12 The city government, a charter corporation, had little power to wield after the mid-18th century. It was a self-sustaining organization, with no popularly elected members. Its primary responsibilities lay in its duty to regulate and license certain kinds of economic activity in the city (the Common Council granted tavern licenses, and rented market stalls, wharfage, and ferry landings) and to operate the Mayor’s Court, where misdemeanor offenders were prosecuted. Beginning in 1712, when they voted that the city share taxing power with six popularly elected assessors, the assembly began to designate more and more city functions to popularly elected officials, boards, and commissions. The best study of Philadelphia’s city government is Judith M. Diamondstone, “Philadelphia’s Municipal Corporation, 1701-1776,” PMHB 90 (1966), 183-201. An excellent discussion of local government generally and the differing relations between counties or their townships and the provincial government and the market towns (including the city of Philadelphia and Lancaster, Bristol, and Chester) and the province specifically can be found in Allan Tully, William Penn’s Legacy: Politics and Social Structure in Provincial Pennsylvania, 1726-1755 (Baltimore, 1977), 103-21. For other views of the operation of local government at the county level, see Lucy Simmler, “The Township: The Community of the Rural Pennsylvanian,” PMHB 106 (1982), 41-68; and Francis S. Fox, “The Prothonotary: Linchpin of Provincial and State Government in Eighteenth-Century Pennsylvania,” Pennsylvania History 59 (1992), 41-53.
notations demonstrate, this process was probably neither quick nor easy. Repeat visits, absent householders, intricate questions about who lived with whom, complicated or ambiguous rental arrangements, and the like made the business of creating the census problematic. On the other hand, some wards were small, some populations were stable, and the constable may have known most of his neighbors well enough to rough out at least a portion of his return without stepping outside his own door.

The constable’s completed return was used by the tax assessors to assess city, county, and provincial taxes, all of which could be levied in the same year, albeit at different times. Using the return as a guide, the tax assessor trod the same path as the constable, visiting each household in his ward and district to determine what kind and how much taxable property was owned by each taxable resident. City and provincial taxes were levied differently. City taxes were assessed based on the annual rental value of real estate. A homeowner and a renter occupying similar homes, for example, would be assessed the same amount. Taxables paid up to four pence per pound of assessed property for city taxes, and no resident was taxed on property valued under £8. County and provincial taxes, on the other hand, were assessed quite differently from city taxes. These taxes were levied on specific percentages of the estimated or actual annual rents of real estate. For example, improved property, including cultivated land and buildings, was rated at three-fifths its annual rental value. Unimproved city lots were rated at their full, short-term lease, annual rental value. Ground rents and quitrents collected by taxable individuals were rated at their full annual value. The assessor rated other kinds of property using similarly specific directions from the assembly. Horses above three years old, for example, were rated at £0.13.4 apiece. White servants between the ages of fifteen and fifty were rated at thirty shillings, while “all negro or mulatto slaves from twelve to fifty years of age” were rated at £4.

The assessor determined how much and what kinds of taxable property

13 City taxes were paid at between two and four pence per pound of assessed taxable wealth. For example, the 1756 watch and lamp tax was levied at four pence per pound, while the 1767 Poor Tax was levied at three pence per pound. See Roach, “Taxables in the City of Philadelphia, 1756,” 9. The original manuscript of the 1767 poor tax for Chestnut, Walnut, and Lower Delaware wards is at the American Philosophical Society, Philadelphia. A transcription is printed in Hannah Benner Roach, “Philadelphia’s Colonial Poor Laws,” PGM 22 (1961-62), 170-85.

were owned by each resident of his district. After recording this data, the assessor added up the amounts assigned to each kind of property to arrive at a figure representing taxable wealth. Then, based on the total taxable wealth and taking into account any mitigating circumstances, he assigned each taxable another numerical figure. That figure represented an individual's tax assessment for a specific tax, and this is the figure that historians have used to measure wealth distribution. The process of assigning the assessment, however, was more complex than the laws implied and involved far more than simply totaling the taxable property. These complexities will be examined in more detail below.

Collection was the final step in the process. Once the assessments were assigned, they were turned over to the tax collectors, whose responsibility it became to collect the tax money on those assessments. If the total amount of assessed property in a township was £1,000, and the county tax was four pence on every pound of assessed property, then the tax collector was responsible for collecting £16.13.4 or explaining why he could not do so. The tax collector then appeared at regularly appointed times (sometimes once a month, sometimes twice a year) before either the county commissioners or the mayor and city council (depending on the type of tax) with the collected sums and with explanations for any missing amounts. The collector might argue, for example, that John Doe's tax of two shillings should be abated because he had died between the time of the assessment and the collection. The county commissioners reserved the right to accept these adjustments or not.

At the same time, any individuals who felt "themselves aggrieved with [their] rate or assessment" could appeal or petition the council or commissioners for redress. The tax laws at both the city and provincial level specified that inhabitants should be made fully aware of the date for these appeals and of the process by which they might appeal their assessment.\textsuperscript{15} In May 1734 James Claypoole, collector of Chestnut Ward in central Philadelphia, was accompanied by nine residents who sought tax abatements. Four were noted as poor, four received abatements for unspecified reasons, and Thomas Battwell was abated, inexplicably, because he was "maryd."\textsuperscript{16} Another

\textsuperscript{15} For a description of the process of appeal, see Mitchell and Flanders, \textit{Statutes at Large}, 7:358-60. For examples of directions to the constables to publicize the date of appeals, see ibid., 3:86, 8:108-9.

\textsuperscript{16} Perhaps Battwell was charged a head tax as a single man but was abated the tax on his estate as a poor married man.
resident of the ward was abated, but he had "dyed poor." Sixteen years later, in June 1750, collector Edward Jones brought four residents of Chestnut Ward to request abatements. Three, like Sarah Jones, were simply "poor" or had no taxable estate. One was abated after his death. On one of the appointed days for assessment appeals in 1764, William Savery was accompanied by Jacob Bristow, who pled he had no estate to tax.\(^{17}\)

The role that tax collectors, county commissioners, and city council members played in tax abatement seems straightforward. Persons needing a reasonable adjustment to their tax assessments were clearly informed about when and where to appeal. In practice, however, the importance of formal tax abatement by the process just described was far outstripped by the informal process of tax abatement undertaken by the tax assessors. When evaluating taxable property, assessors paid very close attention to the circumstances of each taxable. Voters elected assessors annually—while constables and tax collectors were appointed—and they were directed to select as assessor a "discreet and reputable freeholder who may be supposed to be best acquainted with the estates and circumstances" of his neighbors.\(^{18}\) Magistrates at both the city and provincial level granted assessors a degree of latitude to use this "acquaintance." Tax law specified particular conditions that should command the assessors' attention. For example, in 1764 the assembly directed assessors to allow tax abatements through 1766 for "frontier inhabitants of this province as have been driven from their settlements and lost a part or all of their effects by the late Indian

\(^{17}\) I assume that the collectors made the appeals for taxables who were absent, either because they had moved, "ran away," were "at sea," or had died. Those who were ill or poor probably appeared in person, as the tax laws suggest they had to do. Journal of the Proceedings of the Commissioners for the County of Philadelphia, 1718-1766, May 18, 1734; June 1, 1750; and July 4, 1764, PCA.

\(^{18}\) This language is from the provincial "eighteen penny" tax passed by the Pennsylvania Assembly annually from 1755 to 1774; see Mitchell and Flanders, *Statutes at Large*, 6:7-22. Assessors were elected at both the county and city level, and it must be assumed, given the responsibilities that the job entailed, that this sentiment prevailed in all cases. On Sept. 14, 1758, the *Pennsylvania Gazette* published an extract from the provincial tax legislation concerning the election of assessors and the process of assessment (including the role of constables and assessors). The selection of constables was also important, although the burdensome nature of the job may have scared off many candidates. In 1751 Jasper Scull, a candidate for the appointed position of constable for Whitemarsh Township, wrote to the mayor of Philadelphia to describe the virtues of the other candidate. He also explained that "I have a Family and am a Tradesman, whereas Mr. Greenfield being a Single Man, if you Sr should think proper to promote him to the Office, 'twould very much oblige Yr Humble Servt." Jasper Scull to Thomas Lawrence, Whitemarsh, March 5, 1751, Dreer Collection, HSP.
incursions." In 1774 the assembly noted that assessors should use "their best discretion" in allowing abatements for settlers of uncultivated lands in the frontier counties of Bedford, Northumberland, and Westmoreland. The assemblymen assumed that settlers without the clear means to cultivate and improve land would have no means with which to pay taxes, but they cautioned that the assessors should still "take into consideration" the "circumstances of such settler[s] and his or her inability to pay." Other situations that required the assessors' discretion and judgment were not so clearly defined. In city tax laws, for example, assessors were directed to show a "due regard" for those individuals "such as are poor and have a charge of children." After 1764 provincial tax assessors were assigned the additional responsibility of attempting to ascertain the "respective annual profits" of "Trade[s], Professions, and Occupations." These profits could then be taxed in addition to other kinds of property, although legislators allowed that assessors would have to assign the value of these profits according to their "best Discovery" and at their "Discretion."

