



MASTER THESIS

REVISING THE RAGS-TO-RICHES MODEL: FEMALE FAMINE IMMIGRANTS IN NEW YORK AND THEIR REMARKABLE SAVING HABITS

Frank Leslie's Illustrated Newspaper, "Emigrant Savings Bank Interior with design", July, 1882

Melanie Strating

4836561

Master Thesis Historical Studies (HLCS)

First Supervisor: dr. M.C.M. Corporaal

Second Supervisor: Prof. dr. J. Kok

3 October 2018

Word Count: 34.866

Summary

The rags-to-riches paradigm has played an important role in describing immigrant experience in nineteenth-century America and focuses on the immigrant's development from poverty to wealth. Due to a conflation of Irish famine and immigrant historiography, Irish immigrants appeared at the bottom of every list of immigrant development: they were seen as the most impoverished immigrants America has ever welcomed. Women, moreover, have often been overlooked in research. In 1995 bank records, from the Emigrants Industrial Savings Bank became publically available. A large proportion of these bank records were owned by Irish immigrants and a significant percentage of account holders were women.

This thesis focuses on Irishwomen who moved to New York during the Great Irish Famine and its immediate aftermath. Records from the EISB show that some of these women were able to save considerable sums of money. By combining the bank records of domestic servants, needle traders and business owners, with analyses of working women in historical novels written by the famine generation and newspaper articles, this interdisciplinary thesis aims to give Irish female immigrants a voice in historical research. This thesis enlarges our knowledge about famine immigration and shows us how Irishwomen can enrich our understanding about female economic activity and women on the nineteenth-century job market. Most importantly, this thesis demonstrates that if we want to revise the rags-to-riches paradigm, it is necessary to include a female perspective. Not only did women work, their occupations also prove that current ways of analyzing economic mobility, with its strictly demarcated definitions of, for example, labor and business, are untenable.

The thesis consists of four chapters. The first chapter focuses on the historical context in which these women operated by analyzing newspapers. Through agenda-setting-theory it becomes clear that ideology played an important role in describing immigrant poverty. The second, third and fourth chapter each deal with a specific occupational category: domestic servants, needle traders, and female business owners. In these chapters, data from bank records are combined with representations of female characters in novels. This method allows us to not only understand how women saved in reality, but also explores the culturally constructed context by revealing narrative templates which explain deeply held cultural beliefs about Irish women and their savings. The leading question in this thesis is: to what extent can saving habits and literary representations of the female famine generation (1846-1880) in New York City contribute to the revision of the rags-to-riches paradigm?

Table of Content

Introduction	10
Status Quaestionis	17
Methods and Approaches	22
Structure	27
1. Irishwomen in New York: a Social and Domestic Context	28
1.1 The Suffering, Reckless and Respectable	30
1.2 Irish Domesticity: Domestic Ideal and Domestic Reality	36
2. Domestic Servants	45
2.1 Domestic Servants in Famine Generation Novels	46
2.2 Domestic Servants and their Bank Accounts.	51
3. Needle Traders	58
3.1 Needle Traders and their Bank Records	60
3.2 Needle Traders in Famine Generation Novels	64
4. Female Business Owners	70
4.1 Female Business Owners of the EISB	71
4.2 Female Business Owners in Famine Generation Fiction	77
Conclusion	84
Bibliography	91
Appendices	99

List of Tables

Table 1: <i>Median and average amount on deposit for needle traders when opening their accounts, highest amount they ever saved and balance on the day of closing the account.</i>	61
Table 2: <i>Median and average amount on deposit for business owners when opening their accounts, highest amount they ever saved and balance on the day of closing the account.</i>	72
Table 3: <i>Median opening deposit, highest amount on deposit and end balance for all three occupational categories in this thesis combined.</i>	73
Table 4: <i>Average balance for business owners who moved to America before the famine or during/immediately after the famine.</i>	74
Table 5: <i>Average highest amount and end balance for famine boarding house keepers and traders.</i>	76

List of Figures

Figure 1: <i>Number of domestic servants with certain peak savings on their bank account.</i>	52
Figure 2: <i>The distribution of domestic servants over the various wards in New York City.</i>	55
Figure 3: <i>Variety of occupations within the needle trades for depositors at the EISB.</i>	63
Figure 4: <i>Female business owners and the different trades they worked in.</i>	72

Introduction

“Good girls! – poor things now far from home,
Who crossed the ocean’s darkling foam;
There’s many a way of sin and shame –
and many a way of peace and fame.”¹

The above passage from Peter McCorry’s *The Lost Rosary*, published in 1870, beautifully illustrates the novel’s attitude towards the many Irishwomen who immigrated into America during the Great Irish Famine. It also shows the variety of options presented to these women in novels written by the famine generation in America. These options either pointed these Irishwomen in the right direction, the way to peace and fame; or the wrong way, namely that of sin and shame. During the Great Irish Famine, when a dreadful potato blight in Ireland caused mass migration, an estimated 1.5 million immigrants crossed the Atlantic Ocean and landed in America.² Historians generally agree that, in contrast to earlier periods of Irish emigration, the gender breakdown of famine immigrants was relatively equal.³ This, however, has not resulted in a well-balanced debate about female immigrants, and although this slowly started to change in the 1990s, a paucity of research into the lives of famine Irishwomen in America still exists. This thesis aims to fill these lacunae by focusing on those Irishwomen who left Ireland and continued their lives in New York during and immediately after the Great Irish Famine, between 1846 and 1880. By combining historical data from the Emigrant Industrial Savings Bank in New York with female representations in Irish American novels and newspapers, this project will shed light on these women’s remarkable saving habits.

The thesis specifically builds on and extends earlier work done by Tyler Anbinder, Cormac Ó Gráda, and Simone Wegge. In their project titled *Moving Beyond Rags to Riches* these scholars made use of a large database which they created from data of New York’s Emigrant Industrial Savings Bank (EISB). New York is a city of great relevance to the Irish-American population in general and the famine generation in particular. By 1855, the Irish made up almost a quarter of the city’s entire population and the number of 175,750 Irish immigrants had nearly doubled since 1845.⁴ Most bank records from the EISB were owned by those arriving from Ireland who came to America between 1846 and 1854, a period that encompasses the famine. These bank records, which became available to the public in 1995, are unique because of their test books in which depositors were asked a number of questions about their relatives, origins and whereabouts in New York before they were able to open an

¹ Peter McCorry, *The Lost Rosary; or, Our Irish Girls, Their Trials, Temptations and Triumphs* (Boston: P. Donahoe, 1870), 72.

² Kevin Kenny, *The American Irish: A History* (Harlow: Longman Publishing Group, 2000), 90.

³ See Cormac Ó Gráda, Kevin H. O’Rourke, “Migration as disaster relief: lessons from the Great Irish Famine,” *European Review of Economic History* (1997), 3-25, 11.; Mary C. Kelly, *Ireland’s Great Famine in Irish-American History: Enshrining a Fateful Memory* (Lanham: Rowman & Littlefield, 2013), 18; Deirdre Mageean, “Irish Women’s Perspective” in *Peasant Maids, City Women: From the European Countryside to Urban America* (Ithaca, NY: Cornell University Press, 1997), 57-98, 97.

⁴ Timothy J. Meagher, *The Colombia Guide to Irish American History* (New York: Columbia University Press, 2005), 77.

account. Through record linkage, the research team was able to trace a relatively large number of these Irish immigrants and follow them for several decades. The team combined bank records with census material and other available sources, such as newspaper articles, ship manifests, death registers and obituary accounts. They concluded that many Irish immigrants were able to save considerable sums of money. This was also true for the female depositors, which made up two-fifth of the total of 18.000 account holders. In his 2012 article “Moving Beyond ‘Rags to Riches’: New York’s Irish Famine Immigrants and Their Surprising Saving Habits”, Anbinder, therefore, concludes that the project proved that a reconceptualization of how historians research economic achievement of immigrants was absolutely necessary.⁵

Anbinder specifically proposes to discard the rags-to-riches model which has so often been used by historians to measure the successes of American immigrants. ‘Rags-to-riches’ refers to a situation in which an immigrant rises from poverty to wealth or from obscurity to fame. The concept has an interesting history of its own. Although the situational archetype of moving from poverty to wealth was often used in popular literature in the nineteenth century, it became inextricably linked to the novelist Horatio Alger Jr. (1832-1899).⁶ His work, with novels titled *Ragged Dick* (1868), *Fame and Fortune* (1868), *Sink or Swim* (1870) and *Strive and Succeed* (1872), largely followed the ‘rags-to-riches’ model, but Alger himself never used the concept. In 1903, the play *From Rags to Riches* by Charles A. Taylor hit the theaters in New York. The play was loosely based on Horatio’s novels and became extremely successful. By the time the play was adapted into a movie, almost two decades later, the phrase was commonly known in America and often used in newspapers.

Scholars, however, did not start using the sentence until after the Second World War, when they tried their best to debunk the model. According to these scholars, there was no actual historical evidence for the existence of such a ‘rags-to-riches’ pattern. In 1956, the American historian David Donald coined an alternative in his work on Abraham Lincoln and his ‘rags-to-respectability’ model soon overshadowed its precursor in historical research.⁷

This alternative, Anbinder argues, is not any better than the ‘rags-to-riches’ model, mainly because immigrants who arrived in America during the long nineteenth century were often not extremely poor and respectability was not always the main goal of those who wanted to make a living in America. Anbinder emphasizes that this is particularly true for the Irish who immigrated into America during the famine. The voyage was costly, immigrants were expected to pay for their own journey and even those who relied on family remittances were financially supported in such a way that calling them destitute is debatable. On top of that, many Irish immigrants did not strive to get rich fast or climb the economic ladder; they simply wished to live a comfortable life. Even those who did went

⁵ Tyler Anbinder, “Moving beyond ‘Rags to Riches’: New York’s Irish Famine Immigrants and Their Surprising Savings Accounts,” *The Journal of American History* (2012), 743.

⁶ Anbinder, “Moving Beyond ‘Rags-to-Riches’”, 766.

⁷ David Herbert Donald, *Lincoln Reconsidered: Essays on the Civil War Era* (New York: Vintage Books, 1956).

through a stage of upward mobility, never actually achieved respectability from Americans for example because of their Catholic faith.⁸

The above raises the question how ‘rags-to-riches’ or even its alternative model ‘rags-to-respectability’ became such a dominant way of conceptualizing the lives of Irish famine immigrants. The answer lies within a convergence of two historical narratives: the Irish and American narrative. More specifically, historiographies about the famine and American immigration history have merged into a narrative describing the famine Irish in America as penniless urban dwellers with ragged clothes, crammed in tenement houses. In order to understand how this happened, it is important to shed light on the influence of the social history revolution which emerged during the 1960s.

During the 1960s and 1970s the social history revolution let historians believe that methods used in social sciences should be adopted for historical research. This New Social History movement grew rapidly and it quickly became a dominant way of conducting historical research in academia in the United States, as well as in other parts of the western world. They argued that historians had previously relied too heavily on elitist sources, such as letters and memoirs. The movement explicated that the problem with these types of sources was mostly based on their unsuitability for a true analysis of society, the majority of its people and their daily lives. Census records, on the other hand, enabled historians to look for patterns of those people who had never been given a voice before in historical debates. By turning their back against elitist sources and using census records instead, these new social historians reached conclusions that significantly differed from what their precursors had found. Whereas historians who studied letters and memoir often drew optimistic conclusions from their sources, the picture that New Social Historians painted was a lot drearier. Immigration history became increasingly linked to poverty, segregation and suffering.⁹

Interestingly, results published by these new social historians all pointed in the same direction. Natives, in this context Americans who had been living in the United States for many generations, generally did better than immigrants. For them, although by far not all of them, the move from rags to riches was within reach. How different was the situation for immigrants: of those who came to America, the English did best, followed by the Germans. At the bottom of the list in almost every single research appeared the Irish. If immigrants generally were impoverished, segregated and suffering this was especially true for the Irish.¹⁰

Moreover, historiography about the Great Irish Famine has greatly influenced the way famine immigrants were analyzed in debates about nineteenth-century American immigration, and also explains why they eventually became so strongly associated with the ‘rags-to-riches’ model. The most important themes in the historiography about the famine are its impact on Irish history and the extent to which the British could be held responsible for the event. The first historians writing about the

⁸ Anbinder, “Moving Beyond ‘Rags-to-Riches’”, 767-768.

⁹ Anbinder, “Moving Beyond ‘Rags-to-Riches’”, 742.

¹⁰ Anbinder, “Moving Beyond ‘Rags-to-Riches’”, 744.

famine did so around the 1950s. They painted a complex picture of both the famine's impact on Irish history and British responsibility, and were generally cautious in their conclusion. Their work contrasted sharply with popular belief in which "the Great Famine as Britain's greatest sin against Ireland survived in potent form," and was a plea for more scholarly works about the famine.¹¹ The 1970s and 1980s saw the emergence of a new group of historians, the revisionists, who were mostly concerned with overturning the popular belief.¹² According to the revisionists, the famine had accelerated trends that were already visible in Irish society before the famine and therefore, they concluded, it was not right to observe the event as a watershed moment. During the 150th anniversary of the famine, the revisionists were challenged by another group of historians, the post-revisionists, who argued that the famine was the most important event of nineteenth-century Irish history. What reemerged within works of the post-revisionists was the strong role of the British government in causing the disaster.¹³

Debates about the Irish famine reverberated into historical scholarship about Irish emigration and at this point it is inevitable to refer to Kerby Miller's *Emigrants and Exiles: Ireland and the Irish Exodus to North America*. Although this book was first published in 1985, it still counts as a monumental work on Irish-American immigration. Miller's capacious research, which starts in the seventeenth- and ends in the twentieth century, revolves around the 'emigrants-as-exile' motif. This motif has become a cultural tradition for Irish Catholics throughout the centuries with roots in Gaelic Ireland, and shows reluctance to emigration through characterization of being an emigrant in exile. Stimulated by a number of factors, such as British oppression, landlord abuse and Protestant Ascendancy, the motif was boosted in historical and literary Irish traditions and established itself as a dominant way of describing the Irish emigration experience.¹⁴

Miller, however, concludes that there was a discrepancy between the way the Irish viewed themselves as exiles and actual reality. He argues that "they saw themselves as having left Ireland unwillingly - as having been forced to leave. But the vast majority of the Irish who crossed the Atlantic were not involuntary exiles (...) they were voluntary emigrants who went abroad in search of better economic and social opportunities – that is, for the same reasons motivating emigrants from other parts of Europe."¹⁵ Moreover, a feeling of exile was not only expressed by those who were of the lower ranks in Irish society for Miller found evidence that even the wealthier immigrants in America

¹¹ See Timothy O'Herlihy, *The Great Famine 1845-47: a Survey of its Ravages and Causes* (Drogheda: Drogheda Independence, 1947); T.P O'Neill, "The Famine in Carlow," *Journal of the Old Carlow Society* (1947), 16-24.

¹² See Mary Daly, *The Famine in Ireland* (Dundalk, Dundalgan Press, 1986); R. Dudley Edwards, T. Desmond Williams, *The Great Famine: Studies in Irish History, 1845-52* (Dublin: The Lilliput Press, 1956); R.F. Foster, *Modern Ireland, 1600-1972* (London: Penguin Groups, 1988).

¹³ See Peter Gray, *The Irish Famine: New Horizons*, 1995); Christine Kinealy, *The Great Calamity: The Irish Famine 1845-1852* (Dublin: Gill and MacMillan, 1994); Cathal Póirtéir ed., *The Great Irish Famine* (Cork: The Mercier Press Ltd, 1995).

¹⁴ Kerby Miller, *Emigrants and Exiles: Ireland and the Irish Exodus to North America* (New York: Oxford University Press, 1985), 121.

¹⁵ Miller, *Emigrants and Exile*, 6.

expressed the same feelings. At the basis of this discrepancy, Miller observes, lies a complex worldview grounded in Catholic faith, which emphasized collective behavior and dependency and valued conservatism.¹⁶ Although Miller's research continues to inspire scholarly work, it has recently been challenged by scholars who opt for a more dynamic approach to Irish immigrants as exiles.¹⁷

In light of Miller's observation, one can question to what extent it is true that those Irish who left Ireland during the famine did so voluntarily. It is true that both the famine and British policies directly influenced the lives of many people and that poverty was widespread, but was the move to America really exile or a rational decision? With no further intention to answer this question here, it is important to notice that what remained intact was a firm belief expressed by the Irish that crossing the Atlantic Ocean during the famine years indeed was exile. In her book *Ireland's Great Famine in Irish-American History: Enshrining a Fateful Memory* historian Mary C. Kelly explains why the 'exile-motif' flourished during the famine years. She observes 'exile' as a practical lens through which the Irish in America could understand their Irish past and American future: the 'exile-motif' both engaged with the destruction of their former lives in Ireland and their uncertainties faced in America.¹⁸

When taking together the two historical narratives about famine and American immigration, it becomes clear how easy it is to merge them into one clear story about famine immigration into America. Miller, ironically, reached his conclusions by relying on a massive amount of letters and memoirs, the types of sources firmly rejected by the new social historians. His most important conclusion, however, that most Irish Americans experienced their move to the United States as being in exile, does correspond very well with the results of the new social historians, who again and again found the Irish at the bottom of every list of economic mobility. By combining these two narratives it becomes clear why the 'rags-to-riches' model suited the Irish famine immigrant experience so well. In nineteenth-century America, as social historians demonstrated, the Irish dangled at the lowest ranks of society and adding to this the hardship and poverty, expressed in exile letters and memoirs, it becomes clear that the story of Irish famine immigration in America is one full of poverty and deprivation, and little opportunity for riches.

The conflation of the two different approaches has resulted in a stereotypical portrayal of the Irish-American famine immigrants who "mired in poverty" and according to Anbinder, Ó Gráda and Wegge, a much needed antidote to the 'rags-to-riches' paradigm could be created on the basis of the data from the EISB.¹⁹ In order to understand the possibilities of the dataset for historical research about the famine immigrants in New York and especially the Irishwomen, it is necessary to understand the problems with the methodological implications of the 'rags-to-riches' adherents.

¹⁶ Miller, *Emigrants and Exiles*, 121.

¹⁷ See Robin Cohen, *Global Diasporas: An Introduction* (New York: Routledge, 2008); Lindsay Janssen, "Diasporic identification: Exile, Nostalgia and the Famine in Irish and Irish North American Popular Fiction 1871-1891," *Irish Studies Review* (2018), 199-216.

¹⁸ Mary C. Kelly, *Ireland's Great Famine in Irish-American History*, 4.

¹⁹ Simone A. Wegge, Tyler Anbinder, Ó Gráda, "Immigrants and Savers: A rich new database on the Irish in 1850s New York," *Historical Methods* (2017), 11.

First, Anbinder points out that the census records, so enthusiastically consulted in works such as Stephan Thernstrom's *Poverty and Progress* (1964) and Howard M Gitelman's *Workingman of Waltham* (1974) are problematic in measuring economic mobility. For a person with real estate, for example, the census record did not reveal whether the property was free or mortgaged. In many other cases, researchers were unable to trace a person for many decades and those who disappeared were automatically treated the same way as those who did not move upward.²⁰

Another shortcoming was not necessarily caused by the source material, but more by defining upward mobility itself. Too often, prominent historians only counted those people who moved from blue-collar jobs, such as wage-laborers, to white-collar jobs, such as office workers, as economically mobile.²¹ This, of course, does not mean that those who continued doing the same blue-collar job for many years or changed occupations but remained in the same category were automatically poor, and therefore this approach was heavily criticized by historians within social mobility studies. They pointed out that blue-collar workers might have preferred stability, dignity or autonomy over obtaining white-collar jobs.²² This was also true for immigrants in nineteenth-century America; it is likely that they consciously chose blue-collar jobs and simply wanted to make a living by working in those jobs more easily available to them. These studies, furthermore, generally focus on male economic activity. That is not to say that women are not introduced within these studies; their economic experiences have often at best been represented through broad generalizations.

There is, however, more to the story of these broad generalizations than simply stating that researches tended to focus on male experiences only. It is true that, in the words of sociologists Wendy Bottero and Kenneth Prandy, "women's mobility experience has been, at best, represented by proxy, through the occupations of their father and husbands, with little consideration of the influence of women's occupations on either their own situation or that of their families", but this is not the only reason.²³ It is true, moreover, that there is an under-recording of women and their economic activity in historical sources: not only did official documents often ignore women with jobs; they also generally did not distinguish between the types of jobs they did, resulting in the fact that many women are classified as, for example, domestic servants where it is likely that some variety or hierarchy within this category existed.²⁴ In their article, Bottero and Brandy, argue that a new methodological approach

²⁰ Anbinder, "Moving Beyond 'Rags-to-Riches'", 743-745.