This discretionary authority was more significant in providing tax relief than was a formal appeal to the county commissioners. Although commissioners allowed abatements for those who formally petitioned, or for those who were no longer resident, such as the deceased, the assessors provided tax abatements for their neighbors on the basis of the financial and personal circumstances they knew so well. This intimate knowledge could work for or against taxable Philadelphians. The following example illustrates this point. The first five residents of Walnut Ward who appeared on the provincial tax assessment list for 1767 were Mary Pritchet, Samuel Caldwell, Samuel Bunting, Joseph Russell, and William Crispin. Not one of the five was assessed at a level that corresponded to the accompanying list of their taxable property. Pritchet, a huckster, or market woman, was assessed £2. Since she owned no taxable property, her assessment was presumably based on the estimated value of her occupation. Merchant Samuel Caldwell owned only a slave, assessed according to law at £4. And yet Caldwell was assigned a tax assessment of £12. Similarly, merchant Samuel Bunting owned one

20 Ibid.
21 Mitchell and Flanders, Statutes at Large, 5:118, 8:105.
slave and one horse, assessed at a total of £4.13.4. His assigned assessment, though, was £15. Joseph Russell owned a dwelling with an annual rental value of £40; his assessment, according to law, was £24, or three-fifths of its value. He paid a ground rent of £2.9.0 on this dwelling, which was subtracted from the £24 to give him a total taxable property value of £21.11.0. In this case, unlike Caldwell and Bunting, the assessor gave Russell a break and adjusted his assessment downward to £20. The same assessor, William Miller, gave hatter William Crispin a larger adjustment. The details of Crispin's taxable property show that he was assessed for a dwelling valued at £35 (rated at three-fifths of its value, or £21). He was also rated for a shop located in Strawberry Alley, worth £20 (three-fifths of which was £12). Crispin owned an additional house in the district of Southwark and received a ground rent from Joseph Moulder of the Dock Ward. Crispin, however, paid a ground rent himself of £2.9.0, for which the assessor credited him. Crispin's total taxable property was thus worth £41.3.0. Assessor Miller, however, assigned Crispin an assessment of £38. Although usually silent on the justification for these differences, Miller noted that Crispin was "Incumbred," presumably by debt.

In many other cases assessors used their discretionary authority to make much larger adjustments. Another resident of Walnut Ward in 1767, George Fullerton, was assessed at £10, although his property value was barely one-fifth of that amount. By contrast Elizabeth Falkner was assessed at £8, although she occupied a dwelling valued at £30, and the total value of her taxable property (after reducing the value of the dwelling by two-fifths and subtracting the ground rent she paid) was £14. Thus Falkner was assessed at only 43 percent of her total taxable property value, while Fullerton was assessed at 465 percent of his total.

The examples above illustrate the assessment practices used by tax assessors when evaluating wealth holding for provincial taxation. Although the process was similar, assessment values for city taxes differed. City taxes were assessed at four pence per pound of assessed wealth, while provincial taxes were assessed at eighteen pence per pound of assessed wealth. Minimum assessment standards differed as well. Those owning less than £8 of taxable property were excused from city taxes, while the provincial taxes

23 1767 Provincial Tax Assessment, Special Collections, Van Pelt Library, University of Pennsylvania. All references to the 1767 provincial tax are to this volume.
were designed to dig deeper into the pockets of poorer Philadelphians. Minimum assessments for provincial taxes were as low as £1.24 A fragment of a city poor tax for 1767 includes the assessments of residents from Walnut Ward. A comparison of the 1767 city and provincial assessments of those five individuals demonstrates the difference between city and provincial taxation. William Miller, the provincial tax assessor of Walnut Ward, assessed Mary Pritchet at £2, Samuel Caldwell at £12, Samuel Bunting at £15, Joseph Russell at £20, and William Crispin at £38. These figures represented, as discussed above, a sensitive evaluation of economic viability as well as an accounting of each person’s taxable property. The city tax assessor assessed these same individuals at £8, £16, £16, £26, and £26 respectively.25

Well represented by these five individuals, but supported by an analysis of complete city tax records, is the trend of city tax assessors toward a much narrower range of assessments than those used by the provincial tax assessors.26 Did one assessor, for example, believe that Mary Pritchet's taxable property was worth £8, while the other believed her property to be worth £2? If the provincial assessor was correct, and Mary Pritchet owned no taxable property at all and her occupational value was only £2, then the city assessor should have determined that she did not meet the minimum of £8 and excused her from taxation. The difference between the two assessors’ evaluations of Mary Pritchet’s taxable net worth may have had to do with notions of civic responsibility and the assessor’s understanding of the tax they were imposing.

City tax assessors helped levy a tax used to pay for amenities seen by their proponents as necessary and beneficial to all Philadelphians, while the provincial assessors were engaged in taxation for controversial provincial pro-

24 In 1767 and 1769 the lowest assessment was £2. In 1772 and 1774 it was £1.
25 Roach, “Philadelphia’s Colonial Poor Laws,” 175-80. Mary Pritchet is listed as Mary Brickard in the poor tax list, but it is clear that it is the same person. The tax lists were generally arranged (when not reorganized alphabetically as is the 1756 list) geographically, so that residents were grouped with their closest neighbors. Pritchet (or Brickard) is listed, as on the provincial list, immediately before Caldwell and Bunting.
26 There are four city tax lists including the complete 1756 list and the 1767 poor tax. In each, the range of assessments is considerably narrower than for the provincial assessments. In 1754, women in Chestnut, South, and Middle wards rated for a paving tax were rated at a minimum of £12 and a maximum of £60. The assessments in a lamp and paving tax for 1765 for Lower Delaware Ward, High Street Ward, and the east part of North Ward ranged from £8 to £700, with only 26 of 719 residents rated above £100. The highest assessment on the 1767 poor tax was assigned to William Moore of Chestnut Ward at £320. By contrast, Moore was assessed at £520 on the provincial assessment.
grams such as armed defense. The city taxes paid for regularly expanded poor relief, lamps that lit dark streets, better paving for previously rutted and washed out roads, and watchmen and constables to impose law, if not order, on the city's populace. Benjamin Franklin boasted in his *Autobiography* that it was his efforts at reform that produced the system in effect after 1751.\(^{27}\) Noting that as early as 1735 he had turned his attention to the problem of an efficient watch system, Franklin explained that the system then in effect was based on an unsatisfactory tax. It was unsatisfactory and unfair, he wrote, because "a poor Widow Housekeeper, all whose Property to be guarded by the watch did not perhaps exceed the Value of Fifty Pounds, paid as much as the wealthiest Merchant who had Thousands of Pounds worth of Goods in his Stores." He then proposed in a paper read to the Junto that a watch be hired and paid for "as a more equitable Way of supporting the Charge, the levying a Tax that should be proportion'd to Property."\(^{28}\) City taxes were not regularly levied in this manner until 1751. Before that date, citizens were expected to contribute equally to the cost of city services. The new law allowed some equity in payments based on wealth. The city assessor's practice of assigning a shorter range of assessments, however, meant that there was still a belief in shared responsibility for city taxes that transcended wealth.

Provincial tax assessors, on the other hand, were engaged in a much different enterprise. The heavy provincial taxes levied after 1755 were initially used to pay for defense costs associated with the Seven Years' War. The Pennsylvania Assembly was so divided by this issue and the stress on Quaker pacifism so strong that pragmatic Quaker politicians quit their offices rather than be ousted by voters or forced to participate in the raising of militias.\(^{29}\) These taxes pressed hard on Philadelphians for benefits that appeared to some less than tangible and obviously controversial. Because tax assessors were called upon to exercise considerable judgment, provincial and city lawmakers devised various ways to express the importance

\(^{27}\) The taxes were probably extremely regressive in failing to tax adequately the difference in levels of property-owning, but they replaced a system of flat tax and thus may have seemed progressive. For a chronology, see Roach, "Taxables in the City of Philadelphia, 1756," 2-9; Labaree, ed., *Papers of Benjamin Franklin* (New Haven, 1959-), 4:327-32.