²¹ See Stephan Thernstrom, *Poverty and Progress: Social Mobility in a Nineteenth-Century City* (Cambridge, MA: Harvard University Press, 1964); Howard M. Gitelman, *Workingmen of Waltham: Mobility in American Industrial Development, 1850-1890* (Baltimore: The John Hopkins University Press, 1974); Gordon W. Kirk Jr., *The Promise of American Life: Social Mobility in a Nineteenth Century Immigrant Community, Holland Michigan* (Philadelphia: The American Philosophical Society, 1978).

²² James A. Henretta, "The Study of Social Mobility: Ideological Assumptions and Conceptual Bias," *Labor History* (1977); Kathleen Neils Conzen, "Quantification and the New Urban History," *Journal of Interdisciplinary History* (1983); Michael Frisch, "Poverty and Progress: A Paradoxical Legacy," *Social Science History* (1986).

²³ Wendy Bottero, Kenneth Prandy, "Women's Occupation and the Social Order in Nineteenth Century Britain," *Sociological Research Online* (2001). Para 1.5.

²⁴ Bottero and Prandy, "Women's Occupation and the Social Order in Nineteenth Century Britain," Para 4.4.

might open up the possibilities for studying female economic mobility. They propose that instead of analyzing female occupations or wealth alone, “a fuller consideration of how women are involved in the social relationships which are both the product and reproducer of hierarchy” should be taken into account.²⁵

The EISB data tackle most of the problems mentioned above. The bank records, whenever possible combined with additional sources, show that a great many immigrants managed to save money either within or outside the blue-collar and white-collar categories. Saving habits, therefore, are more accurate for an analysis of how immigrants fared economically and show that the ‘rags-to-riches’ model is untenable: “even if they arrived impoverished, most did not remain in that state for very long – and they were by no means doomed or even likely to become permanent members of a ‘resourceless proletariat.’”²⁶ The dataset is not only about twenty times larger than sets used in previous research, it is also largely representative of the New York famine immigrants even though the 18.000 accounts, opened between 1850 and 1858, only represent 2% of the Irish immigrants who left the country during the Great Famine. In “The Famine, the New York Irish and their Bank”, Ó Gráda argues that the counties in which EISB account holders were born, match with the county distribution of Irish New Yorkers. This is also true for the jobs of EISB depositors, although a subtle overrepresentation of business owners, a larger overrepresentation of peddlers and a small underrepresentation of unskilled workers must be taken into account.²⁷

The EISB data, furthermore, prove that the possibilities for research about female economic activity are endless. The fact that many personal details are known about these women makes it possible to study their social relationships as well. As mentioned earlier, women owned about 40% of the bank accounts and this number demonstrates that a picture of economic activity of New York’s famine immigrants is incomplete without taking women into account. A subset composed of these 18.000 bank records shows that out of 900 depositors, 62% of the female depositors mentioned an occupation. In some cases this was occupation of their husbands, but more often than not this was not the case.²⁸ The most common occupation of the Irishwomen in New York was that of domestic servant, followed by seamstress, washer, peddler, business owner, nurse and teacher.²⁹

Whereas a relatively high percentage of women from Irish counties such as Queens, Galway, Roscommon or Cavan worked, women from the Northeastern part of the country or county Dublin were less likely to hold jobs.³⁰ About 72% of the women who opened accounts at the EISB either lived with a husband, brother or son and this partly explains the ability to save money; in

²⁵ Bottero and Prandy, Para 1.5.

²⁶ Anbinder, “Moving Beyond ‘Rags-to-Riches’”, 770.

²⁷ C  rmac    Gr  da, “The Famine, the New York Irish and their bank” in *Contributions to the History of Economic Thought*, ed. Antoin E. Murphy and Renee Prendergast (London: Routledge, 2001), 233-239.

²⁸ Anbinder, “Moving Beyond Rags-to-Riches”, 753.

²⁹ Anbinder, “Moving Beyond Rags-to-Riches”, 754.

³⁰ Tyler Anbinder, Hope McCaffrey, “Which Irish men and women immigrated to the United States during the Great Famine migration of 1846-54,” *Irish Historical Studies* (2015), 636.

nineteenth-century America, where women's wages were low, these women might have relied on or combined their savings with other members of the household.³¹ Ó Gráda discovered that women more often than men accumulated so called nest eggs, a substantial sum of money saved for specific purposes or unforeseen circumstances.³²

The above suggests that, thanks to the EISB data, a better understanding of those women who moved to New York during the famine is within reach and this thesis aims to do exactly this by bringing the data into relation with other sources, such as newspapers and novels. Whereas the historical data from the EISB shed light on actual female saving habits, representations in newspapers and novels reveal aspects about the cultural values and beliefs associated with female economic activity and the ability to save money. That is not to say that this thesis aims to test whether or not these women stuck to their cultural values and beliefs. Rather, this project is an attempt to see how these sources complement each other in order to paint a clear picture of New York's female famine immigrants and it does so by answering this thesis' main question: to what extent can saving habits and literary representations of the female famine generation (1846-1880) in New York City contribute to the revision of the 'rags-to-riches' paradigm?

By answering this question, this thesis intends to achieve three important paradigm shifts. First, it adds another chapter about women to the study of Irish famine immigrants in general, and their economic mobility in particular. Second, by combining a wide variety of sources the thesis aims to go beyond generalizations about Irishwomen, and especially their occupations, by deconstructing general notions about domestic servants, seamstresses and female business owners. Third, the thesis aspires to show that there were many more gradations between poverty and wealth even for nineteenth-century Irishwomen who moved to America during a period of mass starvation, hunger and disease in Ireland.

Status Quaestionis

This thesis is, of course, not the first attempt to analyze Irish immigrant women in New York, but the focus on those women who moved to America during the Great Irish Famine is relatively less well researched. In his book *Irish Diaspora: a Primer*, published in 1993, Donald Harman Akenson argues that of all five main periods of female emigration from Ireland, the period that encompasses the famine is characterized by great historical loss.³³ This conclusion by Akenson, whose work is applauded for being one in few to refute Miller's thesis that the Irish saw themselves as exiles, does not stand in relation to the EISB data which show that it is possible to know more about Irishwomen during the famine. This, therefore, means that there must be another reason for this knowledge gap. A more plausible explanation is the fact that scholars tend to focus on the period 1880-1920, because during

³¹ Anbinder, "Moving Beyond Rags-to-Riches", 756.

³² C  r  mac    Gr  da, "The Famine, the New York Irish and their bank," 245.

³³ Donald Harman Akenson, *The Irish Diaspora: A Primer* (Toronto: P.D. Meany Publishers, 1993), 165.

these years more women than men crossed the Atlantic Ocean.³⁴ These works explain female emigration by either treating the famine as an event that accelerated trends already visible in Irish society or by showing how the famine radically changed circumstances for women in Ireland. As a result, little is known about female migration during the famine itself.

Most scholars agree that prior to the famine the circumstances in Ireland were such that female emigration was dispensable. In “For Love and Liberty: Irish women, migration and domesticity in Ireland and America, 1815-1920”, Kerby Miller, David N. Doyle, and Patricia Kelleher argue that Irishwomen’s “economic contribution to their families’ incomes and welfare were still very significant and highly valued.”³⁵ Women, for example, participated on the farm and earned extra money by spinning or weaving, and because partible inheritance was very common among small farmers, there were many opportunities for women to get married.

The situation, however, changed drastically after the famine, and according to researchers such as David Fitzpatrick, the declining socio-economic status of women in Ireland made emigration inevitable. Radical changes in the Irish economy, such as the deindustrialization of the countryside and the shift from subsistence agriculture to commercial farming, severely constrained the opportunities for women to earn wages. Furthermore, the options for marriages among the majority of small farmers were limited by the adoption of impartible inheritance. In pre-famine Ireland a parent’s property was subdivided among all the children. In post-famine Ireland, however, the eldest son usually inherited all the land. The consequences for women were twofold: it not only became extremely difficult to claim family property, it also meant that marriage became an economic arrangement. Only if women brought a dowry to their marriage, male heads of the household would permit such an event to take place. Fitzpatrick argues that the dowry system “may be treated as a fine for the transfer of a redundant dependent female from one family to another.”³⁶ Under these circumstances more women decided to leave Ireland in search for better opportunities abroad.

The above illustrates that the famine significantly influenced chances for women in Ireland, but does little in explaining which women moved to America during the famine. Although this is something very hard to analyze, there is little doubt among historians that, during the famine, families generally emigrated together. It is, therefore, safe to say that the majority of women were either part of a family or made use of extended family networks. In *The Great Famine: Ireland’s Agony 1845-1852*, Ciarán Ó Murchadha observes that “a crucial aspect of Famine-era emigration

³⁴ See Bronwen Walter, *Outsiders Inside Whiteness, Place and Irish Women* (New York: Routledge, 2001); Pauline Jackson, “Women in 19th Century Irish Emigration,” *International Migration Review* (1984), 1004-1020; Polly Radosh, “Colonial Oppression, Gender, and Women in the Irish Diaspora,” *Journal of Historical Sociology* (2009), 269-289; Robert E. Kennedy, *The Irish: Emigration, Marriage, and Fertility* (Berkeley: University of California Press, 1975).

³⁵ Kerby Miller, David N. Doyle and Patricia Kelleher, “For love and Liberty: Irish women, migration and domesticity in Ireland and America, 1815-1920” in *Irish Women and Irish Migration*, ed. Patrick O’Sullivan (London: Leicester University Press, 1995), 41-65, 41.

³⁶ David Fitzpatrick, “The Modernization of the Irish Female,” in *Rural Ireland, 1600-1900: Modernisation and Change* ed. Patrick O’Flanagan, Paul Ferguson and Kevin Whelan (Cork: Cork University Press, 1987),

relates to the one enormously significant resource which emigrants were able to avail of; the remittance sent by family members who had already made the journey successfully.”³⁷

Historians, however, firmly debate the circumstances under which these emigrant women landed in America. Whereas the image of exile and of impoverished immigrants arriving in America’s port cities is still a dominant way of portraying famine immigrants, some historians like David Noel Doyle argue that “a close study of neither the emigrants’ backgrounds nor their actual lives in America supports the pessimistic view of their fortunes,” with the only exception to this rule being those immigrants from Ireland’s west coast and those unskilled laborers in tenements in New England.³⁸ The passage to America, moreover, was relatively expensive and therefore historians conclude that the most destitute famine sufferers could generally not afford a move to America.

The above is mainly concerned with reasons to leave Ireland, but of course there must have been factors that pushed these women to America and specifically to New York. Doyle observes that famine immigrants could hardly have chosen a better time to come to America: during the mid-nineteenth century, America was on the wake of industrialization which sharply increased job opportunities for immigrants, for example as railroad constructors or factory workers.³⁹ Although these types of jobs are mostly appealing to male immigrants, historians like Hasia Diner and Janet Nolan see similar patterns for women and both agree with Doyle that opportunities in America were better than in Ireland.

Both Diner and Nolan published their work on Irish female immigrants during the 1980s, but they still count as the leading scholars on this subject. Although their work is mostly concerned with the late nineteenth century, this period partly coincides with the famine generation and could therefore not be ignored. They agree that in the last half of the nineteenth century Irishwomen mostly found jobs as domestic servants or worked in the needle trade.⁴⁰ They disagree, however, on the motives and goals of the late-nineteenth-century women who emigrated to America. Whereas Diner argues that women made a conscious decision to leave patriarchal Ireland and were ambitiously searching for a way to make a living, Nolan emphasizes the desire to marry and raise a family in America. It is difficult to determine to what extent these motives were also true for the famine generation for whom it was more likely to travel with a family than alone, or whether a more nuanced point of view, as proposed by Miller, Doyle and Kelleher is more suitable. The latter argue that Irish women “wanted both economic opportunity *and* domestic bliss in America – and they viewed the

³⁷ Ciarán Ó Murchadha, *The Great Famine: Ireland’s Agony 1845-1852* (London: Bloomsbury Academic, 2014) 141.

³⁸ David Noel Doyle, “The remaking of Irish America, 1845-1880” in *Making the Irish American: History and Heritage of the Irish in the United States*, ed. Joseph Lee and Marion R. Casey (New York: New York University Press, 2006), 213-252, 219.

³⁹ Doyle, “The remaking of Irish America, 1845-1880”, 218.

⁴⁰ Hasia Diner, *Erin’s Daughters in America: Irish Immigrant Women in the Nineteenth Century* (Baltimore: John Hopkins University Press, 1983), 74-76; Janet Nolan, *Ourselves Alone: Women’s Emigration from Ireland 1885-1920* (Lexington: University Press of Kentucky, 1989), 78.

successful appropriation of the former as the key to the successful acquisition of the latter.”⁴¹

To some extent, the disagreement between Diner and Nolan revolves around the debate whether immigrant women were dependent or independent in America. The issue, however, is hard to analyze, because female economic activity in the nineteenth century was not always clearly visible. This complicates the possibilities for scholars to analyze female economic activity. Census takers, for example, did not always count married women as part-time workers. Contemporary literature, cultural mores and newspapers, moreover, emphasized the culture of domesticity. The dominant way of thinking about women in this century, according to Margaret Walsh, was that they “should not be gainfully employed, but should only fulfill domestic duties of running a good household, and being a good wife and mother or a dutiful daughter or sister. Exceptions might be made for widows without financial support and women who helped to support a family; but ideally these exceptions would be temporary.”⁴² In reality, Walsh argues, patterns were more fluid and nineteenth-century women should therefore not only be observed as visible but should also be given more agency.⁴³

Interestingly, literary scholars concerned with Irish-American famine fiction emphasize the importance of the ideal of domesticity, but also mention that the picture is more complex. In *The Irish Voice in America: 250 years of Irish-American Fiction*, Charles Fanning argues that famine fiction reflects the famine’s complexity and the emotional experience of moving to America.⁴⁴ Famine fiction was dedicated to helping new immigrants in America and this was reflected in the three genres that were most common: Catholic fiction, immigrant guide-books and nationalistic-political fiction.⁴⁵ Within these novels a wide variety of characters are presented in order to show what, either good or bad, America had to offer to the Irish immigrant.

Female characters in novels, according to Eileen P. Sullivan, author of *The Shamrock and the Cross: Irish-American Novelists Shape American Catholicism*, also reflect the complexities of the famine generation. Although the ideal Irish woman is quite similar to the Protestant ideal of domesticity, famine literature offers more perspectives on how this could be achieved. Sullivan concludes that Irish Catholic famine literature “showed women emigrating on their own, working for wages whether they were single or married, remaining unmarried for long periods, and heading their own households.”⁴⁶ This suggests that in Irish-American famine fiction, women were already quite visible.

⁴¹ Miller, Doyle, Kelleher, “For love and liberty”, 53.

⁴² Margaret Walsh, “Visible Women in the Needle Trades: Revisiting the Clothing Industry in the Late Nineteenth and Early Twentieth Centuries” in *Becoming Visible: Women’s Presence in Late Nineteenth-Century America* (Amsterdam: Editions Rodopi B.V., 2010), 63-80, 66.

⁴³ Walsh, “Visible Women in the Needle Trades”, 79.

⁴⁴ Charles Fanning, *The Irish Voice in America: 250 years of Irish-American Fiction* (Lexington: University Press of Kentucky, 1990), 75.

⁴⁵ Charles Fanning, *The Exiles of Erin: Nineteenth Century Irish American Fiction* (Chester Springs: Dufour Editions, 1997), 97.

⁴⁶ Eileen P. Sullivan, *The Shamrock and the Cross: Irish-American Novelists Shape American Catholicism* (Notre Dame: University of Notre Dame Press, 2016), 189.

A successful attempt to make Irish women visible in historical research was already made in 1978, when Carol Groneman analyzed Irish women's experience in pre-Civil-War New York. In line with Diner and Nolan, Groneman estimates that 25% of the Irish women younger than 30 worked as domestic servants and one-third in the needle trades. Her conclusions for married women, however, are even more interesting. She argues that as much as 25% of the married women in the predominantly Irish Sixth Ward supplemented to the family's income by working from home. According to Groneman, "women may have chosen this particular occupation because it allowed them to continue to function in their role as housewife and mother while also contributing to the family's support."⁴⁷ She concludes that for most Irishwomen, working represented cultural continuity that added coherence to their new lives in America.⁴⁸

In recent decades, scholars have analyzed the jobs in which the Irishwomen were relatively well represented. Debates about domestic service, for example, revolve around the question why this job, which was considered low status by Americans, attracted so many Irishwomen. Despite long working-hours and a lack of personal freedom, historians agree that wages were relatively attractive: servants usually lived with their households and could therefore save money.⁴⁹ Margaret Lynch-Brennan argues that most Irishwomen could see for themselves what middle-class American life was like and this "affected the families they established once they left domestic service to marry."⁵⁰

In *Outsiders Inside: Whiteness, Place and Irishwomen*, Bronwen Walter, professor of Irish diaspora, debunks the view that domestic service was widely embraced by Irish immigrant women. According to Walter this view "may be overstated and may over-rationalize the placing of Irish women in this low-paying sector."⁵¹

Similar debates are ongoing about reasons why Irishwomen worked in the needle trade, where wages were often extremely low. Susan Ingalls Lewis argues that getting a clear picture of the needle business is extremely difficult. Not only did women work from home or in small factories, there also was a fine line between owning a needle business and simply sewing to make a living.⁵² Much in line with the findings of Walsh and Groneman, Lewis concludes that an "analysis of self-employed craftswomen presents an opportunity to develop more a more complex view of 19th century

⁴⁷ Carol Groneman, "Working-class Immigrant Women in Mid-Nineteenth-Century New York: The Irish Woman's Experience," *Journal of Urban History* (1978), 255-273, 262.

⁴⁸ Groneman, "Working-class Immigrant Women in Mid-Nineteenth-Century New York", 255.

⁴⁹ See Faye E. Dudden, *Serving Women: Household Service in Nineteenth-Century America* (Middletown: Wesleyan University Press, 1985); David M. Katzman, *Seven Days a Week: Women and Domestic Service in Industrializing America* (New York: Oxford University Press, 1987); Margaret Lynch-Brennan, *The Irish Bridget: Irish Immigrant Women in Domestic Service in America 1840-1930* (Syracuse: Syracuse University Press, 2014).

⁵⁰ Lynch-Brennan, *The Irish Bridget*, 153.

⁵¹ Walter, *Outsiders Inside: Whiteness, Place and Irish women* (London: Routledge, 2000), 55.

⁵² Susan Ingalls Lewis, "Business or Labor? Blurred Boundaries in the Careers of Self-Employed Needlewomen in Mid-Century Albany" in *Famine and Fashion: Needlewomen in the Nineteenth Century*, ed. Beth Harris (London, Routledge 2005), 141-156, 143

economic interactions.”⁵³ This thesis builds on discussions like these, because it aims to question the ‘rags-to-riches’ paradigm through an analysis of the saving habits of Irishwomen with different occupations in mid-nineteenth-century New York.

Methods and Approaches

This thesis is firmly grounded in a belief that it is possible to study the experiences of those women who moved to America during the Great Irish Famine for there are many underexplored sources. This project keeps women within a conceptual framework shaped by the principle that women function on their own terms in a world where men coexist; a revision of the ‘rags-to-riches’ paradigm is therefore incomplete without representing the story of Irishwomen. Furthermore, the focus on revising a paradigm by adding the story of women lends itself to an interdisciplinary approach and this thesis takes us across three different academic disciplines: historical, literary, and media studies.

The historical data from the EISB give a factual insight into how these women saved. The novels studied for this project decipher underlying patterns about cultural values that might have shaped Irish American notions about economic mobility. In this light, it is interesting to see to what extent women were encouraged to save and what kind of habits were valued most. The newspapers are mostly used to illustrate what life was like for Irishwomen in America during this period and by focusing on the salience of Irish women and their economic activity in Irish American and American newspapers, this analysis contextualizes both the saving habits and underlying patterns in literature. When taken together these three disciplines offer a multifaceted framework that will be helpful in understanding to what extent a revision of the rags-to-riches paradigm is possible if we look at Irishwomen and their saving habits.

For the historical analysis, this thesis uses the dataset of 18.000 bank records constructed from EISB depositors by Anbinder, Ó Gráda and Wegge. All 18.000 bank account were opened from September 1850 through October 1858 and, as mentioned earlier, about 40% of the accounts were owned by women. Four out of five accounts were individual accounts, meaning that about 20% of the accounts were joined. For 85% of the savers, the research team was able to find information about their occupational status. It is important to know that around 10.800 bank accounts were owned by people born in Ireland and that for 79% of these depositors the team found additional information in other sources. The dataset combines all that we know about the depositors and consists of information about an account holder’s opening deposit, peak balance, and balance on the day the account was closed, as well as place of birth, immigration information, addresses in New York and family composition. During my research internship at George Washington University with professor Anbinder in the fall of 2017, I spent many hours working with the database. I collected sources,

⁵³ Lewis, “Business or Labor? Blurred Boundaries in the Careers of Self-Employed Needlewomen”, 143.

ordered information, selected depositors for the “Moving Beyond Rags-to-Riches” website, and checked the dataset for mistakes.

This thesis uses a subset of 1571 bank accounts and this is 35% of the total number of Irish-born women in the large dataset. The subset consists of three different female categories: domestic servants (1022 depositors), needle traders (420), and business owners (129). Within the large dataset of 18,000 bank accounts, savings were counted per household; so if there was more than one person in the household with an account at the EISB, their savings were combined. In order to avoid double-counting, the subsets have been carefully checked to make sure that each individual who appeared in the subset lived in another household. Some women in the large dataset, therefore, did not make it to this thesis’ subsets, even if they matched one of the categories.

The 1571 bank records analyzed for this thesis match the 18,000 accounts from the larger dataset on a number of levels. Women from the subset, for example, came from the same places in Ireland as the depositors from the larger dataset.⁵⁴ Although every Irish county is represented in the subset, 33% of its depositors were born in the counties Cork, Limerick, Cavan, Kerry, Galway and Tipperary. These women, moreover, generally lived in the same New York neighborhoods as their fellow account holders, with the largest number of women living in New York’s Sixth Ward (139 depositors), Fourth Ward (130), Seventh Ward (107) and Eighteenth Ward (100).⁵⁵

The subset, however, deviates from the larger dataset on a number of points. Whereas in the large dataset almost 20% of the accounts were joint accounts, this percentage is slightly lower for the subset, namely a little over 11%. The average peak saving of the women in the subset, moreover, is lower than that of the large dataset. Whereas in the large dataset the highest balance achieved averaged \$382, this was \$243 for the women in the subset. The median initial deposit also differs from the large dataset, namely \$60 for the large dataset and \$40 for the subset. For most women in the subset we know their marital status when they opened their accounts, because this was reported in so-called test books: 1065 women were single, 264 married and 139 widowed. The marital status of the women in the subset diverges from the women in the large dataset; in the large dataset the highest percentage of women were married, followed by single and widowed. The fact that this thesis is mostly concerned with women who were economically active, might explain why the outcomes for the subset are so different; in the words of Hasia Diner, “generally, an Irish woman’s earnings ended with marriage.”⁵⁶

It is important to realize that these bank accounts only tell us part of the story of these women’s economic development in the United States. It is impossible to know, for example, if these women had bank accounts at other banks or what happened to them after they disappeared from the sources. This thesis, therefore, uses the bank records as a starting point for discussions about

⁵⁴ Anbinder and McCaffrey, “Which Irish men and women immigrated to the United States during the Great Famine migration,” 631.

⁵⁵ Meagan Roher, *Number of EISB Depositors Organized by New York Ward, Map, Moving Beyond Rags to Riches*, <http://beyondragstoriches.org/items/show/2307> (accessed July 11, 2018).

⁵⁶ Diner, *Erin’s Daughters in America*, 52.

Irishwomen in America. Based on what we know about these women, this project aims to use statistics in order to look for patterns about these women's saving habits. Is it possible to find patterns and, more specifically, are there saving habits that could be linked to specific occupations? Throughout the thesis, conclusions will be illustrated with individual case studies.

The literary analysis focuses on nine Irish American novels written by authors of the famine generation, some immigrants themselves.⁵⁷ Generally speaking, these novels could be classified as immigrant guidebooks and three of them are even directly addressed to women. The analysis concentrates on female characters with economic activities and references to savings. Both were combined and recorded into one file in search for 'schematic narrative templates'. James V. Wertsch, who coined this term in his 2002 book *Voices of Collective Remembering*, observes that in contrast to specific narratives, 'schematic narrative templates' are not readily available to conscious reflection.⁵⁸ Whereas specific narratives often focus on a particular event, schematic narrative templates are underlying regularities in several different specific narratives. Wertsch, moreover, suggests that although several cultures can use the same narrative, the underlying schematic narrative template is unique for each separate culture.⁵⁹ In other words, these cultural specific narratives have several referential and dialogic functions for its readers.⁶⁰

Although the rags-to-riches model has been particularly influential in American society and especially in nineteenth-century American fiction, scholars have recognized an Irish American version of the pattern in famine fiction. According to Fanning, this was due to the fact that the model "loomed large in the imagination of this generation of writers."⁶¹ Sullivan, moreover, argues that authors followed literary conventions in which they used the rags-to-riches model to describe the development of their male characters; romance, on the other hand, was commonly associated with female characters.⁶² If we treat the rags-to-riches model as a specific narrative and build on the notion that there exists an Irish American version, it becomes possible to study the 'schematic narrative templates', or underlying patterns specific to Irish American culture. By focusing on female characters and their saving habits, this thesis aims to better understand some underlying cultural values about Irishwomen and their economic role within the Irish American society.

⁵⁷ Anna Dorsey, *Nora Brady's Vow* (Philadelphia: J.B. Lippincott & Co, 1869); Peter McCorry, *The Lost Rosary; or Irish Girls, Their Trials, Temptations and Triumphs* (Boston, P. Donahoe, 1870); John McElgun, *Annie Reilly; or, The Fortunes of an Irish Girl in New York* (New York: J.A. McGee, 1878); Dillon O'Brien, *The Dalys of Dalystown* (Saint Paul: Pioneer Print Co, 1866); Dillon O'Brien, *Widow Melville's Boarding House* (Saint Paul: Pioneer Print Co, 1881); Mary Anne Sadlier, *Bessy Conway: or, The Irish Girl in America* (New York: D&J Sadlier & Co, 1861); Mary Anne Sadlier, *Con O'Regan; or, Emigrant Life in the New World* (New York: D&J Sadlier & Co, 1864); Mary Anne Sadlier, *The Blakes and Flanagans, A Tale Illustrative of the Irish Life in the United States* (New York: D&J Sadlier & Co, 1858); Mary Anne Sadlier, *Willy Burke; or, the Irish Orphan in America* (Boston: T.B. Noonan, 1850).

⁵⁸ James V. Wertsch, *Voices of Collective Remembering* (New York: Cambridge University Press, 2002), 60.

⁵⁹ Wertsch, *Voices of Collective Remembering*, 61.

⁶⁰ Wertsch, *Voices of Collective Remembering*, 62.

⁶¹ Fanning, *The Irish Voice in America*, 76.

⁶² Sullivan, *The Shamrock and the Cross*, 219.

It is important to remark once more that this thesis does not test whether underlying cultural values in novels were actively pursued by Irishwomen with accounts at the EISB. The thesis clearly distinguishes between representations of female characters and their saving habits in novels and actual saving habits, but combines the two for a fuller consideration of how Irishwomen, within a certain cultural context, operated and could therefore contribute to the revision of the rags-to-riches paradigm.

The third approach, the newspaper analysis, adds to our understanding of the cultural context in which the Irishwomen in New York operated. It does so by applying a theory borrowed from media studies, namely Agenda-setting-theory, developed by James W. Dearing and Everett M. Rogers. The key to understanding Agenda-setting-theory is a belief that media influence what people think about, rather than what people think.⁶³ Dearing and Rogers propose that an “agenda is a set of issues that are communicated in a hierarchy of importance at a point in time,” and the salience of issues on the newspapers’ agenda, therefore, determines to what degree an issue is considered important within society.⁶⁴ Studying the salience of issues and the way this salience changes throughout the years indicates how people’s opinions are formed and shaped.⁶⁵

There are several ways in which researchers can approach the salience of issues. Nowadays scholars tend to use countable units by using computer commands to determine how often, for example, “Irish domestic servants” appear within a certain database.⁶⁶ Although this might sound convenient, this approach does not shed light on how issues are framed, by whom or how they compete with other ones. These things, however, are of great importance if we want to learn more about what issues were considered important by Irish American newspapers and might, accordingly, have influenced the thoughts of their readers. This is especially true for the salience of issues concerning Irishwomen, such as their economic activity or their roles as wives and mothers. A more fruitful way to approach the newspapers from an agenda-setting-theory standpoint, therefore, is to use a content analysis in which the issues mentioned above are taken into account.

The Irish American newspapers studied for this thesis were provided by the National Library of Ireland in Dublin on microfilm. In total, several editions from four Irish American newspapers were analyzed: *Irish American*, from August 1857 until April 1862, *The Irish News* from April 1858 until 1859, *The Irish World*, from November 1870 until January 1876, and the *Boston Pilot*, from June 1850 until February 1853 and editions from January 1873 until December 1874.⁶⁷ The first three newspapers were based in New York; the latter was printed in Boston, but widely read by the Irish all over America. The analysis focused on the salience of issues concerning Irishwomen within these

⁶³ James W. Dearing and Everett M. Rogers, *Agenda-Setting* (Thousand Oaks: Sage Publications, 1996), 8.

⁶⁴ Dearing and Rogers, *Agenda-Setting*, 8.

⁶⁵ Dearing and Rogers, 2.

⁶⁶ Dearing and Rogers, 37.

⁶⁷ Please note that the editions from 1850 until 1853 were published by the *Boston Pilot* and the editions from 1873 and 1874 were published by the *Pilot*. This is a name change; the newspapers were still printed by the same publishing company.

newspapers, but also aimed to contextualize this in light of other newspaper coverage and, therewith, say something about the agenda of Irish American newspapers in relation to Irishwomen.

American newspapers, moreover, were also researched. For this part of the analysis the thesis made use of the online newspaper database *Chronicling America*, which is provided by the National Endowment for the Humanities and the Library of Congress. The goal for these American newspapers was not necessarily to determine the salience of Irishwomen, but more to offer more contextual information on some of the issues mentioned in Irish American newspapers. New York based American newspapers were, therefore, approached by using a set of computer commands, in this case keywords, to see how often an issue appeared within the digitized newspapers.⁶⁸

Throughout this thesis Irishwomen are treated as one functional group, albeit with consideration of some varieties, for example in occupation or marital status. This ethnic approach is very common in academia, but in reality it is problematic to treat Irishwomen as one homogenous group. It is likely that within this large ‘group’, women felt more strongly connected to other women who, for example, came from the same areas as Ireland or women who held the same occupations. In other words, several ‘imagined communities’ might have existed within the functional group of Irishwomen. The concept, borrowed from Benedict Anderson’s influential work *Imagined Communities*, first published in 1983, sheds light on how this process works. He argues that these communities are imagined, because it is impossible for members of such groups to personally know all the other members of the group “meet them, or even hear of them, yet in the minds of each, lives the image of their communion.”⁶⁹ The same, of course, is true for how ‘the famine generation’ is treated throughout this thesis.

Furthermore, the time frame of this thesis, 1846-1880, is carefully selected, but remains a subjective demarcation. The year 1846 was chosen because this is widely considered to be the first year in which the famine caused significant migration to America.⁷⁰ The year 1880 was chosen as a final point for this thesis, not only because by this time most of the immigrants of the famine generation were becoming of old age, but for other reasons too. First, around this period, American-born Irish started to exceed those who immigrated into the country.⁷¹ Second, in the 1870s a new generation of Irish immigrants had arrived in America.⁷² Although in this generation women outnumbered man, this thesis limits itself to those Irishwomen who moved to America during or immediately after the Great Irish Famine.

⁶⁸ Keywords that were used for this analysis were: Irishwomen, Irish female(s), Irish domestic servants, Irish needle traders, Irish poverty, Irish savings, Irish Bridget, Ireland, Erin and Irish tenement. Nouns were combined with the adjective ‘Irish’ in order to make sure that we were dealing with Irish immigrants.

⁶⁹ Benedict Anderson, *Imagined Communities: Reflections on the Origin and Spread of Nationalism* (London: Verso, 2016), 6.

⁷⁰ See Miller, *Emigrants and Exiles*, 292; Kenny, *The American Irish*, 97; Ó Murchadha, *The Great Famine*, 137.

⁷¹ Meagher, *The Columbia Guide to Irish American History*, 95.

⁷² Meagher, *The Columbia Guide to Irish American History*, 173.

Structure

In order to answer the main question to what extent saving habits and literary representations of the female Famine generation (1846-1880) in New York City can contribute to the revision of the ‘rags-to-riches’ paradigm, this thesis guides its readers through four chapters. The chapters, with the exception of the first one, are structured by subject, rather than on methodological groundings, because this allows for a fuller consideration of New York’s Irishwomen and their saving habits.

The first chapter, “Irishwomen in New York: a Social and Domestic Context”, aims to analyze what life was like for the Irishwomen who lived in New York roughly from the late 1840s until 1880. The most important sources used in this chapter are newspapers; their agenda-setting and the salience of certain issues will enlarge our understanding of the most important social and domestic issues that influenced the lives of these women in New York. The main goal of this chapter is to provide a framework for understanding the context in which Irish women developed saving habits: which social and domestic circumstances shaped an Irishwoman’s life in New York City (1846-1880) and how did this influence her economic mobility or ability to save money?

The second, third and fourth chapter each deal with different occupational categories. The second chapter focuses on domestic servants and aims to analyze to what extent it is possible to contextualize the saving habits of domestic servants. The third chapter focuses on the needle traders, the occupational category that is most often linked to poverty. To what extent can savings from depositors of the EISB and literary representations contribute to a more nuanced debate about the needle trades? The last chapter specifically analyzes female business owners and researches to what extent it is possible to expand the narrative about business ownership by analyzing EISB bank records and representations of female characters in novels.

The main goal of these chapters is to discover whether women with different occupations were able to develop saving habits and whether there were differences between occupations or even differences within occupational categories themselves. It is in these chapters that the combination of actual savings and literary representations will be explored. The two approaches outlined above will be combined in order to create a fuller consideration of the jobs and saving habits of these Irishwomen. The literary analysis, therefore, has more in common with the newspaper analysis, for it reveals information about cultural values and patterns. The reason that the novels are combined with actual savings is because they more specifically deal with economic activity and savings. When taken together, the historical and literary analyses complement each other.

The four chapters together offer a variety of different economical options for New York’s Famine Irishwomen and together they will contribute to our understanding of economic mobility and saving habits. In the conclusion the results will be combined in order to achieve this thesis’ main goal, namely determining to what extent these women’s saving habits, as presented within literary representation and historical data from the EISB, could contribute to the revision of the rags-to-riches paradigm.

1. Irishwomen in New York: a Social and Domestic Context

On December 6, 1860, when New York's inhabitants in the central and the lower part of the city woke up in the morning, they found themselves without water. The main supply pipes of the Croton Aqueduct, the large and complex water distribution system that was built to provide New York's growing population with water, had broken down the night before. Consequently, a general panic broke out, and on December 7, *The New York Herald* reported that "the cry everywhere was 'no water – the Croton is turned off – what shall we do?'"⁷³ Although old pumps and wells were hastily restored, water was scarce and large crowds queued up to fill every utensil they could find capable of carrying water. According to the same newspaper, "denizens of the neighborhood turned out in all the beauties of 'dirt and rags,' and rushed to the pump" located at the City Hall near the densely populated neighborhood called Five Points.⁷⁴

The situation at the pumps, furthermore, was not always harmonious; policemen were installed to keep order. A policeman at the pump in Cherry Street on the Lower East Side told the newspaper that "the people were very noisy in their demands, and everybody wanted to be first, especially the women."⁷⁵ He added that "he would sooner have to deal with twenty men than one of the Cherry Street women."⁷⁶ Another article in *The New York Herald* published a day later, on December 8, also addressed the visibility of New York's women during the Croton Water Excitement. At the pump located on the corner of East Street and Montgomery Street "all the servant girls for a quarter of a mile around made use of the water from this pump."⁷⁷ Suddenly, several women started bickering about who was first in line resulting in a fight in which "bonnets and shawls were soon pulled off the heads of those combatants who had them on, and if the hair had been loose, that would have come off too."⁷⁸ Ironically, the fight did not last long enough to cause serious harm; it ended after the women received the news that the pump had stopped working.

Interestingly, on December 22, the same event was portrayed in an image in *Frank Leslie's Illustrated Newspaper*, America's first newspaper that used both text and images to report the news.⁷⁹ The image shows a large crowd of both men and women seemingly waiting for their turn to get water from the pump. On the right, there are two women fighting, another lady is presumably trying to protect one of the women by assaulting the other with her unfilled bucket. The people depicted in the image, furthermore, come from a variety of classes and ethnicities. Contrary to the woman in the middle of the image and the men at the upper-corner, the fighting women are dressed in ragged

⁷³ *The New York Herald*, "Scenes Around Town Yesterday", December 7, 1860.

⁷⁴ *The New York Herald*, "The Pump at City Hall Place", December 7, 1860.

⁷⁵ *The New York Herald*, "The Pump in Cherry Street", December 7, 1860.

⁷⁶ *The New York Herald*, "The Pump in Cherry Street", December 7, 1860.

⁷⁷ *The New York Herald*, "East Broadway and Montgomery Street", December 8, 1860.

⁷⁸ *The New York Herald*, "East Broadway and Montgomery Street", December 8, 1860.

⁷⁹ See Appendix 1.

clothes. Judged from their appearance, they did not belong to the upper-class and they could have been servants, just like *The New York Herald* reported them to be. The caption underneath the image, moreover, reveals another important aspect about these women; the question who should have precedence in line brought “two of the fair daughters of Erin into collision.”⁸⁰ According to *Frank Leslie’s*, the women who caused a scene during the Croton Water Excitement were Irish.

Following the above one can raise an important question concerning the news coverage of this event: why did *The Herald* decide not to mention where these women were from, while *Frank Leslie’s* illustrator was so certain that these women were from Ireland? In *Beyond the Lines: Pictorial Reporting, Everyday Life, and the Crisis of Gilded-Age America*, historian Joshua Brown explains that Frank Leslie wanted his newspaper to be illustrative of the rapid social changes in America.⁸¹ Leslie, who came to America from England to introduce the art of pictorial printing in 1848, consciously chose pictorial coverage of poverty and violence, because it revealed important information about the gloomy situation in America’s cities to its mainly middle-class but rapidly expanding group of readers.⁸² According to Brown, *Frank Leslie’s* intended to “incite ameliorative action and to press its readers to demand change.”⁸³

In order to reach this goal, the newspaper did not shy away from depicting ethnic stereotypes and physiognomy, the pseudo-science that assessed a person’s character from outer, and most often facial, appearance.⁸⁴ Brown notices an interesting relation between the newspaper’s portrayal of a person’s physiognomy and their social position or ethnicity. This, he argues, is especially true for women: “*Leslie’s* idealized female faces found their most perfect articulation in the rarefied atmosphere of the respectable parlor.”⁸⁵ The Irishwomen fighting over water on the streets at the corner of East Street and Montgomery Street certainly do not resemble female perfection: they are depicted as masculine, degraded, heavy-handed and slovenly women. Besides reporting about what happened during New York’s water excitement, the newspaper used Irishwomen, arguably their embodiment of the poorest class in New York, to shape public opinion about poverty and violence. The image reveals the presence of Irishwomen in New York through the eyes of an American newspaper, but also touches upon some realistic aspects of the daily lives of these women, such as working for wages and poverty in a polluted city with a rapidly increasing population.

The remainder of this chapter aims to shed light on the situation in New York City as faced by the Irish famine female generation. Whereas the second, third and fourth chapter focus on specific occupations and saving habits, this chapter deals with the social and domestic influences of an

⁸⁰ *Frank Leslie’s Illustrated Newspaper*, “During the Croton Water Excitement, Thursday, December 6”, December 22, 1860.

⁸¹ Joshua Brown, *Beyond the Lines: pictorial reporting, everyday life, and the crisis of gilded-age America* (Berkeley: University of California Press, 2002), 124.

⁸² Brown, *Beyond the Lines*, 169.

⁸³ Brown, 169.

⁸⁴ Joann P. Krieg, *Whitman and the Irish* (Iowa City: University of Iowa Press, 2000), 52.

⁸⁵ Brown, 182.

Irishwoman's economic mobility in New York during the last half of the nineteenth century. By doing so, this chapter aims to create a framework that enables us to understand which circumstances might have had an impact on an Irishwoman's ability to save money and develop saving habits. At the end of this chapter it is possible to answer the question: which social and domestic circumstances shaped an Irishwoman's life in New York City (1846-1880) and how did this influence her economic mobility or ability to save money?