\(^{29}\) Nash, *Urban Crucible*, 159, 167-70.
of the assessor's integrity. As early as 1715 the assembly stressed that assessors should "spare no person for favor or affection nor any grieve for hatred or ill will." The assessors were expected to "equally and impartially assess themselves and all others." It is difficult to tell how successfully the assessors achieved such impartiality. William Miller, the assessor of Walnut Ward for 1767 whose actions were discussed above, rated himself at £15 that year, although he owned no taxable property at all. He was a merchant and thus must have rated himself on what he considered to be the value of his occupation. That same year the assessor of High Street Ward, William Whitebread, reduced his own assessment from £45 to £40, explaining only that he had a "Chargable family."

Assessors were required to take oaths. In 1760, for example, provincial assessors had to swear that each would "to the best of his skill, judgement and abilities, discharge and perform . . . the acts and duties . . . required of him." City tax assessors after 1770 were enjoined to swear before the mayor, recorder, or any two aldermen, that they would assess their neighbors fairly, bear no prejudices, and "diligently attend and faithfully execute" their office. After the assessors swore the oath, a clerk filed these "qualifications." By 1774 the assembly added to the local assessors' oath of office the promise that each would "go to the place or places of abode of all and every person and persons" as well as "endeavor by all lawful means and ways . . . [to] procure a true and exact account" of each resident's taxable property. The design of these oaths reflected the assembly's knowledge of the delicate power wielded by tax assessors. Elected by the public, supervised by the assembly, and yet called upon to exercise their own scrupulous judgment, assessors were in a unique position. Their actions directly and immediately affected their closest neighbors. The law seemed to regulate their behavior very closely, but in fact assessors had a wide degree of latitude with which to apply their "acquaintance" with a neighbor's personal circumstances.

30 Mitchell and Flanders, Statutes at Large, 3:85.
31 Mitchell and Flanders, Statutes at Large, 6:10. See also the charge to Henry Elwes, assessor of Passyunk Township in 1761, in which the duties of the assessor were laid out as well as the requirement that an oath be sworn before the county magistrates. This form also noted that assessors were to "perform without Concealment, Fear, Malice, Favour or Affection." Society Miscellaneous Collection, box 7A, HSP.
32 Mitchell and Flanders, Statutes at Large, 8:104.
33 Mitchell and Flanders, Statutes at Large, 8:381.
The taxation process, then, relied on a team of petty bureaucrats. Working together, constables, tax collectors, and, most importantly, tax assessors carried out the tax laws enacted by the assembly for the city and province. Unfortunately, while Philadelphia's tax records are far better than those of other contemporary cities, the lack of extant source material has severely hampered historians' knowledge of this process. Only a few of the constable's returns have survived, along with a handful of complete tax assessment lists.\textsuperscript{34} Although provincial taxes were levied sporadically during the first half of the eighteenth century, a provincial "eighteen penny" tax was levied every year between 1756 and 1775. Yet complete provincial tax assessment lists are available only for 1767, 1769, 1772, and 1774. City taxes for items such as street lighting and poor relief were levied irregularly when the city was smaller and more regularly as the population and urban needs increased. Even fewer of these complete tax lists are extant, and none list taxable property (as the provincial assessment lists do). Only the list for a 1756 watch and lamp tax survives intact, although it lists only the assessment figures. Constable's returns are even scarcer. A complete constables return for 1775 has been preserved, as well as fragments from 1762 and 1770.

Another problem with the extant material, besides its paucity, is the lack of concurrent records. There are no constable's returns available for years in

\textsuperscript{34} The tax lists for 1756, 1767, 1769, 1772, and 1774 are complete. Those for 1754, 1765, and another for 1767 list assessments for only part of the city. For example, only the assessments of Chestnut, South, and Middle wards exist for the 1754 paving tax. A list of landholders for Philadelphia County is complete for the townships only and excludes the city wards. The most complete lists available are the provincial tax lists for 1767, 1769, 1772, and 1774 and the city watch tax list for 1756. My references are to tax assessments found in the following locations: 1754, Middle, South, and Chestnut wards, HSP; Roach, "Taxables in the City of Philadelphia, 1756"; 1765 Lamp and Paving Taxes for North, Lower Delaware, and High Street wards, HSP; partial list for 1767 poor tax includes only Chestnut, Walnut, and Lower Delaware wards, Roach, "Philadelphia's Colonial Poor Laws." The 1767 assessment is in Special Collections, Van Pelt Library, University of Pennsylvania, and the 1772 assessment is at HSP. Duplicates of the 1769 and 1774 assessments are at the Philadelphia City Archives and a microfilm of these two volumes is at HSP, as is a photocopied volume of the 1774 list (in the Genealogical Society of Pennsylvania collections). Duplicates of the county tax list for 1773 and 1775, at PCA, list only final assessment figures (like the city tax lists) rather than both taxable property and assessments. Thus I have not used them for any quantitative analysis. A few earlier tax lists are extant. The 1693 list is at HSP. It lists assessments for a number of townships, as well as larger areas, including the city and an area beyond the "Schoolkill" river; "list of those that have paid the penny pound tax," n.d. presumed city, 1697, HSP; 1709 assessment found in Peter Parker, "Rich and Poor in Philadelphia, 1709," PMHB 99 (1975), 3-19; 1734 landholders list, HSP. These lists were used for an analysis of women taxables in urban and rural Philadelphia County in Karin Wulf, "A Marginal Independence: Unmarried Women in Colonial Philadelphia," Ph.D. diss., Johns Hopkins University, 1993, 60-146.
which there are complete tax lists. The county commissioners’ minutes for 1718-66, which detail the formal tax abatements, are an extraordinary source, and a journal of the commissioners’ minutes for May 1771 through early 1774 also survives. But the earlier volume does not list abatements for the provincial tax list for 1767, and the later volume records abatements granted only through February of 1774. The only year for which tax lists and formal abatement records are complete are 1756 and 1772. The lack of concurrent records makes essential features of the wealth and population structure difficult to define. For example, the size and character of the taxable population compared with the total population is difficult to pinpoint.

The significance of local assessment practices can be seen most clearly in microcosm. Looking closely at one city neighborhood, the importance of studying the taxation process, as opposed to tax lists, can be seen. The most comprehensive set of extant data for Philadelphia is the two constables’ returns (for 1770 and 1775), two city tax lists (for 1756 and 1765), and four provincial tax lists (1767, 1769, 1772, and 1774) that document the lives and fortunes of Philadelphians who lived in High Street Ward between 1756 and 1775. By correlating these materials the process of tax assessment that allowed an independent business operator like Rachel Draper—the estate executrix, household head, and tavernkeeper—to escape taxation can be seen most clearly. Comparing the constable’s returns for 1770 and 1775 provides a measure of the general population of High Street Ward, which can then be compared with tax lists for intervening years to explore the relationship between the general and the taxable population. Tax law suggested that all independent adults with minimum estates should have been taxed, but historians know that this was not the case. In addition, a reconstruction of High Street Ward can speak to the question of the propertyless population. Analyzing the practices of tax assessors in one neighborhood reveals the importance of their work for a study of wealth distribution. Most significantly, the experience of a woman like Rachel Draper can be illuminated by returning to her neighborhood to understand why she was never taxed at all.

35 A final volume of Commissioners’ Minutes, for 1774-1776, is at the Pennsylvania State Archives in the Tax and Exoneration Records. I have not been able to determine if this journal begins precisely where the other leaves off, potentially providing complete abatement records for 1774.

36 In addition to High Street Ward, the 1770 constable’s returns document only the east part of Mulberry Ward. The 1765 city Lamp and Paving Tax allows some continuity between the 1756 and 1767 tax lists.
For purposes of governance, the Philadelphia Common Council divided the city into wards as early as 1704. High Street Ward was one of three small but centrally located wards. One block west of the Delaware River, it encompassed houses on streets and alleys in an area bounded by Market Street on the South, Mulberry (Arch) Street on the north, Front Street on the east, and Second Street on the west. Within those blocks, several inns and taverns made High Street Ward a popular gathering spot. Proximity to the market also made High Street Ward an attractive residence for a variety of artisans and retailers. Although many artisans and professionals lived in High Street Ward, three occupational groups predominated: merchants, the largest single category; shopkeepers, the next largest category; and hatters. Cordwainers and those in the textile trades also comprised a significant occupational category.

Philadelphia's High Street Ward was a community within a community and a dynamic, energetic part of the larger city's society and economy. Within this smaller community, neighborly connections were common, routine, and vital. When writing his will, cordwainer Samuel Cheesman looked to his neighbors as witnesses and executors. Other residents, including shopkeeper Mary Tongue, followed suit. High Street Ward residents banded together for a variety of causes as, in 1761, when neighbors Walter Goodman, Ephraim Bonham, and John Young served as managers of the lottery designed to finish the building of St. Paul's church on Second Street. They patronized one another's businesses, exchanged talk and information, and occasionally engaged in heated disputes.

38 Peter Thompson found that in 1756, 1769, and 1774 High Street Ward (hereafter, HSW) had more licensed tavernkeepers than the other two small wards, Chestnut and Walnut (although he was counting only taxable tavernkeepers). Thompson, "A Social History of Philadelphia's Taverns," 392, 399.
40 I am not suggesting that "neighborhoods" were defined strictly by ward. Presumably HSW residents living on the east side of Second Street made neighborly connections with residents of North Ward living on the west side of Second Street. Yet it is clear that neighborhoods were defined geographically. For an analysis and reconstruction of one conception of neighborhood, see Wulf, "A Marginal Independence," chap. 1, "Women and Property in a Colonial Urban Society: Households, Neighbors, and Political Culture."
41 For accounts of the St. Paul's lottery, see the Pennsylvania Gazette for Jan. 29, March 12, 1761.
Table 1. Constable’s Enumeration of Household Occupants, High Street Ward, 1770 and 1775

<table>
<thead>
<tr>
<th></th>
<th>1770</th>
<th>1775</th>
</tr>
</thead>
<tbody>
<tr>
<td>Householders</td>
<td>135</td>
<td>160</td>
</tr>
<tr>
<td>Inmates</td>
<td>41</td>
<td>29</td>
</tr>
<tr>
<td>Children</td>
<td>263</td>
<td>358</td>
</tr>
<tr>
<td>Servants</td>
<td>8</td>
<td>32</td>
</tr>
<tr>
<td>Slaves</td>
<td>49</td>
<td>23</td>
</tr>
</tbody>
</table>

The High Street Ward community felt the effects of Philadelphia’s tremendous population growth. Between 1770 and 1775 the city’s population expanded from 28,800 to 33,200, still small in comparison to European cities but large by colonial standards.\(^{42}\) In 1770 the constable counted 135 households in High Street Ward. Just five years later there were 160 (Table 1).\(^ {43}\)

There are two important features of High Street Ward’s population that


\(^{43}\) Only bound servants are included in this enumeration, as the reporting of hired servants was spotty. In 1775 the constable called it merely a “formality.” The most noticeable differences between the two years are in the numbers of servants and slaves. These discrepancies could be attributed to the laxity of the constable’s count in one year or another, but the tax returns bear out these figures. In 1774 the residents of High Street Ward were taxed for 18 bound servants and 27 slaves, whereas in 1769 they were taxed for 12 servants and 45 slaves. It is tempting to consider that Quaker manumissions resulted in the lower number of slaves held in HSW in 1775. Jean Soderlund has shown that the bulk of manumissions took place between 1775 and 1777, but clearly the actions of visiting committees urging Quakers to free their slaves were having some effect by 1773. Jean R. Soderlund, *Quakers and Slavery: A Divided Spirit* (Princeton, 1985), 101-3. Three households in HSW were occupied by free blacks in 1770. The constable reported that a “House in Puter Platter Ally” was “let to free Negroes by John Young Sadlor for £12.” Two other houses, one owned by Joseph Bolton and one by Abraham Jones, were each “let to [a] Negro man.” In 1775, by contrast, although the constable that year was more meticulous in his reporting than his counterpart in 1770, the constable did not specify that any houses were headed or inhabited by free blacks. Circumstantial evidence suggests that the same men who rented Bolton’s and Jones’s houses five years earlier may have still been in residence, but listed only by their name and occupation. It is doubtful that many freed slaves could have afforded to rent in HSW, but perhaps some did.
the constable's returns reveal (Table 2). First, a large number of women were not wives of male householders. The ratio of wives of male household heads to female household heads was approximately five to one in 1770, but approximately four to one in 1775. In 1770 there were 19 women householders and 2 women inmates (boarders) who were not married to other male inmates. In 1775 there were 34 women householders and again 2 female inmates, although these were not the same two women who were inmates five years earlier. Female household heads, then, composed fourteen percent of household heads in 1770 but twenty-one percent of household heads in 1775 (Table 2).

Second, High Street Ward was a both a stable and a dynamic place. People moved in and out of the ward with some regularity. Of the 201 named individuals listed as heads of household or boarders in 1770 and 196 individuals listed in 1775, only 76 appeared on both constable's returns. On the other hand, while individuals came and went, certain families remained in the neighborhood. While the head of the household may have died, another member of the same family may have taken over as the household head. For example, beginning at least in the mid-1750s and probably before, Thomas and Elizabeth Lawrence operated an upholstery business at the corner of Market and Second streets. In 1756 another Thomas Lawrence, a merchant, was also taxed in High Street Ward. By 1767 a third Thomas Lawrence, this one a cooper, was taxed there. In 1770 Thomas Lawrence the upholsterer, Thomas Lawrence the cooper, and Thomas Lawrence, Jr., also a merchant, all lived in High Street Ward. By 1775 only Elizabeth Lawrence, widow of the upholsterer, and Thomas Lawrence, the cooper, remained. From looking at the individuals named on the constable's returns, it appears that between 1770 and 1775 two individuals left High Street Ward (the upholsterer and the merchant), a new person arrived (Elizabeth

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44 Constables did not note the sex of children, slaves, or servants. The estimated population of High Street Ward was 45% female in 1770 and 47% female in 1775, not an unusual proportion for that place and period. In Chestnut Ward the adult population was 49% female (179 women and 187 men) in 1775, and in the eastern part of Mulberry Ward the adult population was only 41% female (624 women and 887 men) in the same year. Shammas, "Female Social Structure of Philadelphia," 71, 73.

45 By comparison, in 1775 women comprised 9.5% of household heads in Chestnut Ward, and 10.9% of household heads in the east part of Mulberry Ward. The ratio of wives to female household heads was five to one in Mulberry Ward, but only three to one in Chestnut Ward. Shammas, "Female Social Structure of Philadelphia," 71, 73.

46 Pennsylvania Gazette, May 12, 1773.
Table 2. Estimated Population of High Street Ward, 1770 and 1775

<table>
<thead>
<tr>
<th></th>
<th>1770</th>
<th>1775</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>116</td>
<td>126</td>
</tr>
<tr>
<td>Female</td>
<td>19</td>
<td>34</td>
</tr>
<tr>
<td>Householders</td>
<td>116</td>
<td>126</td>
</tr>
<tr>
<td>Wives of above</td>
<td>39</td>
<td>29</td>
</tr>
<tr>
<td>Inmates</td>
<td>5</td>
<td>19</td>
</tr>
<tr>
<td>Servants</td>
<td>30</td>
<td>14</td>
</tr>
<tr>
<td>Slaves</td>
<td>131</td>
<td>179</td>
</tr>
<tr>
<td>Children</td>
<td>131</td>
<td>179</td>
</tr>
<tr>
<td>Total</td>
<td>321</td>
<td>367</td>
</tr>
</tbody>
</table>

The method of estimation follows Shammas, "The Female Social Structure of Philadelphia," 71, 73. The constable reported the ages of children (probably because adult children became taxables at 21). Half of the children are assumed to be female. The number of wives in HSW is calculated in the following manner: all male household heads with children are assumed to be married. Another way of calculating the number of wives in the population is by comparing the constable’s return to the tax lists to find out how many men were single. The tax lists distinguished married men from single ones by noting either that the man only had to pay a head and estate tax, or simply a head tax. In 1769, the year before the first constable’s return, there were 147 male taxpayers in High Street Ward, 24 of whom were single. In 1774, the year before the next constable’s return, 35 of 162 male taxables were single. Therefore between 78 and 84% of the male household heads may have had wives. However, taxable males may have been more likely to have been married than untaxed household heads. Also, some taxables were inmates, only one in six in 1769 and one in three in 1774 of whom were married. In addition, the tax assessments and the constable’s returns do not correspond exactly. For this table, then, it is assumed that the number of widowers will balance out the number of married couples without children. Slaves and servants are assumed to be 60% male and 40% female. Sharon Salinger found that for all the wards in the 1775 constable’s returns gender was noted for 10% of the bound population. Of those, 60% were male and 40% were female. Sharon Salinger, "Colonial Labor in Transition: The Decline of Indentured Servitude in Late Eighteenth Century, Philadelphia," Labor History 22 (1981), 169.