1.1 The Suffering, Reckless and Respectable: Social Circumstances in New York (1850s-1880s)

Starting in the 1820s New York became the country's most important city on a number of levels; New York developed into the financial heart of the country, as well as the center of commerce and production.⁸⁶ As a consequence, the city's population "rose from 371,000 in 1825 to 630,000 by 1845."⁸⁷ Although many Americans from all over the country moved to New York, the growth was heavily influenced by immigrants, mostly from Germany and Ireland. During the mid-nineteenth century, almost half the city's population consisted of people who were not born in America and an estimated 50% of these were Irish.⁸⁸ By 1850, the number of Irish-born residents in both Manhattan and Brooklyn, a separate city at that time, was 133,730.⁸⁹

Interestingly, census records from 1855 revealed that 56% of the New Yorkers between the ages 15 and 29 were female.⁹⁰ Historians have estimated that in 1860 around 61% of New York's Irish-born citizens were female, a percentage that is relatively high in comparison to female residents born in New York (52%) or Germany (41.4%).⁹¹ These numbers prove that during the period addressed in this thesis, New York was very much a 'city of women' in which especially the Irish made up large proportions.

Consequently, this large group of Irishwomen had to find a place to live. The city's rapid growth had not only widened the gap between rich and poor, but also caused segregation; by the mid-nineteenth century there were many immigrant neighborhoods, most of them poor and minimally preserved. Although the majority of the Irish immigrants settled in one of these immigrant neighborhoods, their number had grown so exponentially that they could be found all over the city. By 1860, New York consisted of twenty-two designated areas, so-called Wards; in fifteen of these Wards Irish adults outnumbered the American-born residents.⁹² Interestingly, the Irish not only ended up in ethnic neighborhoods; if possible they chose to live together with people from the same Irish county.

⁸⁶ Edwin G. Burrows, Mike Wallace, *Gotham: A History of New York City to 1898* (New York: Oxford University Press, 1999), 429- 446.

⁸⁷ Kevin Kenny, *The American Irish*, 104.

⁸⁸ Kenny, *The American Irish*, 106.

⁸⁹ Kenny, 107.

⁹⁰ Christine Stansell, *City of Women: Sex and Class in New York 1789-1860* (Chicago: University of Illinois Press, 1987), 38-39.

⁹¹ Stansell, *City of Women*, 38-39.

⁹² Tyler Anbinder, *City of Dreams: the 400-year Epic History of Immigrant New York* (New York: Houghton Mifflin Harcourt Publishing Company, 2016), 150.

As a result, it is possible to draw a map of Irish settlement in New York City. Before the famine, the wealthier Irish immigrants had left the lower parts of Manhattan and settled in the Fourteenth Ward. Those who could not afford this move remained in the city's poorer neighborhoods.⁹³ A neighborhood ill-famed not only for its poverty, but also for the ignoble habits of its inhabitants was Five Points, located in the Sixth Ward. Although the Irish were already present in this neighborhood before the famine, the population increased from 19,343 to 24,698 during the famine years, and by 1855, 66% of the adult citizens of this neighborhood were Irish-born.⁹⁴ A decade later, Irish immigrants dominated in the First, Fourth and Sixth Ward. Apart from the Ninth Ward, where the majority was American-born, and Klein Deutschland, which spread over the Tenth, Eleventh, Thirteenth and Seventeenth Ward, it was difficult to find a Ward in which the Irish did not make up a large proportion of the total number of inhabitants.⁹⁵

More specifically, Five Points was especially populated by immigrants from county Kerry and Sligo. Immigrants from county Kerry also settled in the First Ward. Streets along the East Side River, in the Fourth Ward, were inhabited by immigrants from Limerick. Those from county Cavan and county Tyrone made the Seventh, Eleventh, Thirteenth and Eighteenth Ward their home. The neighborhood Corlears Hook in the Seventh Ward was dominated by immigrants from county Cork. There were, however, so many immigrants from county Cork that they outnumbered Irish people from other counties in almost every Ward in New York.⁹⁶

The above does not aim to suggest that it is possible to relate poverty in these Wards to the social economic backgrounds of the Irish; it is impossible to come up with a hierarchy of suffering in New York based on the famine's impact in different parts of Ireland. These settlement patterns, however, do indicate that the Irish preferred to live close to those coming from the same parts of Ireland, most likely because this enabled them to form all kinds of networks.

The impoverished Wards in which so many Irishwomen lived were characterized by tenement houses. In an 1855 article by *The New York Herald* these houses were described as "houses either expressly constructed for the accommodation of from one to four families to each floor, or else, houses which have been converted into such use and occupation."⁹⁷ Consequently, the article continues that "in a five story double tenement house, with four families to each floor, there will be (...) twenty families to one house" who each paid "from \$3 to \$8 a month."⁹⁸ According to the newspaper, the cheapest rooms in tenement houses were to be found at the rear on the upper floors; the most expensive rooms were these at the front on the second floor.⁹⁹ At the start of the famine, most 'tenant

⁹³ Anbinder, *City of Dreams*, 126.

⁹⁴ Tyler Anbinder, *Five Points: The 19th-Century New York City Neighborhood That Invented Tap Dance, Stole Elections and Became the World's Most Notorious Slum* (New York: The Free Press, 2001), 43.

⁹⁵ Anbinder, *City of Dreams*, 150-151.

⁹⁶ Anbinder, *City of Dreams*, 149-151.

⁹⁷ *The New York Herald*, "How do people live in New York: Tenement Houses", August 12, 1855.

⁹⁸ *The New York Herald*, "How do people live in New York: Tenement Houses", August 12, 1855.

⁹⁹ *The New York Herald*, "How do people live in New York: Tenement Houses", August 12, 1855.

houses' were made of wood and although a large proportion of these wooden tenements were replaced by brick buildings by the end of the famine, conditions remained largely the same until the introduction of the New York State Tenement House Act of 1901.

Within American newspapers there seems little doubt as to what conditions were like in tenement neighborhoods. There are, however, big differences in reporting about the relationship between the conditions in tenements and the people who inhabited these places. This becomes clear from analyzing the two most important newspapers in New York during the famine migration, *The New York Herald* and the *New York Daily Tribune*. Both newspapers agree that conditions in tenement neighborhoods were inhumane and in desperate need for improvement, but they do not agree on the question how these circumstances came about. The conflicting opinions circulating in these important newspapers shed light on how New Yorkers were challenged to think about the lives of immigrants and reveal that newspapers constructed their own narrative about immigrants, albeit often one-sided and narrowly defined.

The article from *The New York Herald* mentioned above observed that tenement houses were “most frequently occupied by foreign born, and of these the Irish are the most numerous.”¹⁰⁰ Americans generally avoided tenement living because they “dislike greatly to be mixed up under the same roof with foreigners.”¹⁰¹ The reason for this, the article explained, was that the habits which these foreigners brought with them from their home countries, such as drinking and stealing, are incompatible with the American way of life.¹⁰² Another article from the same newspaper, published in 1857, highlighted this point of view and argued that under the current circumstances in tenement houses it was unable for “foreign paupers” to ever become good citizens; tenement only enabled them to “renew their familiarity with squalor, misery and vicious practices.”¹⁰³

The above illustrates how *The Herald* observed Irish immigrants in tenement neighborhoods: as complete strangers with abominable habits. Irish immigrants and their unusual manners, *The Herald* seemed to suggest, were to blame for the degenerated state in tenements. It is remarkably difficult to determine which political agenda the newspaper served with this kind of statements. In *The Paper: the life and death of the New York Herald Tribune*, Richard Kluger argues that *The Herald* consciously avoided affiliation with any political party.¹⁰⁴ The newspaper was established with another particular goal in mind: when James Gordon Bennett founded *The Herald* in 1835 he wished “not only to whet reader’s morbid curiosity but to lift the curtain on a forbidden aspect of the city’s life, to explore the sociology of sin and report it more graphically and honestly than convention had permitted.”¹⁰⁵ By doing this, Bennett wanted to help new urbanites better understand their lives in New York City and

¹⁰⁰ *The New York Herald*, “How do people live in New York: Tenement Houses”, August 12, 1855.

¹⁰¹ *The New York Herald*, “How do people live in New York: Tenement Houses”, August 12, 1855.

¹⁰² *The New York Herald*, “How do people live in New York: Tenement Houses”, August 12, 1855.

¹⁰³ *The New York Herald*, “The Work Before Legislature”, January 30, 1857.

¹⁰⁴ Richard Kluger, *The Paper: the life and death of the New York Herald Tribune* (New York: Alfred A. Knopf, 1986), 43.

¹⁰⁵ Kluger, *The Paper*, 36.

eventually universalize their hope that urban hardship was not impregnable. In the eyes of *The Herald*, the Irish were the most suitable protagonists for a tale of all that was wrong about life in American city; the Irish became the stereotypical embodiment of reckless urban dwellers.

Why then was the stereotype of the reckless Irish immigrant so pertinent and was the Irish immigrant frowned upon by *The Herald*? A possible explanation lies in the editor's attitude towards religion. Bennett, born a Catholic, turned his back on his own heritage at a young age after studying history, geography and literature. He came to view religion and especially his own Catholic faith "as obsessed by ritual and superstition."¹⁰⁶ This resulted in the fact that his newspaper was "stridently disrespectful of the church and its leaders and blasphemously so of Roman Catholicism," the religion that most Irish newcomers adhered to.

Whereas *The Herald* often observed the reprehensible manners of Irish immigrants as the cause of the terrible living conditions in tenements, the *New York Daily Tribune* commented that bad behavior was not necessarily a cause but rather a result of the situation in tenements. *The Tribune*, which had the largest circulation of all American newspapers during the famine migration, was established by the editor, politician and reformer Horace Greeley in 1841. Mitchell Snay, author of *Horace Greeley and the Politics of Reform in Nineteenth-Century America*, argues that "Greeley's position as editor was as – if not more – important than his role as reformer and politician."¹⁰⁷

As opposed to Bennett's reluctance to take a political stand and preference for sensational graphic depictions of dark city life, Greeley propagated discussions about the challenges of the urban industrious class and therewith openly aligned himself and his newspaper with Whig politics. The *Tribune*, moreover, actively refrained from preferring one religion over the other. In July 1860 the newspaper rectified an earlier article with a slightly negative voice about "An Irish Catholic" arguing that the newspaper "did not intend to say that Catholics were or were not governed by theological considerations more than any other people."¹⁰⁸ Snay concludes that the *Tribune* "shaped and reflected the ideas of the Northern middle class" and served as a "conceptual map through which nineteenth-century Americans made sense of their world."¹⁰⁹

In an article published in 1847, the *Tribune* noticed that "many of the dwelling houses in the City of New York, built for the purpose of being rented, are constructed in a manner so slight and fragile as not to afford protection to the occupants from either wet or cold weather."¹¹⁰ The article continues by stating that even the newly constructed tenements soon reach the state of decay "engendering among the occupants: colds, coughs, consumptions, fevers in short sickness in all its

¹⁰⁶ Kluger, 28.

¹⁰⁷ Mitchell Snay, *Horace Greeley and the Politics in Nineteenth-century America* (Lanham: Rowman and Littlefield Publishers, 2011), 47.

¹⁰⁸ *New York Daily Tribune*, July 31, 1860.

¹⁰⁹ Snay, *Horace Greeley*, 50.

¹¹⁰ *New York Daily Tribune*, "Health and Comfort of the Poor", January 19, 1847.

distressing forms and premature death.”¹¹¹ This highlights the newspapers belief that the conditions in tenements gave rise to all kinds of problems.

To illustrate this, the newspaper often reported about alcoholism and domestic violence and especially emphasized the impact these problems had on the lives of Irish female immigrants. On February 28, 1856, the newspaper included a story about the death of the Irish Julia Riley. Although it was rumored that her death was caused by violence, the newspaper concluded that “an inquisition by the coroner showed that congestion of the brain, produced by a long course of intemperance, was the cause.”¹¹² In 1857, an Irishwoman named Mrs. Magner was found dead with “sundry marks of violence on her head and face” in a dwelling located at No. 78 East Thirty-second street, one of the “most filthy and dens” places in the city.¹¹³

At first sight, *The Tribune* seems to portray the Irish immigrants in a way that is entirely different from how *The Herald* writes about them. The two newspapers, however, have a lot more in common than one might expect. Although their depictions of Irish poverty are different, their stereotypical representations are one-sided and grounded in persistent ideological convictions; poverty, according to *The Herald* is a self-inflicted wound, *The Tribune* sees it as the city’s biggest challenge. Both newspapers, however, leave little room for other interpretations.

Irish American newspapers, such as *The Irish World*, *The Irish American* and the *Boston Pilot*, had a way of reporting about living conditions in Irish neighborhoods that resembled *The Tribune*. From an Irish American perspective this is quite understandable; it would not have been a smart idea to put the blame of poverty in tenement neighborhoods on your own readers. Instead, the Irish American press stressed that the daily reality of so many Irishmen and women stimulated upheaval.

On July 15, 1876, *The Irish World* published an article which emphasized that “many old buildings, once good, but now almost unfit for habitation” were “full of poor families, who pay an excessive rent for wretched tenements.”¹¹⁴ The death rate, the same article noticed, is “largest in those districts where there are most tenement houses, and there, also, crime, and vice, and prostitution most abound.”¹¹⁵ According to an 1873 article in *The Pilot*, it was “no wonder to find the poor laboring man or artisan in the gilded gin shops and bar rooms with every ray of comfort that would bring happiness shut out from his miserable home.”¹¹⁶

The Irish American press, moreover, added another way of looking at Irish immigrants in New York City. *The Irish World* commented in 1876 that, because of overcrowding, prices of land had increased to such an extent that “the respectable poor can hardly choose, and choosing best can hardly

¹¹¹ *New York Daily Tribune*, “Health and Comfort of the Poor”, January 19, 1847.

¹¹² *New York Daily Tribune*, “Found Dead in Bed”, February 28, 1856.

¹¹³ *New York Daily Tribune*, “A Woman Supposed to Have Been Murdered”, July 21, 1857.

¹¹⁴ *The Irish World*, “Homes For the People”, July 15, 1876.

¹¹⁵ *The Irish World*, “Homes For the People”, July 15, 1876.

¹¹⁶ *The Pilot*, “The Homes of the Poor”, May 10, 1873.

escape contagion.”¹¹⁷ This statement is especially interesting because of its reference to the ‘respectable poor’ and this reveals that the Irish understood very well that poverty was a layered concept. New York consisted of Irish “vagrants, beggars, vagabonds and thieves, all vicious and often drunken.”¹¹⁸ Furthermore, there were “men and women clamouring for work and most of them for food.”¹¹⁹ The respectable poor, on the contrary, were those who generated enough money to provide for their family’s basic needs as “sober, enlightened, honest, industrious and thrifty citizens.”¹²⁰ Regardless of their hard work and little savings, the respectable poor were unable to escape tenement living and paid “an excessive rent for wretched tenements.”¹²¹

It is important to realize that the above exposes that Irish American newspapers stereotyped their own audience and therewith did not significantly differ from the American press. In this respect, the addition of the stereotype of the respectable poor is another way of putting the Irish immigrant into a certain box and offers another narrowly defined way of looking at the situation of Irishwomen in New York.

Although it may be true that Irish American newspapers used the stereotype of the respectable poor more often than their American equivalents, the latter were not completely ignorant of hard-working Irish immigrants. Already in 1851, when the famine migration was still ongoing, the *Tribune* published a report of the Convention of Irish Societies in which critical questions were being asked, such as: “who raised the buildings that adorned the city?”¹²² The article continues by answering its own question that this was due to the hard work of Irish laborers, but adds a critical note to it as well: “if they were as careful of their money when earned as they were able and willing to earn, they could be better dressed and mounted than any other of the adopted citizens of the United States.”¹²³

Moreover, during the latter decades of the nineteenth century, *The Herald* actively discouraged Irish immigrants to send money for the cause of Irish independence under the Irish nationalist politician Charles Stewart Parnell. In December 1879, the newspaper argued that Parnell’s “lawless, violent and revolutionary movement” was incapable of bringing freedom to Ireland and that therefore the “Irish laborers, servants and honest hard working poor people” could better invest their savings in helping their families emigrating to America.¹²⁴ These examples show that, despite lasting stereotypical renditions of the reckless or suffering Irish, American newspapers sometimes also stereotyped the Irish as the respectable poor.

Altogether, this section construed the social circumstances for Irishwomen in New York City by analyzing newspapers. It became clear that Irish immigrants most often resided in immigrant

¹¹⁷ *The Irish World*, “20.000 Tenement Houses”, January 15, 1876.

¹¹⁸ *The Irish World*, “20.000 Tenement Houses”, January 15, 1876.

¹¹⁹ *The Irish World*, “A True Picture”, May 27, 1876.

¹²⁰ *The Pilot*, “Public Charities”, April 19, 1873.

¹²¹ *The Irish World*, “Homes For the People”, July 15, 1876.

¹²² *New York Daily Tribune*, “The Convention of Irish Societies”, September 9, 1851.

¹²³ *New York Daily Tribune*, “The Convention of Irish Societies”, September 9, 1851.

¹²⁴ *The New York Herald*, “The Latest Irish Absurdity”, December 3, 1879.

neighborhoods characterized by tenement houses, overcrowding and poverty. The newspaper analysis showed that American reflections on the lives of Irish immigrants were restrained by the use of certain stereotypes: *The Herald* mostly wrote about the reckless Irish and *The Tribune* portrayed the Irish as sufferers. Irish American newspapers were less restrictive in their reflections on immigrant life, but were still influenced by stereotypical thinking. In this press, the Irish as respectable poor immigrants was the stereotype most commonly used. Although this categorization was not as strictly implemented as the above suggests, it does shed light on how narrowly-defined the views were that newspapers presented to its readers and therewith challenged them to think about Irish immigrants. The stereotypes, however, do reveal that there were different ways of looking at Irish poverty and that it is necessary to look beyond these stereotypes in order to enlarge our understanding of the different forms poverty could take. In the remainder of this thesis we take poverty as a concept consisting of many gradations. The next section zooms in on the domestic lives of Irishwomen and demonstrates how Irish American newspapers offer a gender biased view of Irish family life that even complicates our understanding of the development of female saving habits under the circumstances described above.

1.2 Irish Domesticity: Domestic Ideal and Domestic Reality

If we want to learn about the private lives of Irishwomen in New York during 1850-1880 and enrich our understanding of how this influenced the ability to save, it is impossible to ignore the fact that this chapter's most important sources, newspapers, were most often written by men and from a male perspective. Instead of observing this gender bias as a problem, this section will demonstrate that newspapers reveal a discrepancy between the domestic ideal and the domestic reality in which many women departed from this model. This will eventually help us better understand the context in which women developed saving habits.

Whereas the previous section focused on the goals and political implications of *The Herald* and *The Tribune*, it is now necessary to explain what Irish American newspapers wanted to achieve. The Irish American press had an ambition much greater than informing, commenting and reporting about events in Irish American society. In the words of Dennis Clark, author of the book *Erin's Heirs: Irish Bonds of Community*, "The Irish American press helped develop a coherent rhetoric of immigrant life, giving expression to nationalist and ethnic goals."¹²⁵ There are numerous examples that underline Clark's statement. An 1851 masthead of the *Boston Pilot*, for example, presented its readers the following: "Be just, and fear not-let all the ends thou aim'st at, be thy God's, thy Country's, and Truth's."¹²⁶

Although the Irish American press promised its readers a wide range of subjects in their goal to help immigrants with their new lives in America, their vision for and about Irishwomen was extremely limited. An article from *The Irish World*, published in 1876, clearly showed that news

¹²⁵ Dennis Clark, *Erin's Heirs: Irish Bonds of Communities* (Lexington: University Press of Kentucky, 1991), 99.

¹²⁶ *Boston Pilot*, February 15, 1851.

coverage was targeted at male readers: “the Irish World is an educator. Appreciate this fact! Read its pages attentively, and act upon its teachings. In this way you will build your manhood up to its full stature.”¹²⁷ The manhood that this article referred to could be developed through many lessons about domestic life; lessons were offered about how to find a wife, how to treat her with respect, and how to provide for a family. This sheds light on the position of Irishwomen within Irish American society.