Lawrence), and only one person (the cooper) was a continuing resident. These changes in the population of the neighborhood were clearly reflected in the number of women who became heads of household in the five years
before 1775. Although there was a great deal of movement in and away from High Street Ward, there was also a stable population base.

It was the long-term residents who managed the process of evaluating one another's wealth for tax purposes. In 1767 and 1769 William Whitebread acted as assessor for High Street Ward. In 1772 and 1774 the job was turned over to Thomas Wishart. Like all the local magistrates, Whitebread and Wishart had deep ties to the community they served. Whitebread acted variously as assessor and collector for the ward beginning in the 1750s. His King's Arms inn and tavern was a well-known and popular spot. Thomas Wishart was the son of Peter and Ann Wishart, also residents of High Street Ward beginning at least as early as the mid-1750s.

47 Of the 23 women who became household heads between 1770 and 1775, 11 shared the last name of a previous male HSW household head or taxable.

Households headed by women were composed very differently from those headed by men. Women heads of household were much less likely to have children. In 1770 more than 50% of the female-headed households were childless, yet only 20% of male-headed households. Among female-headed households in 1775, 32% had no children, whereas only 25% of male headed households had no children. Most significantly, those female-headed households that did include children had fewer children than similar male-headed households. Of course, men who headed households were more likely to be married, and thus to continue producing children, than were women who headed households. The significantly lower number of children present in female-headed households also suggests that women who headed households were older than men who headed households. See Wulf, "A Marginal Independence," 36, table 1.4.

48 Other High Street Ward residents who appeared on only one or the other constable's return can be traced in other records. Joseph Saul, a chairmaker listed on the 1770 constable's return, was taxed at the very lowest levels in the late 1760s and early 1770s, and then died in 1773. Saul looked like a poor craftsman, but in fact he had been fairly successful earlier in his life, having been taxed at a moderate level in 1756. A newspaper advertisement by an artisan and new tenant of Saul's (Israel Morris, whipmaker, who announced his move to Saul's location) reveals that Saul had lived on Market Street, in a prime location across from the market, since 1751. Pennsylvania Gazette, Oct. 31, 1751. Saul was taxed at £16 in 1756. Saul's experience was shared by others.

49 Other constables, collectors, and assessors identified include Elias Botner, John Drinker, John Grandon, Samuel Head, Evan Morgan, and Thomas Paschall. All resided in HSW for a lengthy period and/or had significant family connections within the ward.

50 Whitebread was collector of High Street Ward in 1758 and 1763. Journal of the Proceedings of the Commissioners for the County of Philadelphia, PCA. For Whitebread's tavern, see advertisements of William Craig in the Pennsylvania Gazette, Feb. 19, 1761, and those of William Whitebread, Dec. 9, 1756, and Sept. 13, 1759. In addition, Whitebread was named executor to several estates and advertised auctions of the estates at the King's Arms.

51 Ann Battson married Peter Wishart in 1710. William Wade Hinshaw, Encyclopedia of American Quaker Genealogy Vol.2: Pennsylvania and New Jersey (1938; reprint, Baltimore, 1994), 461. By 1756 Peter had died and Ann had long been supporting the family by her trade as a tallow chandler. She took on apprentices, including both her son Thomas and her daughter Ann. Eventually, Thomas took over the trade, although both Anns continued to work for him. Neither of the children married, and the three Wisharts lived together in High Street Ward until the senior Ann's death in 1770.
Both Whitebread and Wishart used the tax assessment process to evaluate the financial circumstances of their neighbors. More often than not, they chose to rate ward residents on the perceived value of their occupations, other income, or extenuating personal circumstances, rather than strictly according to the value of their taxable property. In 1767, for example, only 17 of 132 residents were assessed between 95 percent and 105 percent of their taxable property's value (Table 3). Most taxables fell into one of three categories. A large group, 22 in 1767, consisted of single men who paid only a head tax. If they owned significant property, however, they paid both a head tax and an estate tax on a specified percentage of their property's value. Another group consisted of those who owned no taxable property. Their assessments were based on the tax assessor's estimation of the worth of their occupation. In 1767 this group was composed of 35 men and 2 women.

By far the largest group, however, was composed of men and women whose tax assessments were either significantly higher or significantly lower than the value of their taxable property. In 1767, 56 of 132 taxables fell into this category (Table 3). At one end of the spectrum was Mary Tongue, a widow who collected rents in Upper Delaware Ward worth £33 a year, yet was assessed at £10 (32% of the value of her taxable property). Assessor Whitebread noted that Tongue was "incumbred." At the other end of the

<table>
<thead>
<tr>
<th>Category</th>
<th>1767 N/%</th>
<th>1769 N/%</th>
<th>1772 N/%</th>
<th>1774 N/%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Men</td>
<td>22/6.7</td>
<td>24/16.7</td>
<td>32/19.9</td>
<td>35/20.3</td>
</tr>
<tr>
<td>Propertyless</td>
<td>37/28.0</td>
<td>46/31.9</td>
<td>53/32.9</td>
<td>69/40.1</td>
</tr>
<tr>
<td>Taxed to 94%</td>
<td>29/22.0</td>
<td>26/18.05</td>
<td>23/14.3</td>
<td>17/9.9</td>
</tr>
<tr>
<td>Taxed 95-105%</td>
<td>17/12.9</td>
<td>22/15.3</td>
<td>38/23.6</td>
<td>42/24.4</td>
</tr>
<tr>
<td>Taxed above 106%</td>
<td>27/20.4</td>
<td>26/18.05</td>
<td>15/9.3</td>
<td>9/5.2</td>
</tr>
<tr>
<td>TOTAL</td>
<td>132/100</td>
<td>144/100</td>
<td>161/100</td>
<td>172/99.9</td>
</tr>
</tbody>
</table>
spectrum, cordwainer John Kelley owned only a horse valued at £0.13.4. Yet Whitebread assessed Kelley at £5, which was 752 percent of the value of his property. Between these two extremes lay people like Caleb Attmore, hatter, and Frederick Hailey, barber. Each owned property worth £15, but each was assessed at £10 because they were "in debt." Dr. Cadwalader Evans was assessed at £15, although he owned only a horse and some property in the county worth £2 in annual rents. We can surmise that Dr. Evans's profession and perhaps other financial interests (that may have also allowed him to purchase property outside the city) played a role in his larger assessment.  

Whitebread, the assessor for 1767 and 1769, and Wishart, the assessor for 1772 and 1774, applied seemingly different standards of assessment. When we look at the range of assigned tax assessments as a percentage of taxable wealth holding for the four provincial taxes between 1767 and 1774 (Table 4), two things are immediately apparent. Despite the fact that tax law had changed little, if at all, these two assessors arrived at very different assessments of their neighbors' taxable property. Whitebread's assessments ranged more widely than those of Wishart. The latter's assessment method is revealed by the denser clustering of assessments around 100 percent of taxable property, while Whitebread's can be seen by the spread of assessments, particularly above 121 percent of property value. In 1767 Whitebread assessed 55 percent of ward taxables at rates up to 100 percent of their taxable property value, and 45 percent above 100 percent. In 1769 he assessed 51 percent below and 49 percent above. Wishart's assessments were much different. He assessed 71 percent of the taxable population at up to 100 percent of their taxable property value in 1772, and 72 percent up to 100 percent in 1774. In both years Wishart assessed half again as many taxables, proportionately, at from 90 to 100 percent of their property value than did Whitebread. Two High Street Ward residents illustrate this pattern. In 1767 and 1769 Whitebread assessed hatter Caleb Attmore at £10, despite his property's value of £15, noting that Attmore was "in debt." In 1772 and 1774 Wishart assessed Attmore at £18 and £16 on £18 and £15 worth of property respectively. Similarly, Whitebread assessed shopkeeper Thomas Paschall at 105 percent of his property value in 1767 and 1769, while Wishart assessed

52 Evans may have decided, like many Philadelphians, to rent rather than purchase a home. In that case his tax obligation would naturally be low. Salinger and Wetherall explored the issue of home ownership and the nature of renting in "Wealth and Renting," 826-40.
Table 4. Men's and Women's Tax Assessments as a Percentage of Their Taxable Property, High Street Ward 1767-74