A recurrent theme in almost every Irish American newspaper was the beauty of the Irish females. In *Outsiders Inside: Whiteness, Place and Irish Women* Bronwen Walter argues that during the second half of the nineteenth century theories about Irish Celticism became a popular way of describing the cause of Irish independence. In these new theories “women were given a prominent position at the centre of the nation.”¹²⁸ As a result, newspapers widely reported about the beauty of Irish females who represented Ireland in a way that objectified the Irish female, envisioning her as an object that should be carefully preserved under male supervision.

In October 1853, the *Boston Pilot*, for example, proudly reported about some comments the famous French journalist Felix Belly had made during his trip in Ireland. Belly had observed that “Irish blood is of a purity and a distinction, especially amongst the females which strikes all strangers with astonishment.”¹²⁹ Another article, from *The Irish World*, published in 1874, presented some reflections of an anonymous writer which argued that “physically, Irish women are probably the finest of the world, I mean taller, better limbed and chested, larger eyed, and with more luxuriant hair and free action than any other nation I have observed.”¹³⁰

Marriage, moreover, was presented in newspapers as an integral part of the Celtic tradition. *The Irish World* observed in 1871 that marriage within this tradition “was an equal contract” in which “the wife brought her dower to match the wealth of her husband.”¹³¹ The newspaper continued by arguing that the position of women “was, politically higher among the ancient Celts.”¹³² In 1852, *The Boston Pilot* emphasized that there was a relation between civilization and the way women were treated: “the lower the scale of civilization, the lower invariably is their position, comparatively with that of man,” the newspaper concludes on a religious ground by arguing that “the position of women improves with the development of Christian civilization.”¹³³

Although the above clearly highlights the presence of Irish Celticism in Irish American newspapers, striving for Irish independence might not be the only goal of these newspapers. It is likely that emphasizing the beauty of Irish females and the position of Irishwomen within matrimony might

¹²⁷ *The Irish World*, “The Irish World”, February 5, 1876.

¹²⁸ Bronwen Walter, *Outsiders Inside: Whiteness, Place and Irish Women* (New York: Routledge, 2001), 19.

¹²⁹ *The Boston Pilot*, “Beauty of Irish Females”, October 29, 1853.

¹³⁰ *The Irish World*, “Irish Ladies”, May 4, 1874.

¹³¹ *The Irish World*, “The Celt and the Saxon”, April 8, 1871.

¹³² *The Irish World*, “The Position of Woman”, April 8, 1871.

¹³³ *The Boston Pilot*, “Women. – Their Social Position and Culture”, December 11, 1852.

have stimulated endogamous marriage for we know from other sources that most Irishwomen in America eventually married Irishmen.¹³⁴

Irish American newspapers also published articles in which the rhetoric of the Celtic tradition was less present. These articles offered practical advice coming from its own readers. Interestingly, these pieces were not always written by men for a male audience only. However, they still reflected the same ideology which depicted women as objects suitable for housekeeping. *The Boston Pilot*, for example, published a first-hand recommendation from a woman named Mrs. Chisholm. In the article, dated January 15, 1853 the woman explained that “the best time to select a wife is in the morning. If a young lady is at all inclined to sulks and slatterness, it is just before breakfast.”¹³⁵ Another advice especially aimed at young women was published by *The Boston Pilot* in 1852. The article instructed young women that if they ever wanted to find good husbands they should “cease to act like fools” and “don’t take pride in saying you never did housework.”¹³⁶

Motherhood, Irish American newspapers seemed to agree, was a woman’s most important goal in life. There are many examples which emphasized the dynamics of Irish American families by focusing on the hard-working father and the child-rearing mother. In 1852, *The Boston Pilot* pointed out that “the happiest period of a man’s life is, when he has a pretty little wife, one beautiful child, more ready cash than he well knows what to do with, a good conscience, and is not in debt.”¹³⁷ Women, the same newspaper argued in another article, published in the same year were happiest when they had children: “if you wish to look at melancholy and indignation, look at an old maid; if you would take a look at sunshine, look in the face of a young mother.”¹³⁸ These examples clearly illustrate how Irish American newspapers used the Celtic tradition and the domestic ideal to give expression to their vision about women.

The domestic ideal, more specifically, emerged in the early decades of the nineteenth century. As husbands increasingly moved outside their homes to do their jobs, wives came to be associated with all the tasks inside the home, such as keeping the house and passing moral and religious values on to their children.¹³⁹ In 1853, a father wrote a letter for *The Boston Pilot* in which he explains how he often reminds his soon to be married daughter of the important task to make a husband’s “fireside the most attractive place in the universe for calm repose of a weary body or excited mind.”¹⁴⁰ This illustrates that although the domestic ideal was initially inseparable from the American Protestant middle-class, it became influential in immigrant households as well.¹⁴¹ Irish American newspapers

¹³⁴ Timothy J. Meagher, *The Colombia Guide to Irish American History* (New York: Columbia University Press, 2005), 177.

¹³⁵ *The Boston Pilot*, January 15, 1853.

¹³⁶ *The Boston Pilot*, “Advice to Girls”, September 4, 1852.

¹³⁷ *The Boston Pilot*, “Man’s Happiest Day”, November 5, 1853.

¹³⁸ *The Boston Pilot*, September 18, 1852.

¹³⁹ Amy G. Richter, *At Home in Nineteenth-Century America: A Documentary History* (New York: New York University Press, 2015), 12.

¹⁴⁰ *The Boston Pilot*, “Advice to a Bride”, May 7, 1854.

¹⁴¹ Richter, *At home in Nineteenth-Century America*, 2.

preferred publishing about the domestic ideal and therewith stimulated a strict gender division after marriage in which the woman's role, albeit of great importance, was secondary to that of the husband.

The Irish American press sometimes wrote about women who endorsed the domestic ideal. This is, of course, understandable considering their goals and targeted audience. In an article published by *The Boston Pilot* in 1853 one Irishwoman asked another Irishwoman who recently quit her job as a servant where she lived. The retired girl answered: "Oh, please ma'am, I don't live now I'm married."¹⁴² One can assume that more women felt that way, because marriage often meant a transition from working girl to married woman and this influenced their lives on a number of levels, such as the ability to leave the house and spend money on leisure activities.¹⁴³

Only occasionally did Irish American newspapers report about alternatives to the domestic ideal and the possibilities for married women to earn money. These alternatives still emphasized the influence of male ideologies; women were only stimulated to work if a husband's wage could not provide for a family's basic needs. In 1874, *The Boston Pilot* provided its readers with some financial insights into the lives of the city's most numerous class, namely the unskilled laborers, of whom many were Irish. The newspaper observed that "taking the average of the weeks and the average of the class, their wages amount to about \$14 a week."¹⁴⁴

The newspaper continues that about a fourth of a laborer's weekly income was spent on rent and fuel, around \$7 dollars on food and the rest on "many miscellaneous calls of a family of four or five persons."¹⁴⁵ *The Boston Pilot* was able to reach these conclusions after "patient inquiry from the wives of men on \$14 a week."¹⁴⁶ This implies that financial matters were often taken care of by women, something which Diner has already pointed out as characteristic of Irish American family life.¹⁴⁷ Only "by careful frugality, extended over years of toil" unskilled laborers were able to "save a little balance at the saving's bank."¹⁴⁸ This tight budget meant that families, and especially larger ones with many children, were often faced with economic hardship; financial mismanagement, lack of employment, or illness could ruin a family financially. It was at this stage, that Irish women could make a difference.

More specifically, the article emphasized that within the families of unskilled laborers "the thrift and needle-work of a wife makes all the difference between turning in old age to charity in one of its many forms, or having a small accumulation which will support life."¹⁴⁹ This statement suggests a number of important things. First, when women were stimulated to contribute to the family's

¹⁴² *The Boston Pilot*, March 12, 1853.

¹⁴³ Kathy Peiss, *Cheap Amusements, Working Women and Leisure in Turn-of-the-Century New York* (Philadelphia: Temple University Press, 1986) 22-23.

¹⁴⁴ *The Boston Pilot*, "The Life of Day Laborers on \$14 a week", March 7, 1874.

¹⁴⁵ *The Boston Pilot*, "The Life of Day Laborers on \$14 a week", March 7, 1874.

¹⁴⁶ *The Boston Pilot*, "The Life of Day Laborers on \$14 a week", March 7, 1874.

¹⁴⁷ Hasia Diner, *Erin's Daughters in America: Irish Immigrant Women in the Nineteenth Century* (Baltimore: John Hopkins University Press, 1983), 17.

¹⁴⁸ *The Boston Pilot*, "The Life of Day Laborers on \$14 a week", March 7, 1874.

¹⁴⁹ *The Boston Pilot*, "The Life of Day Laborers on \$14 a week", March 7, 1874.

income, they were recommended to do so by working from home, for example as a seamstress. Second, a wives' wages could serve several purposes: it could be directly added to the family's income and therewith increase their ability to buy food or pay rent, or it could be deposited to a saving's bank for the old, or the bad days. It is likely that the way a woman's contribution to the family's income was spent differed from family to family and depended on how urgently the family needed the money, or on mutual agreements between husbands and wives about financial stability.

The above indicates that within Irish American newspapers there was a discrepancy between the domestic ideal and the domestic reality; although women were not encouraged to work, sometimes it simply was a necessity to maintain a certain way of life. This poem, published in *The Irish World* in 1872, beautifully expresses a marriage in which such a situation was the harsh reality:

"Come Mary, throw your work aside and let your troubles be;
Leave care and toil and smoke awhile, and spend an hour with me.
We'll seek the cowslip on the bank, the primrose in the lane.
And happy sights and sounds afar shall make us young again."¹⁵⁰

Unfortunately, the love between a husband and wife as described in the above poem could not always be preserved and although financial pressure could lay a heavy burden on a marriage there were other social problems faced by Irish American families in the last half of the nineteenth century. In *Erin's Daughters in America* Hasia Diner has already pointed out that "social realities created a pattern whereby marriage and the interaction between husband and wife was at best one of irritability and separate spheres and at worst one of tension and domestic violence."¹⁵¹ Of course, it is very likely that this was not always the case, but there is significant evidence that in some cases Diner's conclusions are true; newspaper articles reported about social problems of which domestic violence and alcohol abuse were most salient.

Domestic violence could take on different forms. In 1858, *The Irish News* reported about an Irish woman who was arrested for beating her niece. The little girl was sent to a Juvenile asylum after her "back and shoulders were mutilated with the cuts of a strap or stick."¹⁵² Another tragic event became known to the public as the Gouldy Tragedy. On the night of October 26 1859, a young man named Francis Gouldy, tried to take away the lives of his father's family at their residence in New York City. Besides his father and step-mother, Gouldy also dangerously injured their Irish servant girl Johanna.¹⁵³ Although at first it seemed that she had undergone a miraculous recovery, *The Irish News*

¹⁵⁰ *The Irish World*, "The Workingman to his Wife", June 15, 1872.

¹⁵¹ Diner, *Erin's Daughters in America*, 58.

¹⁵² *The Irish News*, August 28, 1858.

¹⁵³ *Port Tobacco Times*, "The Gouldy Tragedy", December 2, 1858.

reported that Johanna “has had a relapse, in consequence of the removal of several loose pieces of her skull” about three months after the event.¹⁵⁴

Moreover, violence between men and women was also present. Especially in the crowded tenement neighborhoods, sexual abuse was not uncommon. Whereas in 1857 an article in *The Irish American* emphasized that this was a large problem on emigrant ships where “the wholesale prostitution of female emigrants (...) has been going on for years,” the attention shifted to sexual abuse in tenement houses during the last decades of the nineteenth century.¹⁵⁵ In tenements, *The Irish World* reported in 1876, “No privacy of home guards the virtue of girls or checks the passion of the men.”¹⁵⁶ Sometimes domestic violence ended irreversibly. In July 1871, *The Herald* reported about James Powell, an Irishman, who committed suicide after he had killed his wife with a penknife. The article’s subtitle reveals an important aspect about the murder: “A Man Cut His Wife in Thirteen Places and Then Throws Himself into the River and is Drowned – Whiskey, as Usual, the Cause.”¹⁵⁷

Alcoholism was another serious problem that received significant attention in Irish American press. This in itself is remarkable, because the Irish drunkard was a very common stereotype of the Irish in American press. The fact that this depiction was also present in Irish American press reveals that for many Irish immigrants excessive drinking was a social reality, a fact that other scholars have already pointed out too.¹⁵⁸ The following two verses from a poem published in *The Irish World* in 1876 sadly portrayed an Irish child who begged his drunken father to quit drinking in order to save his family from starvation:

“Oh Father, dear father, don’t stay away late, come home when your day’s work is over.
For mother I’ll be watching for you at the gate, don’t grieve her poor heart any more.
She’s weary with sewing to keep us in bread, and her face is so haggard and white.
For you know, father dear, that we all must be fed, then bring home your money tonight.

“The old tavern keeper is rich, I am sure, his acres spread out far and wide,
while father, dear father, you know we are poor, and needy, and hungry beside.
Don’t give him your hard earned dollar, I pray, for the drink that will madden and blight,
but in manliness turn from the tempter away, and bring home your money tonight.”¹⁵⁹

The poem, furthermore, epitomized the consequences of alcoholism for Irish American families. It showed how money was spent on alcohol instead of food and it revealed a mother’s sorrow and hard work to keep her family alive. Irish American press often wanted fathers to set an example for the rest

¹⁵⁴ *The Irish News*, February 5, 1859.

¹⁵⁵ *The Irish American*, “Female Emigration and its abnees”, August 22, 1857.

¹⁵⁶ *The Irish World*, “20.000 Tenement Houses”, January 15, 1876.

¹⁵⁷ *The New York Herald*, Murder and Suicide, July 1, 1871.

¹⁵⁸ See Diner, *Erin’s Daughters in America*, 40; Kenny, *The American Irish*, 108 and Jennifer Mooney, *Irish Stereotypes in Vaudeville 1865-1905* (New York: Palgrave MacMillan, 2015), 11.

¹⁵⁹ *The Irish World*, “Bring Home Your Money Tonight”, March 11, 1876.

of the family. *The Irish World* warned fathers in 1876 that their consumption could have a significant impact, not only on him, but also on the rest of the family. The article illustrated that due to a father's alcoholism his own children would see "their mother pining away – pining away in unwomanly rags; they see her lack-lustre eyes; they see the evidence of despair in her pale, emaciated face."¹⁶⁰

That is not to say, however, that women themselves never turned to excessive drinking. According to the article mentioned above a father's bad example could result in the fact that a mother could "become the most hideous thing in this world – a drunken woman."¹⁶¹ To make matters worse, sometimes even daughters became alcoholics. In 1853, *The Boston Pilot* informed its readers about a young girl who died of consumption. Her family "had the heart and liver taken from the body" because they believed that this could "prevent other members of the family from dying of the same disease, as several had previously died."¹⁶²

In line with a woman's role to spread moral and religious values amongst their offspring, newspapers often portrayed Irishwomen as the ultimate intermediary between their husbands and total abstinence. In 1874, *The Irish World* proudly reported about some Irish women in New York and Brooklyn who were making "preparations to inaugurate a war against liquor selling."¹⁶³ Two years later, the newspaper hoped that "when the ladies come to speak thus, drinking and drunkenness will shrink and die before the voice of society joined to the voice of religion."¹⁶⁴

Religion, and specifically the Catholic Church played an important role in helping women escape tenement living or domestic hardship. Diner has rightly pointed out that Irish "women frequently banded together in formalized networks for economic and religious purposes."¹⁶⁵ In Protestant America, Catholic orders formed by nuns or private initiatives by devoted Catholics were the ways for Irishwomen to find support and aid. Irish American press reflected to great extent about these actions.

To illustrate this, in 1858, *The Irish American* reported about the philanthropist Vere Foster and his initiative to send Irish girls to other, often western, states with "a Catholic church and a resident priest" where "guardianship therefore takes place of that of society."¹⁶⁶ For those Irishwomen who remained in New York there were several religious orders led by nuns who established schools, hospitals, sanatoriums, orphanages and foundling homes especially for women, such as the Sisters of Charity of New York, The Sisters of Mercy and the Sisters of the Good Shepherd.¹⁶⁷

In 1857, *The Irish American* reported about a School of Industry for Young Girls directed by the Sisters of Charity which wanted to "give young girls of middle and poor classes an opportunity of

¹⁶⁰ *The Irish World*, "Plain Talk for Fathers", March 4, 1876.

¹⁶¹ *The Irish World*, "Plain Talk for Fathers", March 4, 1876.

¹⁶² *The Boston Pilot*, March 12, 1853.

¹⁶³ *The Irish World*, February 1874.

¹⁶⁴ *The Irish World*, "Women as Temperance Workers", May 20, 1876.

¹⁶⁵ Diner, 138.

¹⁶⁶ *Irish American*, "Girls for the West", February 20, 1858.

¹⁶⁷ Maureen Fitzgerald, *Habits of Compassion: Irish Catholic Nuns and the Origins of New York's Welfare System: 1830-1920* (Chicago: University of Illinois Press, 2006), 54.

receiving an education to fit them thoroughly to fulfill the duties of the station in which Divine Providence has placed them.”¹⁶⁸ In the words of Maureen Fitzgerald, author of *In Habits of Compassion: Irish Catholic Nuns and the Origins of New York's Welfare System 1830-1920*, this initiative exemplifies that “Irish Catholic sisters and the greater Irish Catholic community in New York City, despite its extraordinary poverty, supported charities for single women above all others.”¹⁶⁹

As shown in this section, Irish American newspapers stimulated their readers to follow the Celtic tradition and the domestic ideal. What can be concluded from the newspapers is that because of a gender bias, a woman's position was viewed as limited. In reality, however, this was not always the case; there was a significant discrepancy between the domestic ideal and the domestic reality for Irishwomen in New York. Whereas the culture of domesticity idealized women as the housekeeper, mother and patrons of religious and moral values, she had other options too. Sometimes she actively endorsed the domestic ideal and seized the opportunity to contribute to the financial stability of her family. A woman's income could make a difference between breaking even and saving money. In other cases women simply had to work as a necessity to complement to an otherwise starving family. Social problems, such as illness, domestic violence or alcoholism could also seriously affect the economic position of women.

Conclusion

This chapter outlined which social and domestic circumstances shaped the lives of the female famine generation, and therewith showed how this influenced her economic mobility and her ability to save money. Although the findings of this chapter contribute to the wide-held belief that Irish famine immigrants were some of the most impoverished immigrants ever arriving in America, it adds to this observation the notion that poverty was a complex concept which in itself could impossibly describe the variety of experiences of Irishwomen in New York.

In order to grasp the meaning of poverty for Irishwomen during this period, this chapter focused on different ideological standpoints in newspapers and how they framed life in tenement neighborhoods, the places where most immigrants resided. Stereotypical depictions dominated in these newspapers: Irishwomen were portrayed as the reckless, the sufferers and the respectable. *The Herald*, which concerned itself with graphically depicting New York urban districts, often concluded that the Irish were reckless because it was difficult for Americans to come to terms with their Catholic faith and cultural habits. *The Tribune* preferred to emphasize the suffering Irish immigrant, whose inability to escape poverty was caused by the horrible conditions in tenement neighborhoods. Although this point of view was often supported in Irish American press, they preferred to use the stereotype of the respectable poor. These stereotypes offer a very narrowly defined insight into the lives of Irish American immigrants in New York and therefore it is necessary to look beyond them. The stereotypes

¹⁶⁸ *Irish American*, “School for Industry for Young Girls”, March 25, 1857.

¹⁶⁹ Fitzgerald, *Habits of Compassion*, 54.

do underline that poverty in itself was a complex concept with many layers and a certain hierarchy. It is likely that in reality not all immigrants fitted in one of the three boxes. The fact that the threefold division was not always as clear-cut as the above implies only underlines this statement.

For women, the situation was even more complicated and especially if we take into account how the Irish American press reported about them. Irish American newspapers, with their tendency to focus on the Celtic tradition and the domestic ideal, were gender-biased and this severely limited the options presented to women within these newspapers. This shows that maybe newspapers are not the right sources to determine an Irishwoman's economic activity. On the other hand, there are indications in these newspapers that women did work or actively took the opportunity to endorse the domestic ideal. Sometimes she needed to find a job in order contribute to the family's household, for example, because her husband did not earn enough or other problems occurred in the family. Newspapers were aware of the fact that a woman's income could make a difference between breaking even or saving, but this was not often stimulated in articles. Although this reveals some aspects that influenced an Irishwoman's economic activity, the newspapers predominantly offer a distorted view of female economic activity and saving habits. The bank records from the Emigrant Industrial Savings Bank, however, reveal that there is more to the story about Irishwomen, their savings and their economic activity in New York.

2. Domestic Servants

“Why Biddy, how nice this tea tastes!” “What have you made it with?”
(Biddy, knows how to make tea, for the Croton being scarce, she made it with rum).¹⁷⁰

The Irish Biddy, a common stereotype in American press that referred to the Irish domestic servant, made another appearance in an illustration from *Frank Leslie's Illustrated Newspaper* on December 29, 1860. The image depicts the Irish servant intoxicating her mistress by serving her tea filled with rum instead of water in the aftermath of the Croton water excitement.¹⁷¹ The figure of Biddy, or Bridget, that dominated in the Protestant American press was similar to the one in *Leslie's* newspaper and focused on the Irish servant as “not very bright or dependable, she was a horrendous cook and fanatically bound to her priest at the local St. Patrick's.”¹⁷²

That is not to say, however, that Americans refrained from hiring Irish servant girls. Many Americans might have seen in Irish servants what Catherine Esther Beecher noted in 1874. Beecher, a prominent female activist observed that “considering their youth, their inexperience, their coming strangers into the country, their separation from parental oversight – their uniform purity and propriety of conduct is certainly remarkable.”¹⁷³ Furthermore, Americans, Beecher argued in another work which she co-wrote with her sister and *Uncle Tom's Cabin* author Harriet Beecher Stowe, regarded domestic work as “the lowest and last resort of poverty, and one which no woman of culture and position can assume without the loss of caste and respectability.”¹⁷⁴ Because American women believed domestic service to be below their standard, the task fell on the shoulders of the immigrant girls and therewith became inseparably associated with the immigrant experience of Irish girls.

Most scholars agree that the fact that servants often lived-in with their employers and therefore did not have to pay for their room, board or commute to work, enabled them to save money or send remittances back to their relatives in Ireland.¹⁷⁵ Already in 1897, the historian Lucy Maynard Salmon calculated that a servant could save \$150 annually.¹⁷⁶ Diner stretches this point even further when she refers to immigrant guidebooks arguing that with wages from eight to sixteen dollars a

¹⁷⁰ *Frank Leslie's Illustrated Newspaper*, “A Recent Incident”, December 29, 1860.

¹⁷¹ See Appendix 2.

¹⁷² Hasia Diner, *Erin's Daughters in America: Irish Immigrant Women in the Nineteenth Century* (Baltimore: John Hopkins University Press, 1983), 86.

¹⁷³ *The Pilot*, “Irish Servant Girls”, February 21, 1874.

¹⁷⁴ Catherine Beecher and Harriet Beecher Stowe, *The New Housekeepers Manual: The American Woman's Home or, Principles of Domestic Science* (New York: J.P. Ford and Company, 1873), 13.

¹⁷⁵ See Diner, *Erin's Daughters*, 89; Margaret Lynch-Brennan, *The Irish Bridget: Irish Immigrant Women in Domestic Service in America 1840-1930* (Syracuse: Syracuse University Press, 2014), 91; Faye E. Dudden, *Serving Women: Household Service in Nineteenth-Century America* (Middletown, Connecticut: Wesleyan University Press), 61.

¹⁷⁶ Lucy Maynard Salmon, *Domestic Service* (New York: MacMillan, 1897), 99.

month, a domestic servant could, by saving half of her wages, have accumulated around \$3000 to \$5000 after ten years.¹⁷⁷

Interestingly, there is one question scholars seem to have trouble with answering, namely why so many Irishwomen chose domestic service in America. Scholars have reached a consensus that domestic service liberated Irishwomen from traditional Irish family patterns, but their approaches are often different. Diner, for example, emphasizes this point from an economic standpoint. She found that the desire to become a domestic servant “stemmed from family loyalties and a commitment to Irish Catholic culture and life.”¹⁷⁸ Because Irishwomen were willing to postpone marriage, they were able to economically contribute to their family in Ireland. Nolan, on the other hand, focuses on marriage and argues that domestic service was the ultimate stepping stone to marriage in America, where chances to marry a husband were higher than in Ireland.¹⁷⁹

Although both interpretations are incredibly important for understanding the lives of Irishwomen in America, they reveal nothing about the most important question: how did these women save? This chapter is concerned with exactly this point and it does so by analyzing 1022 bank records of women who, on the day they opened their bank account, wrote down in test books that they were involved in domestic service. This chapter aims to get an answer to the question: how can we contextualize the saving habits of domestic servants? The first part of this chapter is concerned with revealing underlying cultural values related to the domestic servant as presented to us in novels written by the famine generation. The second section of this chapter focuses on the bank records of these women. Together, the two approaches offer a broad interpretation of savings related to the domestic servant in New York.

2.1 Domestic Servants in Famine Generation Novels

In *Exiles of Erin: Nineteenth-Century Irish-American Fiction*, Charles Fanning argues that immigrant-guide-books, written for the purpose of instructing “the newly arrived how to get along in America”, became one of the most important types of novels written by the famine generation.¹⁸⁰ When these novels were particularly aimed at women, and this happened quite a lot, domestic servants often appeared as the novels’ main characters, implying that instructing servants about life in America was an urgent matter. This turns out to be true if we focus on the prefaces of some of these novels.

In the preface of *Bessy Conway*, Mary Anne Sadlier argues that she wrote the novel “from a sincere and heartfelt desire to benefit these young country-women of mine, by showing them how to win respect and inspire confidence on the part of their employers, and at the same time, to avoid the

¹⁷⁷ Diner, 89.

¹⁷⁸ Diner, xiv.

¹⁷⁹ Nolan, *Servants of the Poor: Teachers and Mobility in Ireland and Irish America* (Notre Dame: University of Notre Dame, 2004), 3.

¹⁸⁰ Charles Fanning, *The Irish Voice in America: 250 years of Irish-American Fiction* (Lexington: University Press of Kentucky, 1990), 97.

snare and pitfalls which have been the ruin of so many of their own classes.”¹⁸¹ John McElgun, moreover, referred to the “great difficulty with which the Irish girl in New York has to contend” in his preface to *Annie Reilly*.¹⁸² Peter McCorry, lastly, addressed the “honest hard workers” by expressing hope that “our Irish Girls will profit by every line of what is written specially for their benefit.”¹⁸³ These examples illustrate a heartfelt desire of many authors to hold up a mirror to society, reflect and ultimately change the situation of domestic servants for the better.

Most authors used the same elements for their specific narratives about domestic servants and this enables us to lay bare a narrative template for this occupation. The template generally consists of five elements. Firstly, the female character immigrates to America, generally because she wants to help her suffering relatives at home. Secondly, her willingness to work, results in a position as domestic servant. Thirdly, she gets confronted with trials, tribulations and temptations, frequently represented through the character of an evil mistress or coworker. Fourthly, she resists most of this hardship and is able to save money. In the end, she marries the love of her life, usually a man she had already met back in Ireland. Although in most of these novels domestic servants are represented as great savers, it is also true that the domestic ideal was stimulated; male characters are the ones who bring financial stability, enable the servants to retire and live happy lives with their new families.

The common theme that runs through this narrative template is the importance of Catholic morality. John McElgun states in the preface of *Annie Reilly* that “it devolves upon every intelligent Irish girl to study thoroughly the truths of her religion, that she may be able to repel the foul slanders against her creed, as Annie Reilly did.”¹⁸⁴ McElgun points out that Annie Reilly is an example for domestic servants: she remains true to her religion and is therefore able to successfully go through all the five elements of the template outlined above.

In these novels, devoted characters are almost always able to find a job with a Catholic mistress or someone who is not trying to convert them to Protestantism. They, moreover, resist being converted and take a negative view towards other temptations that are deemed sinful by the Catholic Church. The novels stress that true Catholic characters are able to save money and are eventually rewarded with marriage and founding a family. This also works the other way around: characters that do not remain true to their religion are unable to resist temptations and unsuccessful at saving money. They, furthermore, do not marry faithful husbands and generally end up in poverty.

An example of how the narrative template outlined above emerges in a specific narrative is presented to us in Anna Dorsey’s *Nora Brady’s Vow*, which first appeared as a serialized novel in *The Boston Pilot* in 1857 before it was published in book form in 1869. Nora Brady, the main character of

¹⁸¹ Mary Anne Sadlier, *Bessy Conway; Or, The Irish Girl in America* (New York: D&J Sadlier & Co, 1861), iv.

¹⁸² John McElgun, *Anny Reilly or, The Fortunes of an Irish Girl in New York* (New York: J.A. McGee, 1878), vii.

¹⁸³ Peter McCorry, *The Lost Rosary; or, Irish Girls, Their Trials, Temptations and Triumphs* (Boston, P. Donahoe, 1870), vii.

¹⁸⁴ John McElgun, *Annie Reilly*, viii.

the novel, is the loyal servant of the Halloran family. When John Halloran, Nora's employer, had fled to America when the English found out he was one of the chiefs of the Rebellion of 1848, Nora feels responsible for finding John and helping the rest of his family financially. She takes off for America "not to shun death or danger, but ignominy" leaving behind her lover Dennis Byrne.¹⁸⁵

After arriving in America, she finds a job as a servant in the house of Mrs. Sydney, who has had some bad experiences with Catholic servants in the past, making \$8 per month. Although Nora is not happy at Mrs. Sydney's place at first, she realizes that "she might fare worse elsewhere."¹⁸⁶ She reveals this in a letter to Dennis in which she includes "two months wages, which she charged him to use for the comfort of those he had the care of."¹⁸⁷

Nora's biggest temptation comes from a package of money she finds one day after confession. The money belongs to one of Mrs. Sydney's boarders and instead of keeping the money she delivers it to Mr. Mallow, the rightful owner. Mr. Mallow generously rewards Nora by depositing \$500 in a bank to her credit and later offers Mr. Halloran, whom Nora is able to trace, a job as a bookkeeper. In the end, this enables Mr. Halloran to send over his family to America "where a fair and beautiful home and loving and friendly hearts awaited their coming."¹⁸⁸ Dennis travels with the Hallorans to protect them on board and so "Nora became the wife of her long-trying and faithful lover."¹⁸⁹ Dennis is able to work for Mr. Halloran "on a capital basis, which gave him an opportunity to develop his resources and capacities for business without embarrassment" and provide for his family.¹⁹⁰ Nora withdraws what is left of her \$500 dollar gift from Mr. Mallow from the bank and "furnished neatly and substantially a small house, where she lived in happiness and comfort."¹⁹¹

Although the above indicates that Nora eventually becomes a housewife and lives according to the domestic ideal, this turns out not to be the case. On the last pages of the novel we learn that Nora becomes a successful business owner. Anna Dorsey elaborates on this only very briefly when she writes: "if you wish to know how Nora prospers, go to the large and substantial new warehouse on the right hand side of – dock, and ask the portly, prosperous merchant within, how he gets on. You can easily find the place; for over the door is written, in large black letter, Byrne & Co.; and the Co is good Thomas McGinnis."¹⁹² Nora, who took on her husband's last name after marriage, co-owns the warehouse with McGinnis, the friendly boarding house keeper with whom she stayed when she arrived in America. Nora's economic activity is exceptional; within the novels studied for this thesis, there is often a reversal of gender roles after marriage. Whereas domestic servants are financially

¹⁸⁵ Anna Dorsey, *Nora Brady's Vow* (Philadelphia: J.B. Lippincott & Co, 1869), 48.

¹⁸⁶ Dorsey, *Nora Brady*, 98.

¹⁸⁷ Dorsey, 98.

¹⁸⁸ Dorsey, 157.

¹⁸⁹ Dorsey, 158.

¹⁹⁰ Dorsey, 158.

¹⁹¹ Dorsey, 158.

¹⁹² Dorsey, 159.

independent before marriage, they become independent of their husband's incomes as soon as they are introduced to the ideal of domesticity.

Just like *Nora Brady's Vow*, *Bessy Conway* is largely structured along the five elements outlined above, but whereas Nora overcomes her biggest temptation by an internal battle about what to do with the money she finds, Bessy Conway's temptations are presented to her in the form of side characters, often other domestics. Bessy, however, wisely decides to stay on the right track and often cannot understand why her coworkers choose otherwise.

Sally, for example, prefers going out and dressing up. When Bessy suggests that maybe Sally could go out another day that suits her mistress better Sally furiously replies: "a nice thing indeed to be told that you can't go out, when you've had the trouble of dressing."¹⁹³ Later in the story we find out that Sally "died in a state of delirium, without priest or sacrament."¹⁹⁴ Bridget, moreover, is careless about going to mass. She shouts at Bessy that she should mind her own business after Bessy told her: "it's not an impossibility for you to hear Mass – I think it's your own fault if you don't."¹⁹⁵ Fanny's pride "towered too high and too strong for such a rebuff to bring it down" and this is something Bessy simply cannot understand.¹⁹⁶ When Fanny refuses to complete a task her mistress gives her Bessy says: "Well, do you know Fanny, I'm surprised at you – indeed I am – to let your mind be disturbed at such a trifle as that."¹⁹⁷ Mary Murphy, lastly, is "so proud and has such a conceit out of herself that there is no standing her, all on account of the bit of finery that she was never used to before, so it has fairly turned her head."¹⁹⁸ Instead of saving, Bessy critically observes, Mary "spends all she earns on foolish dress that only makes a show of her." In other words, Bessy is able to resist the dancing halls, remain devoted to her religion and loyal to her Catholic mistress.¹⁹⁹

Bessy, therefore, embodies the good servant and this is largely expressed through her ability to save money. A question that gets repeated a lot throughout the novel is: "what will you do with all the money you are going to make?"²⁰⁰ Bessy is very outspoken and clear about her goal and expresses: "I intend to write home first of all to ask my father and mother if they want any to let me know," subsequently she puts her trust in her protégé, Mrs. Walters, and tells her "I'll leave the money in your hands till I have a great deal."²⁰¹ Mrs. Walters recommends Bessy to put her money into a savings bank where she "will get interest for it."²⁰²

At the end of the novel, Bessy returns home to Ireland to help her parents who are suffering from the famine. Bessy finds out that her parents run the risk of losing their home and although her

¹⁹³ Sadlier, *Bessy Conway*, 70.

¹⁹⁴ Sadlier, *Bessy Conway*, 228.

¹⁹⁵ Sadlier, *Bessy Conway*, 80.

¹⁹⁶ Sadlier, *Bessy Conway*, 199.

¹⁹⁷ Sadlier, *Bessy Conway*, 154.

¹⁹⁸ Sadlier, *Bessy Conway*, 135.

¹⁹⁹ Sadlier, *Bessy Conway*, 135.

²⁰⁰ Sadlier, *Bessy Conway*, 119.

²⁰¹ Sadlier, *Bessy Conway*, 119.

²⁰² Sadlier, *Bessy Conway*, 120.

father has tried everything to prevent this from happening, he lacks the money to pay off his landlord. Of course, Bessy cannot let this happen and she pays “all he owed to Mrs. Herbert, and the old place was still to be theirs.”²⁰³ When Bessy’s father, “with tears in his eyes – tears of joy”, asks if Bessy has that much money, Bessy responds in her gayest tone: “Yes, and a trifle more to the back of it.”²⁰⁴ Bessy eventually marries Henry Herbert, the son of the landlord, whom she throughout the novel discovers to be her true love.

In *Annie Reilly*, Annie also saves money to help her suffering parents in Ireland. When Annie finds a job as a domestic servant she is “looking very happy and cheerful at the prospect of soon being able to help her father and mother.”²⁰⁵ The thought of helping her parents financially, stimulates Annie to work hard, but this gets complicated when Annie decides to leave the place where she is poorly treated. When Annie witnesses a violent situation in which her mistress, Mrs. Phillips, pushes her mother-in-law from the stairs, she tells her mistress that “she was going to leave immediately.”²⁰⁶ At first, Annie feels very sad about her decision and she remarks: “it were useless for me to think of living there any longer; they would frighten me to death. But the worst of it is: I am now idle.”²⁰⁷ Mr. Sweeny, Annie’s protégé, comforts by telling Annie that “if ever anybody made a fortune in America, you will.”²⁰⁸

Furthermore, in *The Lost Rosary*, Peter McCorry elaborates on another reason why it is so important for domestics to save money. The main characters Ailey and Mary financially support each other when they are unable to find decent jobs. Ailey “was downcast, and felt sorrowful enough. She knew well that between herself and her cousin there was but one purse; one will seemed to govern them both,” when Mary was the sole provider for the two.²⁰⁹ When the tables turn and Mary leaves her place, Ailey becomes the one who supports her cousin. Ailey assures Mary: “we are a great deal better off now than formerly (...) I have not, as you are aware, spent over five dollars of my wages. Mrs. O’Meara is very kind to me, and I am right glad that you have resolved to leave that place for good and all.”²¹⁰

The above illustrates one of the most important underlying cultural values that could be derived from the narrative template for domestic servants, namely that saving was of great importance. As mentioned earlier, there was a close link between a character’s ability to save money and her religiosity. The same is true for another important cultural belief that could be filtered from the narrative template, namely that idleness is condemnable. As it turns out, characters who go to mass regularly and remain loyal to the local priest go to great lengths to prevent idleness.

²⁰³ Sadlier, *Bessy Conway*, 273.

²⁰⁴ Sadlier, *Bessy Conway*, 272.

²⁰⁵ McElgun, *Anny Reilly*, 158.

²⁰⁶ McElgun, 196.

²⁰⁷ McElgun, 203.

²⁰⁸ McElgun, 203.

²⁰⁹ McCorry, *The Lost Rosary*, 147.

²¹⁰ McCorry, 182.

In *The Lost Rosary*, Peter McCorry explains that “there is scarcely any trial greater than enforced idleness, to one who desires to work in order to earn a decent livelihood, as well as for love of work itself.”²¹¹ This is a direct response to one of the main character’s trouble to find a suitable job. Ailey, who, as mentioned earlier, eventually becomes the servant of the O’Meara’s, tells Mary that “it is so tedious waiting, and the uncertainty makes the trial greater.”²¹² Both Mary and Ailey, McCorry beautifully explains, “are anxious for employment, and were willing to try anything for a beginning.”²¹³

Interestingly, even if the inability to find a job or enforced idleness was a reality for some of the characters, novels stressed that this could never be reflected in the letters they wrote to their family in Ireland. In *Annie Reilly* the servant Kitty teaches Annie a valuable lesson: “Think how happy ‘twill make your father and mother to receive good, cheerful letters from you. And when you are well, let them know; never tell them you are fretting.”²¹⁴

In *Con O’Regan*, Sadlier reflects on the many Irish servants sending money to Ireland while they could barely make ends meet through a footnote in which she states that “all who take an interest in the Irish in America can truly testify. We have all of us known numerous instances of poor servant girls sending home several pounds in the course of a couple of years, from an average wage of five dollars a month.”²¹⁵

In short, if the main characters in these novels were real humans, Nolan’s conclusion, that most women chose domestic service to prepare them for raising a family in America, holds water. These novels stressed the importance of the domestic ideal and outlined the right, and often religious path towards this ultimate goal. Although one can argue that by emphasizing the domestic ideal, these novels are just as narrowly defined as the newspapers in the previous chapter, this is not entirely true. In fact, in line with Eileen O’Sullivan’s findings in *The Shamrock and the Cross: Irish American Novelists Shape American Catholicism*, this section has pointed out that despite the fact that saving was recommended and idleness was frowned upon, domestic servants were faced with many challenges that could influence her life as wage-earner.²¹⁶ Therefore, her ultimate goal of becoming a wife was ideally preceded by a devoted life in which many economic decisions had to be made.

2.2 Domestic Servants and Their Bank Accounts

In 1862, *The Irish American* received a copy of the Eleventh Annual Report of the Emigrant Industrial Savings Bank. Fractions from the report were published to show readers “the satisfactory condition of

²¹¹ McCorry, 147.

²¹² McCorry, 148.

²¹³ McCorry, 146.

²¹⁴ McElgun, 191.

²¹⁵ Mary Anne Sadlier, *Con O Regan; Or, Emigrant Life in the New World* (New York: D&J Sadlier & Co, 1864), 52.

²¹⁶ Eileen P. Sullivan, *The Shamrock and the Cross: Irish-American Novelists Shape American Catholicism* (Notre Dame: University of Notre Dame Press, 2016), 189.

the Bank, in which many of them are personally interested.”²¹⁷ In total the Bank had received from its depositors the sum of \$1,024,320.46 and this money was coming from depositors of “nearly all trades and profession, a large proportion being domestics and labourers.”²¹⁸ The fact that the bank was known for its satisfactory conditions, might explain why so many domestic servants opened an account at the bank located on Chambers Street in the Sixth Ward.