<table>
<thead>
<tr>
<th>Assess. %</th>
<th>1767</th>
<th>1769</th>
<th>1772</th>
<th>1774</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>M/W</td>
<td>M/W</td>
<td>M/W</td>
<td>M/W</td>
</tr>
<tr>
<td>31-50</td>
<td>0/5</td>
<td>1/2</td>
<td>0/3</td>
<td>0/2</td>
</tr>
<tr>
<td>51-70</td>
<td>5/1</td>
<td>7/1</td>
<td>3/2</td>
<td>1/2</td>
</tr>
<tr>
<td>71-90</td>
<td>6/3</td>
<td>8/1</td>
<td>7/2</td>
<td>6/2</td>
</tr>
<tr>
<td>91-100</td>
<td>20/0</td>
<td>18/1</td>
<td>32/5</td>
<td>33/3</td>
</tr>
<tr>
<td>101-120</td>
<td>14/1</td>
<td>16/1</td>
<td>13/0</td>
<td>13/1</td>
</tr>
<tr>
<td>121-150</td>
<td>8/0</td>
<td>5/0</td>
<td>2/0</td>
<td>1/0</td>
</tr>
<tr>
<td>151-200</td>
<td>3/0</td>
<td>3/0</td>
<td>4/0</td>
<td>1/0</td>
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<td>200+</td>
<td>7/0</td>
<td>11/0</td>
<td>3/0</td>
<td>3/0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>63/10</td>
<td>69/6</td>
<td>64/12</td>
<td>58/10</td>
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<tr>
<td>OTHER*</td>
<td>57/2</td>
<td>69/1</td>
<td>85/0</td>
<td>104/0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>120/12</td>
<td>138/7</td>
<td>149/12</td>
<td>162/10</td>
</tr>
</tbody>
</table>

*This category includes single men, who either paid a head, or a head and estate tax, and propertyless taxables whose assessments could not be calculated as a percentage of property.

This data also reveals the discrepancy between the way both assessors taxed men and women. Both Whitebread and Wishart were reluctant to tax women above 90 percent of the value of their taxable property, while they were reluctant to assess men at below that level. Thus virtually all women were taxed at levels substantially below the value of their taxable property, while many men were taxed at levels vastly exceeding the value of their taxable property. Between 1767 and 1774 a maximum of 23 percent of men were assigned an assessment representing less than 90 percent of their taxable property. In those same years a minimum of 58 percent of women re-

53 Whether these differences were due solely to the two individual assessors' inclinations, or to some broader mandate (not hinted at in any of the material reviewed) is beyond the scope of this essay. It is important to note, however, that the patterns of differential treatment accorded to male and female taxables are consistent.
Table 5. Philadelphia Women's Tax Assessments as a Percentage of Taxable Property, All City Wards, 1767-74

<table>
<thead>
<tr>
<th>Assess.%</th>
<th>1767</th>
<th>1769</th>
<th>1772</th>
<th>1774</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 30</td>
<td>0</td>
<td>4</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>31-50</td>
<td>20</td>
<td>24</td>
<td>23</td>
<td>16</td>
</tr>
<tr>
<td>51-70</td>
<td>29</td>
<td>26</td>
<td>28</td>
<td>25</td>
</tr>
<tr>
<td>71-90</td>
<td>29</td>
<td>36</td>
<td>37</td>
<td>53</td>
</tr>
<tr>
<td>91-100</td>
<td>29</td>
<td>28</td>
<td>40</td>
<td>48</td>
</tr>
<tr>
<td>101-120</td>
<td>11</td>
<td>7</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>121-150</td>
<td>4</td>
<td>6</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>151-200</td>
<td>2</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>200+</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Propertyless</td>
<td>30</td>
<td>18</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>TOTAL</td>
<td>154</td>
<td>155</td>
<td>147</td>
<td>154</td>
</tr>
</tbody>
</table>

received a similar assessment. In most years the differences were much starker. In 1767, for example, only 17 percent of men but 90 percent of women, were assigned an assessment that represented less than 90 percent of their taxable wealth. In that same year, 28.6 percent of male taxables paid a tax based on more than 121 percent of their taxable property value. At no time between 1767 and 1774 was a single woman taxed at that high level. Only three women during that entire period were ever taxed on more than 101 percent of their property value. This phenomenon was not unique to High Street Ward. The same pattern was repeated in other areas of the city. Between 1767 and 1774 women in all city wards were taxed at a fraction of what men were taxed (Table 5). Between 86 and 98 percent of women with property were taxed on less than 90 percent of that property's value, and between 13 percent and 20 percent of women were taxed on less than 50 percent.  

Perhaps the pattern of taxation demonstrates that assessors were taxing income as well as property under the “occupational” tax allowed after 1764. Women’s occupational disadvantage in the colonial seaport, as in other

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54 This, as other figures, refers only to women with property. Thus 20 women in 1767 were taxed on less than 50% of the value of their taxable property. Those 20 women were 16% of the 124 women taxed that year who owned property (154 less 30 propertyless taxables).
Table 6. Percentage of Women in Taxable Wealth Brackets, High Street Ward, 1767-74

<table>
<thead>
<tr>
<th>Taxables (by decile)</th>
<th>1767</th>
<th>1769</th>
<th>1772</th>
<th>1774</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-30</td>
<td>25.0</td>
<td>14.3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>31-60</td>
<td>33.3</td>
<td>14.3</td>
<td>33.3</td>
<td>20</td>
</tr>
<tr>
<td>61-90</td>
<td>33.3</td>
<td>42.8</td>
<td>41.7</td>
<td>50</td>
</tr>
<tr>
<td>91-100</td>
<td>8.3</td>
<td>28.6</td>
<td>25.0</td>
<td>30</td>
</tr>
</tbody>
</table>

Table 7. Percentage of Women in Taxable Wealth Brackets, Philadelphia 1756-72*

<table>
<thead>
<tr>
<th>Bracket (%)(%)/N</th>
<th>1756 (%)/N</th>
<th>1767 (%)/N</th>
<th>1772 (%)/N</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-30</td>
<td>44/77</td>
<td>11/18</td>
<td>5/7</td>
</tr>
<tr>
<td>31-60</td>
<td>18/32</td>
<td>16/27</td>
<td>5/8</td>
</tr>
<tr>
<td>61-90</td>
<td>25/45</td>
<td>35/57</td>
<td>28/41</td>
</tr>
<tr>
<td>91-100</td>
<td>13/23</td>
<td>38/62</td>
<td>62/91</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100/177</td>
<td>100/164</td>
<td>100/147</td>
</tr>
</tbody>
</table>

*An analysis of the 1765 tax list, and of a sample drawn from the 1769 and 1774 tax lists, confirms this trend. Billy Smith very generously supplied these categories of taxable wealth.

colonial regions, meant that they would be unlikely to have a generous income, if in fact any income at all. Some historians have suggested that measuring income, rather than wealth, would provide a better indicator of colonials' economic well-being. Perhaps contemporary tax officials agreed. This would surely account for the large numbers of propertyless, or close to propertyless, men who were taxed at comparatively high rates. If the tax assessor knew that an individual had regular work and thus income, even

55 See esp. Salinger and Wetherell, "Wealth and Renting."
though he possessed no taxable wealth, the assessor would surely tax him accordingly. If, on the other hand, the assessor knew that a woman like Rachel Draper possessed some taxable wealth, but had no income and significant family responsibilities, he might not tax her at all. If this were the case, it would confirm what we already know about women's comparative lack of economic resources.

However, the discrepancy between the taxation of men and women cannot be explained solely by the former's greater access to income. If that were the case, the assessors were privileging even extremely modest income above modest to significant wealth. The example of Mary Tongue and John Kelley (above) exemplifies the pattern of women with taxable wealth taxed differently from even those men with very little or no property. Of the five women in High Street Ward—including Tongue—who were taxed on less than 50 percent of their property's value in 1767, two owned their homes, the other three collected rents on other properties, and two owned slaves. Their property was valued between £6 and £31. Proportionately, women who were taxed possessed more taxable wealth than men who were taxed, even when measured by the tax assessments in which women's wealth is already seen to have been under-reported. In 1774, for example, 80 percent of the women taxables were assessed in the top 40 percent of taxables (Table 6). This pattern was not peculiar to High Street Ward (Tables 5, 7). In all city wards women were taxed at similarly low rates (compared to their taxable wealth), and yet were still among the highest rated taxables.56 In 1756 almost half of the women taxed were assessed among the lowest 30

56 In an early reading of this work, Jean Soderlund suggested that this sharp change may be due to the change in taxation methods discussed above. She pointed out that a woman who was taxed at £8 in 1756 would be among the lowest level of taxables, but a woman taxed at £8 in 1774 would be among the highest. This is an important point, because of course the change in assessment methods could distort the results of an analysis like the one above. I have explored this problem in two ways. First, I have tracked women who were taxed in multiple years, particularly those who were taxed both in 1756 or 1765 (years in which £8 was the minimum assessment) and another year, and have found that they almost always remained in the same wealth bracket. So a woman who was taxed at £8 in 1756 or 1765 was rated much lower in years when the minimum assessment was lower. For example, Esther Sherlock was rated at £12 in 1756, £8 in 1765, and £2 in 1767. Second, I used a formula, based on the percentages of women on the 1765 and 1767 tax lists (those closest together with different lowest assessment amounts) who changed "bracket" to convert the 1756 list. I came up with very similar percentages to those in Table 7. It is difficult to know how the city assessors worked, because only the tax lists and none of their actual assessments have survived as the provincial tax assessments have. I am satisfied, however, that my representation of women's movement between tax "brackets" is not fundamentally distorted by the change in lowest assessment values.
percent of taxables. By 1772 only 5 percent of the women taxed were in that lowest 30 percent. In 1772, in sharp contrast to 1756, 62 percent of taxed women were assessed within the top 10 percent of Philadelphia's taxable wealth holding. Thus, women who were taxed possessed significant amounts of property, although the overall pattern suggests that the assessors believed these women to be less economically viable or responsible for taxation than their male counterparts.