The 1022 domestic servants studied for this thesis opened their account between 1850 and 1858 and they did so with an opening deposit that averaged \$59. If we take Diner’s observation, that domestic servants in New York made around \$4-\$7 per month, as a reference point, the average indicates that domestics already accumulated considerable sums of money before opening their bank accounts.²¹⁹ This statement is further substantiated by the fact that only 84 depositors, around 8%, opened an account with an opening deposit below \$10.

The highest balance on the accounts of the domestics, furthermore, peaked around \$208 on average, but this amount needs some further explanation, due to the fact that the values were not equally distributed. Figure 1 demonstrates that, when focusing on the first two bars, almost two-third of the depositor’s highest amounts peaked around or below \$150. Adventitious outliers, such as \$2732, owned by Ellen Crow, account number 2160, on 1 July 1869, or Margaret Roger’s \$2012, accumulated on 24 January 1859 on account number 4275, explain why the average is a bad indicator of a domestic servant’s ability to save money. The median, which is \$99, is therefore a better indicator of the peak savings domestic servants. There is another factor that affects these values and this will be illustrated by two examples.

Domestic Servants and their Peak Savings

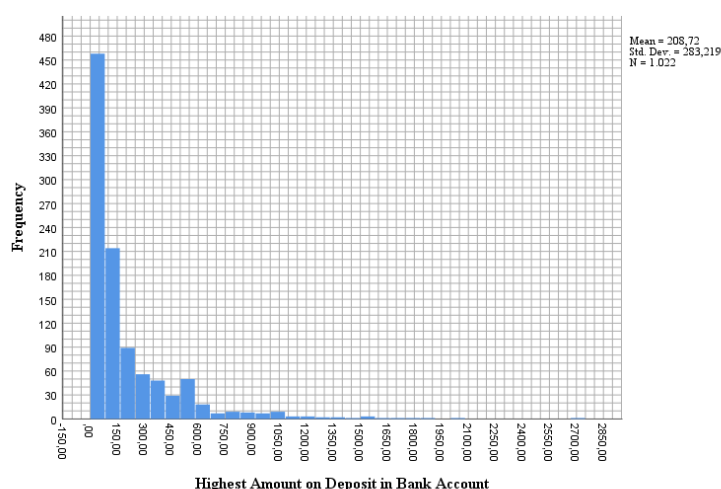


Figure 3: Number of domestic servants who reached a certain amount as peak saving on their bank account.

²¹⁷ *Irish American*, “The Emigrant Industrial Savings Bank”, March 15, 1862.

²¹⁸ *Irish American*, “The Emigrant Industrial Savings Bank”, March 15, 1862.

²¹⁹ Diner, *Erin’s Daughters*, 90.

In May 1855, a twenty-four-year old woman named Sarah Corrigan traveled to America from her home village Kinawley in county Fermanagh. On 10 September 1858, she became the owner of account 17799 at the Emigrant Industrial Savings Bank, her opening deposit being \$100. Some of this money she likely accumulated as a servant at the Washington Hotel in Broadway, where the 1860 census locates her as a servant.²²⁰ Sarah turns out to be a great saver: between 1858 and 1870 she manages to increase her savings from \$100 to \$1068.90.²²¹ Sarah is an exceptional example, not only because she saves a lot, but also because she never married. We know that by 1880 she became the servant of Edwin Foster, a collector of store work who shared his home with his wife, children, sister-in-law, nephew, a boarder and two servants.²²² Twenty years later, Sarah appears in the 1900 census file. By then, she has reached the age of 68 and she is no longer a servant. She resided at the House of the Good Shepherd, a place for “erring women”.²²³ Although we do not know for certain what happened to Sarah and which conditions made her an erring woman, we know that she still lived at the House of the Good Shepherd in 1905.²²⁴ Maybe, after years of hard work she suffered from conditions of old age.

Hannah Boyle, with account number 13816, was another servant who knew how to save money. She arrived in America, together with what seems to be her brother Charles, in 1852 on the *Hannah Kerr* which sailed off from Derry. When she opened her account in March 1857, she deposited \$20, the equivalent of around \$579 in today’s money.²²⁵ Although Hannah lived in New York in 1857, the 1860 census reveals that three years later she was no longer there. By 1860 she lived in Orange, New Jersey.²²⁶ This census, furthermore, reveals that the family Hannah worked for was well-known; she was the servant of the son of Lowell Mason, the famous music educator and composer of church music.²²⁷ When Lowell retired, he moved to Orange, New Jersey where he bought a seventy-acre wooded estate on which he built a house for himself, his son Daniel and his family.²²⁸ Hannah, the servant, was considered part of that family, because she moved with them to Orange. It is likely that this explains why Hannah’s account was only active for little over a year. When she closed

²²⁰ 1860 United States Census, New York City, New York, digital image s.v. “Sarah Corrigan,” *Moving Beyond Rags-to-Riches* (accessed August 27, 2018)

²²¹ Deposit Ledger, Emigrant Industrial Savings Bank, digital image s.v. “Sarah Corrigan,” *Moving Beyond Rags-to-Riches* (accessed August 27, 2018)

²²² 1880 United States Census, New York City, New York, digital image s.v. “Sarah Corrigan,” *Moving Beyond Rags-to-Riches* (accessed August 27, 2018)

²²³ Department of the Commerce and Labor United States Bureau of the Census, John Koren and William Alexander King, Northern region, *Benevolent Institutions 1904*, (Washington, 1905), 280.

²²⁴ 1905 United States Census, New York City, New York, digital image s.v. “Sarah Corrigan,” *Moving Beyond Rags-to-Riches* (accessed August 27, 2018)

²²⁵ This value was measured through a special calculator, the Purchasing Power Calculator, which compares past amounts with present amounts by using various factors, such as prices and wages; see: www.measuringworth.com/uscompare/ (accessed 28 August 2018).

²²⁶ 1860 United States Census, Orange, Essex, New Jersey, digital image s.v. “Hannah Boyle,” *Moving Beyond Rags-to-Riches* (accessed August 27, 2018)

²²⁷ 1860 United States Census, Orange, Essex, New Jersey, digital image s.v. “Hannah Boyle,” *Moving Beyond Rags-to-Riches* (accessed August 27, 2018)

²²⁸ Carol Ann Pemberton, *Lowell Mason: a Bio-Biography* (Westport, Connecticut: Greenwood Publishers, 1988), 34.

her account in June, she had a closing balance of \$40.90, accumulated through \$0.90 interest and another deposit of \$20 in April 1858.

The point here is not that Sarah was a better saver than Hannah, based on the peak savings on their accounts; the fact that Sarah used her account for many more years explains why she could accumulate more money on her account and why we know that whereas Sarah managed to save \$968, Hannah accumulated ‘only’ \$20.90. Since the median number of years domestics had their accounts at the EISB was 3, this might explain why there were so many domestics with highest peak savings lower than the average of \$208. If we stretch this point even further, this does not necessarily mean that they were unable to save money; indeed, some might have withdrawn their money because they truly needed it, but as was the case with Hannah, there could be other reasons too: domestics moved places, married, opened accounts with their husbands, or maybe went to another bank.

Hannah and Sarah are characteristic of another important aspect of the accounts of domestic servants; both opened their account as young and single women. In fact, 80% of the domestics did the same thing; only around 8% were married at the time they opened accounts, and the same percentage is applicable to the ones who opened their account as widows. For the remaining 46 domestics we do not know what their marital status was when they started saving at the EISB.

The high percentage of single domestics opening accounts at the EISB is perhaps not a great surprise for we know, mostly from periods after the famine migration, that domestic service was often a temporary occupation until marriage.²²⁹ Occupational change outside domestic service was uncommon; we know for 257 domestics whether they ever changed their occupation and this was only the case for 20 domestics, most of whom started working in the needle trade.

Although it is impossible to trace the subsequent marital statuses of all the EISB domestics, there is significant evidence to support the claim that they eventually got married. Take Winifred Crosby as an example. In September 1847, Winifred sailed from Liverpool to America, where she opened an account at the EISB in 1857 with an opening deposit of \$12. Winifred, who managed to increase her \$12 to \$13.65 by getting interest, closed her account in 1861. Around that time, she might have met the oysterman Hugh Danaher, whom she appeared to be married to with three children in 1870.²³⁰

The fact that most servants were single when they opened their accounts also explains why there were few joint accounts, namely 93. One might expect that most joint accounts were owned by those servants who were married and therefore shared an account with their husbands, but this is not the case: if domestics shared an account with someone, this person was most often a sibling, and this

²²⁹ Lynch-Brennan, *The Irish Bridget*, 142.

²³⁰ 1870 United States Census, New York City, New York, digital image s.v. “Winifred Crosby,” *Moving Beyond Rags-to-Riches* (accessed August 27, 2018)

was the case for 26 accounts. Jane Lynch, who immigrated to America in 1846, for example, shared account number 3576 with her sister Ann who also worked as a servant.²³¹

Furthermore, being a domestic servant could mean a lot of things and as Faye Dudden has rightly pointed out in her book *Serving Women: Household Service in Nineteenth Century America*, there was some sort of hierarchy in the earnings of domestics who specialized: cooks and chambermaids generally earned more.²³² Unfortunately, the EISB data do not allow us to see how this influenced their savings, because out of the 1022 domestic servants, only five depositors referred to themselves as chambermaids and three were cooks.

The bank records, however, do indicate that a domestic servant's ability to save depended on where in New York she lived. Figure 2 shows in which Wards the domestic servants resided when they first opened their account at the EISB, something we know for 935 depositors.

Where Did Domestic Servants Live?

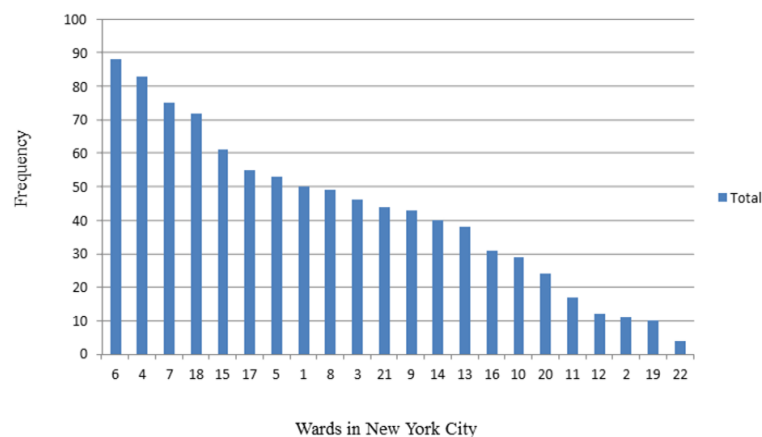


Figure 4: The distribution of domestic servants over the various Wards in New York City

As the table illustrates most domestics lived in the Sixth (88), Fourth (83) or Seventh Ward (75). Interestingly, if we take another look at the table, it is striking that a large percentage, namely 24%, resided in the Ninth, Fifteenth, Eighteenth or Twenty-first Ward.

What makes this observation so special is the fact that these Wards were not commonly associated with immigrant living. According to Sven Beckert, author of *The Money Metropolis: New York City and the Consolidation of the American Bourgeoisie*, these Wards included some of the most exclusive neighborhoods of New York.²³³ Obviously, the fact that so many servants lived in those neighborhoods means that most of the inhabitants of such neighborhoods could afford to have a servant. The fact that the immigrant neighborhoods, such as the Sixth and the Fourth Ward are highly

²³¹ Test-Book, Emigrant Industrial Savings Bank, digital image s.v. "Jane Lynch," *Moving Beyond Rags-to-Riches* (accessed August 27, 2018)

²³² Dudden, *Serving Women*, 51.

²³³ Sven Beckert, *The Money Metropolis: New York City and the Consolidation of the American Bourgeoisie* (Cambridge: Cambridge University Press, 1993), 56.

represented in the list might be explained through another observation by Beckert, namely that “one in four well-to-do New Yorkers still lived spread out throughout the city, often with working-class neighbors.”²³⁴

Does this mean that the servants in the more prosperous neighborhoods earned more money and therewith were able to accumulate higher amounts on their savings account? The EISB data do not entirely support this claim; if we focus on the Sixth, Fourth, Seventh, Eighteenth and Fifteenth Ward, the five Wards in which most domestics lived, the highest amounts on bank accounts were found in: the Fifteenth (\$229), Fourth (\$218), Eighteenth (\$213), Sixth (\$191) and Seventh Ward (\$173). The figure also illustrates that from all over New York domestic servants found their way to the Emigrants Industrial Savings Bank on Chambers Street, an observation that only underlines the satisfactory conditions that *The Irish American* already reported about in 1862.²³⁵

Conclusion

This chapter was mainly concerned with the question: how can we contextualize the saving habits of domestic servants in New York City and it did so by combining representations in novels written by the famine generation with actual bank records. It turns out that whereas novels narrowly defined domestic servants along the line of good or bad savers, the bank records indicate that there were many more variations possible and this helps us understand both the position of the domestic servant within Irish American culture and the actual circumstances under which she was able to save money.

Novels like *Bessy Conway*, *The Lost Rosary* and *Annie Reilly* illustrated how Irish Americans represented their ideal of the domestic servant. They often did so along the line of a specific narrative template: the main character immigrates to America, finds a job as a servant, resists multiple temptations, saves money and marries the love of her life. Religion plays a crucial role in determining a character’s economic success in America and this is often presented by a zero-sum game: Catholic characters are financially successful and those who are not true to their faith spend all their money. This tells us a lot about which values are deemed important for the Irish domestic servants in these novels: loyal Catholic domestics are hard workers, great savers and financially independent until marriage, after which the domestic ideal is presented as the most suitable alternative to female economic activity. When taken together, these novels create another stereotype of the ideal domestic servant that is almost the complete opposite of the American stereotype of the Irish Biddy.

The 1022 bank records from the EISB showed that in reality the culturally constructed binary between the good and the bad saver is untenable, because there seems to be happening a lot more in between these two extremes. Yes, these bank records do not tell the complete story; some domestics might have been unable to open a bank account. The fact, however, that so many servants from all over New York did open an account at the EISB indicates otherwise. With an average opening deposit

²³⁴ Beckert, *The Money Metropolis*, 56.

²³⁵ *Irish American*, “The Emigrant Industrial Savings Bank”, March 15, 1862.

of \$59, \$99 as median highest peak and examples of women who opened accounts for interest and others who did so to accumulate large sums of money, such as Sarah Corrigan's \$1068.90, this chapter demonstrated the wide variety of savings of domestic servants. A few saving habits came to the fore: domestic's opened their accounts as single women, if they shared an account they did preferably did this with a sibling. More often they owned their accounts individually and indicates that they were responsible for their own financial situation. Domestics, moreover, sometimes only used their accounts for a short period of time and they had various reasons for closing it, such as an upcoming marriage or a transfer to another family further removed from the bank or even outside New York.

If we bring these findings into a wider discussion about domestic servants we can even conclude that instead of contrasting Diner's emphasis on economic independence and Nolan's focus on a woman's wish to obtain the domestic ideal we should maybe combine them in order to better understand this large group of women which has played such a dominant role in shaping Irish American identity.

3. Needle Traders

As the nineteenth century progressed the gap between the rich and the poor in New York City widened.²³⁶ This was partly due to the influx of new immigrant groups, “immigrants from other parts of Europe, particularly Italians and East European Jews, began to outnumber the Germans and the Irish. Immigrants from China and the Caribbean began to settle in New York as well.”²³⁷ Attention to the gap between the rich and the poor was significant in both the Irish American and American press; *The Irish World* took up the issue on Christmas Day 1875.²³⁸ The newspaper observed that in New York “one half the world do not know how the other half live.”²³⁹ Perhaps to address this issue, *Frank Leslie’s Illustrated Newspaper*, moreover, dedicated two fully illustrated pages to the lives of the two groups in America’s most urbanized city. Whereas the page dedicated to New York’s wealthy inhabitants emphasized their lives in the parlor, at seaside and at fancy dress balls, the page focusing on New York’s other half showed how they begged for money, were driven from their homes and were confronted with death.²⁴⁰

If we concentrate on *Leslie’s* depiction of the poor there is one illustration that is particularly relevant to the Irish American women and their economic activity, namely the small image on the right-upper corner of the woman who is “sewing for a living at 6 cts a shirt.”²⁴¹ Although the newspaper fails to mention where the woman in the image is from, it is possible that she was Irish. Diner has argued that for many Irish women “the various needle trades became standard life experiences.”²⁴² Other scholars have argued that the needle business attracted large numbers of Irishwomen, mostly because it enabled them to contribute to a family’s income while working from home and taking care of their children at the same time.²⁴³ Interestingly these scholars all emphasize the link between sewing and poverty in a way that is similar to the representation in the newspaper.

In *Famine and Fashion: Needlewomen in the Nineteenth Century*, Beth Harris explains that during the nineteenth century a particular narrative about the seamstress dominated in the press, art

²³⁶ Esther Grain, *The Gilded Age in New York 1870-1910* (New York: Black Dog & Leventhal, 2016), 7-8.

²³⁷ Tyler Anbinder, *City of Dreams: the 400-year Epic History of Immigrant New York* (New York: Houghton Mifflin Harcourt Publishing Company, 2016), 261.

²³⁸ *The Irish World*, “The Two Sides of Society”, December 25, 1875

²³⁹ The sentence “how the other half lives” is often associated with Jacob Riis’s famous book *How the Other Half Lives*, published in 1890. In this work Riis describes the isolation of the urban poor and the ignorance of those who were better off. The book got famous for the fact that many people were astonished by Riis’s descriptions of tenement living. The fact that the same words were used in Irish American press fifteen years prior to when Riis’s work was first published, proves that this phrase already circulated through America before the famous work first appeared; See Jacob Riis, *How the Other Half Lives*, (New York: Charles Scribner’s Sons, 1890).

²⁴⁰ See Appendix 3.

²⁴¹ See Appendix 3.

²⁴² Hasia Diner, *Erin’s Daughters in America: Irish Immigrant Women in the Nineteenth Century* (Baltimore: John Hopkins University Press, 1983), 75.

²⁴³ See Diner, *Erin’s Daughters*, 77; Kerby Miller, *Emigrants and Exiles: Ireland and the Irish Exodus to North America* (New York: Oxford University Press, 1985), 318; Lawrence J. McCaffrey, “Forging Forward and Looking Back”, in *The New York Irish*, ed. Ronald H. Bayor and Timothy J. Meagher (Baltimore: The John Hopkins University Press, 1996), 217.

and literature. This narrative was monolithic and focused on the distressed seamstress; a healthy young woman who started working as a seamstress almost always ended up in irreversible decline.²⁴⁴ Harris, moreover, argues that this narrative had two specific functions in nineteenth century society. On the one hand the distressed seamstress served as a way to make female labor less complicated; by ignoring stories about success it became easier to stay close to the much preferred domestic ideal.²⁴⁵ On the other hand the narrative proved useful in the discussion about ideological pressures: “it was used to propose so many different solutions, and so many ways of analyzing the painful changes caused by the emerging massmarket culture.”²⁴⁶

Although Harris’ work mostly focuses on European needle traders, the above examples indicate that this narrative is transatlantic and there is ample evidence to substantiate that Harris’ claim about the seamstress narrative not only holds for Americans, but also for Irish Americans. In March 1851, *The Tribune*, for example, reported that “of all descriptions of Labor in our own and other cities, probably that of Seamstresses is the worst paid and its conditions least hopeful of amendment.”²⁴⁷ *The Herald*, moreover, published an article in which “the poor seamstress who, while consumption is creeping upon her and famine stares her in the face should she relinquish her work, still labors on” despite her hardship.²⁴⁸ *The Boston Pilot*, lastly, commented on the ten-hour system by stating that seamstresses “work from twelve to eighteen hours a day. If the pay were good, less harm would be done. But the prices are literally starvation prices. The Poor woman is seldom, if ever, free from cold and hunger.”²⁴⁹

Harris, however, concludes that there is more to the one-sided narrative of the distressed seamstress and explains that it is problematic that historians have often copied the ideologically defined nineteenth-century narrative for their own work. In fact she desires “to explore the more nuanced stories that were invisible to the nineteenth-century writers and artists, and continued to be invisible to the twentieth century historian who relied on those sources.”²⁵⁰ This chapter ties in with this goal, because the bank accounts of Irish women in New York enable us to paint a more nuanced picture. Without a doubt, there were women who suffered in poverty because of starving wages, but the 420 bank records used in this chapter demonstrate that this was not always the case.