Assessors rated even better-off women significantly lower than men of comparable wealth and they refused to rate poorer women at all. In theory the changes in tax law after 1764, which allowed assessors to rate individuals on the value of their occupation as well as other taxable property, shepherded a new (and poorer) population into the ranks of taxables. Yet there were fewer and fewer women among the taxable population. In High Street Ward the proportion of women among the taxable population dropped from 12.1 percent in 1756 to 9 percent in 1767 and 5.8 percent in 1774. In part this drop can be attributed to the changing character of the taxable population. While the percentage of propertyless taxables in the ward increased from 28 to 40 percent of the population, women disappeared from that group entirely. Again, this pattern was evident throughout the city. In 1767 thirty propertyless women were taxed in Philadelphia. The number dropped precipitously thereafter. In 1774 only six propertyless women were taxed in the entire city of Philadelphia, although the percentage of propertyless persons among the total taxable population had increased dramatically.

What can we conclude from this material about women's economic situation in late colonial Philadelphia? Does the preponderance of women among the wealthiest taxables and the absence of women among the soaring population of propertyless taxables mean that independent women were generally wealthier than their male counterparts? Surely not. Despite the

57 Wulf, "A Marginal Independence," 77.
58 In High Street Ward only two propertyless women were taxed in 1767, and none after 1769. Among men, however, the change was greater. In 1767, 22 men without assessable property were taxed at the lowest rate and 13 at the next lowest rate. In 1774, 62 propertyless men were assessed at the lowest rate and 5 at the next lowest rate.
59 Daniel Scott Smith discusses the problems of evaluating women's wealth based on tax lists using the example of the Massachusetts list of 1771. He assumes that women who were not listed on the tax rolls owned no property, while men without property were often listed for a poll tax. Thus, the women on the list only looked proportionately wealthier than men because poor women were so poor as to never appear for a tax at all. The problems of estimating and interpreting female wealth and income are complex and Smith lays out the problem nicely. But he does not consider that women may have been
hardships faced by many laboring men, their opportunities for wage labor were abundant in comparison with those for women. The city exhibited a voracious appetite for male labor to feed the business of importing and exporting goods. Work opportunities for women, however, were limited. The evidence would seem to suggest simply that men's taxes reflected the assessors' knowledge of their occupational income, while women, who were unlikely to have adequate incomes, instead had their taxes abated in recognition of the extra financial burdens they carried. This would suggest that tax assessment lists, while not a perfect or objective measure of economic conditions, were in fact a pretty good measure of economic viability. A gendered economy produced a gendered system of taxation.

On the other hand, should we conclude that the tax officials were correct in their assumption that women like Rachel Draper were utterly without financial resources? Because Draper was never taxed at all, should we conclude then that she was much poorer than those women and men among the taxable population? Did most women heading households, then, constitute an underclass of those so poor they were not taxed (in recognition of their poverty)? Given what we know about women's economic difficulties, women's relative poverty must have played a role in the decision of assessors not to tax them. Yet it was not only women's lack of wealth and/or income that kept assessors from rating them for taxation. Assessors were willing to tax men without resources far more often than they taxed women in similar or even slightly better overall circumstances.

One way to demonstrate that Rachel Draper's exclusion from taxation was based not simply on the gendered economy, which disadvantaged her, but rather on the assessor's assumptions about women's relationship to the

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excluded from the tax lists for reasons other than their lack of property. See Smith, "Female Householding," esp. 97. Similarly, in examining 18th-century Newport, Elaine Crane has posited that the paucity of women on the tax rolls was indicative of women's precarious economic position in the mercantile economy and as a result of wartime upheaval. The thrust of Crane's article is to suggest the "paternalism" inherent in an economy that privileged men, although the brief mention of assessors' excusal of female tax delinquents suggests that a process comparable to that of Philadelphia may have been at work. Crane, "Dealing with Dependence: Paternalism and Tax Evasion in Eighteenth-Century Rhode Island," in D. Kelly Weisberg, Women and the Law: A Social History Perspective (2 vols., Cambridge, 1982), 1:27-44. In both cases, that examined by Smith and by Crane, it is important to remember that New England's wartime experiences over much of the 18th century created a much larger population of impoverished women than existed in Philadelphia, which remained relatively untouched by such forces until the late 1770s.

economy and the polity is to examine in even more detail the tax assessors’
different treatment of men and women. A close look at those High Street
Ward residents who appeared on the constable’s returns for both 1770 and
1775 and an evaluation of how each was taxed in the intervening years is
quite revealing.\textsuperscript{61} Of those 76 individuals named as heads of household or
household inmates in both 1770 and 1775, 66 were taxed in both 1772 and
1774. Thus, 87 percent of potential taxables who were resident in the ward
for both tax years were actually taxed. Of the other 10, 2 men were taxed in
1772 but were missed by the tax assessor in 1774, either on purpose or by
mistake.\textsuperscript{62} Eight others, 7 women and 1 man, were not taxed at all in 1772
and 1774.\textsuperscript{63} The composition of this group of untaxed residents, of course,
is disproportionately female.

The man, William Rush, and six of the seven women who escaped taxa-
tion entirely, including Rachel Draper, all had occupations. Presumably be-
cause all listed an occupation, all had some form of income. The women’s
occupations ranged from baker to shopkeeper to huckster to spinster.\textsuperscript{64}
William Rush was listed as a mariner and gunsmith. More conclusively,
every untaxed woman paid significantly more in rent than did Rush.\textsuperscript{65} In
1775 Rush paid only £12 in house rent; the women’s rents, however, ranged
from £14 (Draper) to £60 (shopkeeper Ann Owen) with an average of £33.
By these measures, the women who were never taxed in High Street Ward
were far from destitute, even as the tax assessor presumed it inappropriate to
tax them.

One more piece of evidence suggests that constables and assessors
sheltered women from taxation, while, initially at least, insisting that eligible

\textsuperscript{61} Comparing the 1769 tax list with the 1770 constable’s return and the 1774 tax list with the 1775
constable’s return yields the following results. Of the 144 persons on the tax list for 1769, 102 of them
(out of 201) also appear on the constable’s return for 1770. Of the 170 persons on the 1774 tax list, 103
of them (out of 196) are on the constable’s return for 1775.

\textsuperscript{62} All the men who were missed, either in 1772 and 1774 or just in 1774, were assessed at very low
levels (£2-3) prior to those years. The exception is Francis Jaye, described as a merchant, who may have
been female. Jaye was taxed in 1767 and 1769 at £8 and £7 on property valued at £2.8.0 and £1.10.0.

\textsuperscript{63} Both men, Francis Jaye and William Rush, and Mary Jacobs were taxed in 1767 and 1769, but not
after that. The other six women were never taxed in HSW.

\textsuperscript{64} The women in particular were not likely to have been overlooked by mistake. All of them had
some familial connections within HSW. Someone of the same last name of each was taxed or noted on
the constable’s return in HSW between 1756 and 1774.

\textsuperscript{65} On using rental payment to evaluate income, see Salinger and Wetherell, “Wealth and Renting,”
828-829 and passim.
men be fully taxed. Many men were assessed for a tax by their local assessors, which was then formally abated by the county commissioners, while few women ever had need of that formal system of abatement. Citing as evidence that employable men represented the majority of the newly poor, Gary Nash wrote that "their names tumble off the pages [of tax abatement lists] in long columns and speak of every kind of misfortune: George Ross—'runaway'; George Route, 'absconded'; Michael Brown, 'gone to Baltimore'; Emanuel Lyons, 'insolvent'; Benjamin Harley, 'in jail'; Jacob Achley, 'not found.'” Nash estimated that the number of taxables excused from paying for lack of an estate increased from 2.5 percent of the total in the decade of the 1720s, to 10.6 percent of the total between 1770 and 1775. But the formal tax abatement was a mechanism employed almost exclusively by men. When the county commissioners met in the summer of 1772 at "the time apointed . . . to make allowances," only six women were among the 798 taxables who received abatements or adjustments to their tax assessment. Sometimes men simply absconded from the city without paying any tax, but numerous men were found to be too poor to pay taxes. Very few women, once formally assigned an assessment, petitioned to have that assessment adjusted. They did not need to, for tax assessors could distribute informal tax abatements to women with impunity, while they clearly felt obligated to rate even the poorest men and then allow them to be abated as the commissioners saw fit.

67 Nash, "Poverty and Poor Relief," 25, table 3. I have found that abatements were given to almost 800 taxables in the city wards alone during 1772, but Nash reported that only 471 of those taxables were abated specifically for having no estate or noted simply as poor. Only six women, slightly more than 1% of those found too poor to be taxed, received abatements.
68 County Commissioners Minute Book, 1771-1774, HSP. This pattern was repeated in 1773 and 1774. Of 401 abatements in 1773, only 5 were given to women. In 1774 the records end abruptly, but of the 74 abatements granted before February that year, 4 went to women. The percentage of women receiving formal abatements was much smaller than the percentage of women taxables. While women comprised about 5% of the taxable population in 1772, they received less than 1% of the abatements.
69 In the 1770s, Gary Nash reported, the county commissioners excused 10.6% of Philadelphia taxables from paying for reasons of poverty or indigence, up from 6.1% in the 1750s, and a sharp increase from 2.5% in the 1720s. See note 67. For High Street Ward, these increases were not nearly so dramatic and the chronology is not so clear. The county commissioners’ journals, extant for 1718–66 and 1771–74, detail abated taxables for High Street Ward for many, but not all of those years. In 1741, for example, while almost 12% of HSW taxables were abated, only 3% were abated for reasons of poverty or indigence. In 1756 there was a big jump in abatements, with 17% of taxables abated, 12% for poverty or indigence. By 1772 fully 28% of HSW residents received some form of tax abatement, of which only 9% were abated for poverty or indigence.
This close analysis of gender and taxation in late colonial Philadelphia demonstrates the extent to which cultural perspectives and assumptions informed the taxation process. While it is beyond the scope of this article, culture obviously also inhered in tax law which, for example, mandated that unimproved land be rated higher than developed property. Thus, historians using tax records need to account for these cultural biases implicit in the taxation process. Using such lists we must also attend particularly to the degree of discretion employed by tax assessors in assigning tax assessments. The tax assessors were attentive to the age, health, and family responsibilities incumbent on residents, as well as gender. They also measured economic health by evaluating income potential and debt conditions as well taxable property.

For the most part, discussions of wealth holding in colonial cities have focused on the distribution of wealth among men. The analysis of High Street Ward provides evidence of the significant number of women who headed households, had occupations, and yet were never taxed. Their economic situations as well as their economic contributions must be accounted for. The predominance of women among the top levels of taxables, for example, suggests that the increasing concentration of taxable wealth throughout the eighteenth century was distinctly gendered. Because women appeared disproportionately in the upper tax brackets, the concentration of taxable wealth appears most prominent until male taxables are compared with females. Then it becomes apparent that both male and female wealth was somewhat more equally distributed than can be shown in the total figures. While women began to appear in disproportionate numbers in the top tax brackets, men were disproportionately represented in the lowest tax brackets.

70 Discussions of various other problems associated with using tax lists can be found in James T. Lemon and Gary B. Nash, "The Distribution of Wealth in Eighteenth-Century America: A Century of Change in Chester County, Pennsylvania, 1693-1802," *Journal of Social History* 2 (1968), 2-7, and Smith, *The "Lower Sort,"* app. E. At least one problem is that specific kinds of significant wealth were not taxed. Merchant wealth such as warehoused goods or ships was not the only untaxed wealth in the city. See Thomas M. Doerflinger, *A Vigorous Spirit of Enterprise: Merchants and Economic Development in Revolutionary Pennsylvania* (Chapel Hill, 1986), 62-69, 385, on types of merchant wealth and its relationship to the distribution of taxable wealth. While women at the lower end of the economic spectrum were exempted from taxation, it was men at the upper end of that spectrum whose wealth (largely in merchant materials) was not reflected in the tax lists. Women may have held book debts, but the bulk of untaxed property in the seaport was in warehoused goods and ships. Women possessed almost none, if any, of this kind of wealth. The taxable wealth possessed by women very likely represented most of what they owned or a much larger percentage than that held by merchants.
Additionally, women's taxable wealth was far less sharply concentrated than total wealth, suggesting that among male taxables wealth was less concentrated in the upper brackets than has previously been argued.  

The composition of tax lists is but one obstacle in attempts to integrate women's activity into studies of the early American urban economy. That economy was driven by mercantile activity, whose engine was the labor of those who produced and moved goods to and from the seaports. The service sector of the economy, which grew in importance over the colonial period, as well as the production and sales sector, clearly relied on women's as well as men's labor. But surviving records are reluctant to divulge the enormity of women's contributions and the significance of women's economic activities. From account books to tax records, the law of coverture masked the activities of many women simply because they were married and thus not legally capable of contracting debt and credit or acquiring wealth. As a result the trend has been to document the lives and economic activities of men, perhaps presuming that women shared their fortunes. Tax records have contributed to this problem. The system of taxation in colonial Philadelphia tends to conceal from historians the extent of independent women's wealth holding.  

71 On the whole, a concentration of wealth among taxable women did not occur to the extent that it did in the rest of the population. Among all persons taxed, the bottom 30% of taxpayers owned only 1.1% of the taxable wealth in 1774, among women the bottom 30% owned 3.9% of the taxable wealth. Perhaps more significantly, while the middling group of taxables (those from the 30th to the 90th percentile) owned only 26.6% of the taxable wealth in 1774 as compared to 51.8% in 1756, among women that vast middle group still controlled 45.9% of women's taxable wealth in 1774 as opposed to 55.6% in 1756. See Wulf, "A Marginal Independence," 100, table 2.9.  


73 The different methods of tax abatement, for example, have caused historians to see wealth and poverty in conflicting ways. Based in part on the records of formal abatements, Gary Nash identified a rise in poverty generally and specifically among working men. On the other hand, Carole Shammas argued that women household heads were much poorer than males based on the constables' exclusions of so many women from taxation. Shammas, "The Female Social Structure," 69-83. Shammas studied
The findings presented here have broader implications. The means employed by assessors to evaluate women's property and financial condition demonstrate in part how concepts of gender were tied to ideas about work, family, and opportunity. What did tax assessors assume about the difference between men's and women's wealth and economic viability? Which among these assumptions were grounded in cultural attitudes about gender, marriage, dependency, and poverty, and which were based on evaluations of largescale and individual economic conditions? The patterns of tax assessment reductions clearly reveal that gendered notions about economic viability as well as civic responsibility affected material life. We may not know exactly what or which construction of gender was brought to bear on taxation, but we can see that it was a vital, determinant part of the process. The taxation practices that relieved or excluded women constituted an informal system of tax abatement whereby constables and tax assessors overlooked the specifics of women's wealth and income. Rather than tax women on the taxable wealth they owned or the income from their occupations, they excused or relieved women from taxation because of extenuating financial circumstances. Often, but not always, these included the care of children. It may be that constables and especially assessors simply recognized the difference in economic opportunity and viability between men and women in a seaport economy that paid men for their labor much better than it paid women. It is also probable that the taxation system, working hand in glove with poor relief, viewed women as part of the traditional "deserving" among society.\textsuperscript{74} In the view of this system, women's obligation to children and family regularly canceled out obligations to the polity. The increasing exclusion of women from taxation cannot be attributed solely to financial circumstances, but must be seen as both a contemporary recognition of women's difficulty in competing in the urban economy and as a reflection of

\textsuperscript{74} Wulf, "A Marginal Independence," chap. 4: "'Proper Objects' and 'Disorderly Strolers': Gender, Poverty and Poor Relief."
cultural assumptions about women's responsibility to family and men's responsibility to the broader society.

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