Therefore, this chapter aims to answer the following question: to what extent can savings and saving habits from depositors of the EISB contribute to a more nuanced debate about the needle traders and how does this relate to literary representations of this occupation in Irish American novels? The first section of this chapter deals with the bank records of women who worked within the needle

²⁴⁴ Beth Harris ed., *Famine and Fashion: Needlewomen in the Nineteenth Century* (New York: Routledge, 2016), 1-4.

²⁴⁵ Beth Harris ed., *Famine and Fashion*, 5.

²⁴⁶ Beth Harris, ed., 5.

²⁴⁷ *The New York Daily Tribune*, “A Movement for the Shirt-Sewers”, March 27, 1851.

²⁴⁸ *The New York Herald*, “American Free Church, October 23, 1876.

²⁴⁹ *The Boston Pilot*, “The Ten Hour System”, April 7, 1853.

²⁵⁰ Beth Harris ed., 2.

business, either as seamstresses, tailoresses, dressmakers or milliners. The second section builds on Harris' conclusions about the dominant narrative of the distressed seamstress by exploring to what extent this narrative appeared in novels written by the Famine generation.

3.1 Needle Traders and Their Bank Records

An example of a woman who contributes to a more nuanced view of the needle traders is Eliza Sproles from county Dublin. On 11 July 1851, Eliza arrived in New York on the *Henry Clay* together with her husband William and five children: William, Nicholas, Richard, John and Mary Ann. When Eliza opened her individual bank account at the EISB in May 1853, she reported that she lived on Orange Street in New York's Sixth Ward and worked as a tailoress and that her youngest son John had passed away.²⁵¹ Eliza's opening deposit was \$82.50, around \$2,680 in today's money.²⁵² In the first two years her account was open, she managed to almost double the amount, reaching her highest peak saving of \$160.33 in 1855.²⁵³ After 1855, Eliza regularly made her way to Chamber Street to take money from the bank and in 1856, when she closed her account her balance amounted to \$88.49.

Unfortunately we do not know why Eliza had to withdraw so much money from the bank or what her financial situation was like after 1856, but we do know some details about her family that might have impacted their economic development. Her husband William, for example, remained active as a tailor at least until 1870.²⁵⁴ Perhaps, he and Eliza ran a business together and wanted their oldest son William to take over the business when he was old enough; in 1860 William was a tailor apprentice.²⁵⁵ The same census does not mention any occupation for Eliza, but we do know that census takers often ignored female economic activity, and therefore it is possible that Eliza combined tailoring with taking care of her family.²⁵⁶ By 1870, Eliza and William had added three new family members to their household: Francis, George and Ellen. Sons William, Richard and Nicholas no longer lived with their parents and Mary Ann worked as a Sewing machine operator and therewith presumably contributed to her family's income too.²⁵⁷

²⁵¹ Test-book, Emigrants Industrial Savings Bank, digital image s.v. "Eliza Sproles," *Ancestry.com* (accessed September 10, 2018)

²⁵² See the Purchasing Power Calculator, which was also used in the previous chapter to determine the value of savings in today's money. www.measuringworth.com/uscompare

²⁵³ Deposit Ledger, Emigrants Industrial Savings Bank, digital image s.v. "Eliza Sproles." *Ancestry.com* (accessed September 10, 2018).

²⁵⁴ 1870 United States Census, New York City, New York, digital image s.v. "Eliza Sproles," *Moving Beyond Rags-to-Riches* (accessed September 10, 2018)

²⁵⁵ 1860 United States Census, New York City, New York, digital image s.v. "Eliza Sproles," *Moving Beyond Rags-to-Riches* (accessed September 10, 2018)

²⁵⁶ Margaret Walsh, 2010. "Visible Women in the Needle Trades: Revisiting the Clothing Industry in the Late Nineteenth and Early Twentieth Century" In *Becoming Visible Women's Presence in Late Nineteenth Century America*, edited by Janet Floyd, Alison Easton, R.J. Ellis and Lindsey Traub, 63-80. Amsterdam: Rodopi. 65.

²⁵⁷ 1870 United States Census, New York City, New York, digital image s.v. "Margaret Fisher," *Moving Beyond Rags-to-Riches* (accessed September 10, 2018).

The above shows that although we know that Eliza was able to save money, there are still so many questions we cannot answer: was Eliza responsible for taking care of the family's income, did her husband or children own bank accounts, did she open another account at another bank after 1856?

What Eliza's case does show is how one family of famine immigrants managed to survive in America by working in the needle trades; if we consider the fact that her highest peak saving of \$160.33 is worth around \$4680.00 in today's value, and she had to take care of a relatively large family, Eliza would certainly not be classified as a wealthy woman. The fact, however, that she did save money and was part of a family in which both husband and children were economically active, indicates that she does not fit into the distressed needle trader category either.

The question, of course, is to what extent is Eliza representative of the other needle traders in the dataset? The fact that she lived in an immigrant neighborhood and did so together with around 48% of the needle traders does not automatically mean that Eliza is representative of most of the other women in the subset. So does the fact that she was married; 59% of the needle traders opened their accounts as single women and married women did not necessarily save more than their single counterparts.²⁵⁸ In fact, Eliza's savings indicate that she belonged to the group of needle traders with more financial security; her opening deposit, highest amount and end balance were relatively high compared to the medians for all 420 needle traders. Table 1 numerically illustrates this statement and shows the averages and medians for all female needle traders in the dataset.

Table 1: *Median and Average Amount on deposit for needle traders when opening their accounts, highest amount they ever saved and balance on the day of closing the account.*

	Average	Median
Opening Deposit	\$66	\$36
Highest Amount on Deposit	\$238	\$100
Balance on Day of Closing	\$124	\$47

Source: Dataset Needle Traders. "Median and Average Amount on Deposit" Last Modified on September 10, 2018.

Table 1 illustrates that when comparing the averages and the medians, the values are not equally distributed; a significant proportion of the needle traders saved far less than the averages indicates and this result is similar to the one found for the domestic servants. In fact 264 depositors, nearly 63% of all needle traders had a highest amount that was lower than Eliza's \$160.33.

²⁵⁸ On average married women (27%) accumulated highest balances of around \$178, single women (59%) reached average amounts of \$268 and widowed women peaked at \$210 on average. Of course, there are several explanations for why married women saved less: for example because they had to take care of an expanding family or because of the fact that the sub-selection consisted of less depositors. This might also explain the high average for the widowed women.

If we analyze the outliers in more detail and create a subselection of 5% of the needle traders with the lowest and highest peak savings, two important aspects become clear: those with the highest peak savings, \$1524 on average, usually opened their accounts with high opening deposits, averaging \$180 and used their accounts for a long period of time, around 12 years. Those with the lowest peak savings opened their accounts with an opening deposit that averaged \$9 and closed their accounts after less than a year. In a way this result is obvious. It makes sense that needle traders which made use of their accounts for many years managed to accumulate higher sums of money. On the other hand, it also sheds light on one important shortcoming of the dataset: it lacks the information on how much these women saved per year; determining this information for every individual woman in the database would certainly be interesting, but it would be impossible to accomplish within the scope of a master thesis.

Interestingly, there are some relevant similarities between the two small subsets mentioned above. In both groups, the large majority of women were single: 15 women in the group with the lowest peak savings and 16 in the one with the highest balances. The fact that of the 42 women in the two subsets, 27 wrote down in their test books that they worked as seamstress, reveals that contrary to the dominant nineteenth century discourse, this business did not always result in irreversible decline.

Take Margaret Fisher, a seamstress from county Armagh as an example of someone whose savings are below the medians mentioned in table 1. Margaret, who sailed to America on the *Garrick* in 1851, opened account number 3553 in January 1853 with an opening deposit of \$5. In February she had accumulated her highest peak saving of \$35 and when she closed her account in January 1854 she was able to withdraw \$30.83 from her bank account. We know that by 1880 Margaret was still married to Harrison with whom she had sailed to America during the famine.²⁵⁹ On top of that she was able to send her two children, James and Harrison to school.²⁶⁰ Her youngest son Thomas followed in his father's footsteps and became a sailor.²⁶¹ This example illustrates that having an account for only a short period of time did not always mean that seamstresses disappeared from the radar because they were starving on the streets.

Ellen Buchanan, furthermore, is an example of a woman who once worked as a seamstress and eventually saved an incredible amount of money. Ellen, who arrived in America as a widow of three daughters in 1851, opened her account at the EISB in 1856. Her opening deposit amounted \$119 and five years later she reached her highest peak saving of \$425.18, around \$12,200 in today's dollars, an interesting accomplishment for a widowed woman. The 1860 census in which Ellen's family is mentioned indicates that she was the head of a vest maker business; her three daughters Bridget, Rose

²⁵⁹ 1880 United States Census, New York City, New York, digital image s.v. "Margaret Fisher," *Moving Beyond Rags-to-Riches* (accessed September 10, 2018)

²⁶⁰ 1870 United States Census, New York City, New York, digital image s.v. "Margaret Fisher," *Moving Beyond Rags-to-Riches* (accessed September 10, 2018)

²⁶¹ 1880 United States Census, New York City, New York, digital image s.v. "Margaret Fisher," *Moving Beyond Rags-to-Riches* (accessed September 10, 2018)

and Alicia were vest makers too and likely contributed to the household financially. A striking detail about Ellen's savings is that between 1856 and 1862 she almost always saved, except for the year 1857, when she went to the EISB four times to withdraw a total sum of \$110 from the bank.

There is an explanation for this sudden change in Ellen's consistent saving pattern; in 1857 an economic crisis hit New York and it hit the city hard. The crisis resulted in a rise in unemployment and was certainly noticeable at the EISB where "thousands of account holders lined up to withdraw most or all of their savings."²⁶² It is likely that Ellen was one of the thousand depositors standing in line during that crisis. The crisis, however, did not result in mass closing amongst the needle traders; only 20 depositors closed their accounts in 1857.

Ellen, furthermore, illustrates that economic mobility was possible within the needle trade business; she engaged in the more specialized business of vest making. In *Famine and Fashion* Harris argues that nineteenth-century society often failed to notice the variety of occupations within the needle trade resulting in a one-sided representation of the needle trades, represented by the distressed seamstress.²⁶³ In fact, a seamstress could have several tasks: she could be an apprentice, finisher, fitter or trimmer, tailoring usually resulted in higher wages and so did the business of dress making or millinery.²⁶⁴ On top of that, Harris argues, the often oppositional categories of business and labor are highly complicated. This is demonstrated by women like Ellen and Eliza, who seemed to operate a business by sewing and tailoring from home.²⁶⁵

Figure 3 shows the variety of occupations within the needle trades in which the Irish women from the EISB were active. Most women, 252 in total, reported in the test books that they worked as seamstresses, 77 mentioned that they were dressmakers, 33 were tailoresses and 28 worked as milliners. The remaining 30 depositors were all specialized in one piece of clothing; this group consisted of bonnet, cloak or corset makers.

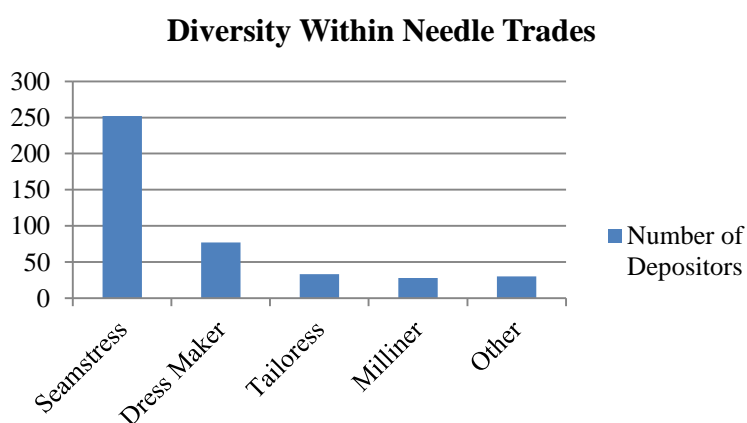


Figure 3 Variety of occupations within the Needle Trades for depositors at the EISB

²⁶² Morgan Kelly and Cormac Ó Gráda, "Market Contagion: Evidence from the Panics of 1854 and 1857", *The American Economic Review* (2000), 1113.

²⁶³ Beth Harris ed., 6-7.

²⁶⁴ Beth Harris ed., 6-7.

²⁶⁵ Beth Harris ed., 2.

It is interesting to see whether Harris' occupational hierarchy outlined above counts for the Irish women at the EISB. If we take Harris' conclusion as a starting point we would assume that seamstresses saved less than dress makers, milliners and tailoresses. The 'other' category, furthermore, should consist of those women who saved the most, considering the fact that these women were all specialized.

Although it would be unfair to compare the large group of seamstresses to the other much smaller groups, there is some evidence that Harris' conclusions are also true for the Irish women at the EISB. If we compare the three groups with approximately equal numbers of depositors, the tailoresses, milliners and 'other' category, it becomes clear that specialized women were able to save more money.

On average specialized needle traders had a highest peak saving of \$280, compared to \$266 for the milliners and \$122 for the tailoresses. There are two reasons why the tailoresses had significantly lower averages. First, their accounts were opened for a shorter period of time, namely around 3.5 years, compared to 5.1 years for the 'other' category and 4.5 years for the milliners. Second, during the nineteenth century there was a growing demand for ready-made clothing. These so-called 'slop' clothes were bought by people who could not afford a professional, and often male, tailor.²⁶⁶ Consequently, 'slop' clothes were made by those who could be hired for low wages: the immigrant women.²⁶⁷ During the 1850s and 1860s, Irish women outnumbered women coming from other countries in these types of jobs, but from the 1870s onwards, immigrant women from Eastern and Southern parts of Europe became more dominant.²⁶⁸

In short, the above revealed both the difficulties and possibilities of using the data from the EISB. Whereas it turns out to be difficult to contrast and compare the savings of these women due to a number of reasons, such as the variety of years during which accounts were opened, and the fact that we know so little about why needle traders closed their accounts, it is possible to reevaluate the narrative of the distressed seamstress. The savings of the Irish needle traders demonstrated that although most of them were far from rich, female needle traders were able to save some money and this was not only true for those who specialized themselves into making one specific item of clothing. Women like Eliza, Ellen and Margaret demonstrated that being a seamstress did not automatically mean irreversible decline; they each demonstrated their own unique story about immigrant life in New York.

3.2 Needle Traders in Famine Generation Novels

The remainder of this chapter focuses on the Irish American representation of female needle traders as presented in novels written by the famine generation. It aims to analyze how representations of needle traders relate to what is outlined above about how Irishwomen saved. Therewith this section adds

²⁶⁶ Beth Harris ed., 7.

²⁶⁷ Beth Harris ed. 11-13.

²⁶⁸ Kathy Peiss, *Cheap Amusements, Working Women and Leisure in Turn-of-the-Century New York* (Philadelphia: Temple University Press, 1986) 11-12.

another perspective to Harris' observation that the narrative of the distressed seamstress dominated in European and American literature.²⁶⁹

If we want to create a coherent narrative template for these female characters in Irish American novels it becomes clear that this is a difficult task for not many characters were active in the needle trades. Whereas domestic servants were clearly visible, women working in the needle trades were not easy to trace. In fact, within the entire corpus of this thesis, only twelve female characters are associated with the business. For those who were, the most common route they followed contains the following elements: a woman who is often responsible for multiple people in her family experiences economic decline, she starts working in the needle trades as sole provider and while working in the business, poverty becomes even worse. Then the template disperses into two different versions: the woman is able to work hard and eventually escapes hardship or the woman is unable to continue her job and experiences an irreversible decline.

As a starting point for this analysis we shift our attention to Sadlier's novel *Con O'Regan* published in 1864. When Con meets his sister Winny for the first time in their new home country America, Con notices that "Winny was scantily clothed, and looked, on the whole, rather woe-begone."²⁷⁰ He tells Winny: "your poor hands are redder and coarser than they used to be; an' your face, too, is paler and thinner – oh, Winny! I'm afeard you earned that money you sent us harder than we thought."²⁷¹ It seems that Winny's new life in America takes a hold on her, even though she works as a domestic servant.

Con seems confused when he finds out that his sister is not working as a dressmaker. Perhaps, Con thought of the occupation as something that suits his sister well, but Winny explains to her brother: "I wasn't long here till I found that I could earn more at housework, as they call it, than I could at sewing, so it was all one to me, you know."²⁷² Winny becomes a successful domestic servant and goes through most of the stages outlined in the previous chapter. This reveals one important detail about the needle trade in Irish American famine literature; it is associated with poverty and domestic service is presented as a better alternative.

Although this is an indicator of the presence of the distressed seamstress narrative in Irish American fiction, it is necessary to examine this observation more carefully. Harris, more specifically, argues that when a female character starts working in the needle business she "encounters a heartless and greedy employer and begins an irreversible decline leading to illness and death and/or prostitution."²⁷³ This pattern, Harris finds, is not static but nonetheless omnipresent.²⁷⁴ Irish American needle traders, at least in the novels studied for this thesis, never follow this pattern. The didactical

²⁶⁹ Beth Harris ed., 11-13.

²⁷⁰ Mary Ann Sadlier, *Con O'Regan; Or, Emigrant Life in the New World* (New York: D&J Sadlier & Co, 1864), 6.

²⁷¹ Sadlier, *Con O'Regan*, 10.

²⁷² Sadlier, *Con O'Regan*, 11.

²⁷³ Beth Harris ed., 5.

²⁷⁴ Beth Harris ed., 4.

purposes of most of the novels might have indirectly supported Winny's observation and therewith might have avoided any recommendations to the needle business.

To further specify this point, it is important to realize that only seven of the eleven characters are needle traders because of economic necessity. For the remaining five women, needle work is considered something women do within a domestic context often before they move to America. In *The Dalys of Dalystown*, for example, Dillon O'Brien writes that "when not engaged in business, Henry rode or walked with his sister and Rose, or read for them as they sat at their needlework. And then, what happy, quiet evenings were those, when the family met, at the close of day, in the old parlor of Dalystown."²⁷⁵ Similarly, in *The Lost Rosary*, Ailey and Mary work as spinners in the household of Mary's father and although they make stockings and blankets for private purposes the occupation is a pleasant one in which "young women can talk and laugh as much as they like."²⁷⁶ Although working in the needle trades is associated with family life and comfort when these women are still living in Ireland, they are stimulated to search for a better occupation, often represented by domestic service, when they move to America.

In America, the needle trade means something entirely different to the characters; something which could be done as ultimate means in order to save the lives of suffering relatives. This is the situation for Lizzy Melville, Wilhelmina Tapfer and Mina Mannlich, three female characters in Dillon O'Brien's *Widow Melville's Boarding House*, published in 1881. Wilhelmina Tapfer, a German immigrant, takes on the business of dress making in order to take care of her blind father Theodore and orphaned niece Mina. Wilhelmina, "putting aside those dreams of love and marriage which come to all young girls", has "by industry, punctuality and moderate charges, secured steady employment, so that her earnings, added to her father's small pension, enabled them to live in humble independence."²⁷⁷ Poverty, however, is a daily reality for this family, and therefore it is not long until Mina "was taken from school and was learning dress-making from her aunt" in case "sickness or death might incapacitate her from being able to support her father."²⁷⁸ Widow Melville, moreover, becomes a poor woman after she had closed her boarding house. Instead of pining away or relying on the money of her friends she becomes the assistant of Wilhelmina and therewith "lived as best she could, on the few dollars earned from Wilhelmina Tapfer; she was poor but independent."²⁷⁹

Another example of two young girls who end up temporarily working in the needle business are Alice and Bridget, the two sisters of Willy Burke in *Willy Burke; or, the Irish Orphan in America*. Willy is relieved when he finds out that his priest, Father Fitzherbert, has found "a worthy woman who carries on the straw-bonnet business" and has offered to take care of Willy's sisters "and bring them

²⁷⁵ Dillon O'Brien, *The Dalys of Dalystown* (Saint Paul: Pioneer Print Co, 1866), 144.

²⁷⁶ Peter McCorry, *The Lost Rosary; or, Irish Girls, Their Trials, Temptations and Triumphs* (Boston, P. Donahoe, 1870), 28.

²⁷⁷ O'Brien, *Widow Melville's Boarding House* (Saint Paul: Pioneer Print Co, 1881), 32.

²⁷⁸ O'Brien, *Widow Melville's Boarding House*, 33.

²⁷⁹ O'Brien, 54.

up to her own business; while at the same time she will see that their education – and above all their religious education- be not neglected.”²⁸⁰ At one point, when both Ally and Biddy are still very young, they voluntarily hand over their savings to their older brother to help him pay for a cross or a headstone for their mother’s grave.²⁸¹ This example illustrates the close link between religion, working women and financial consciousness for the novel seems to imply that religious education not only results in saving money, but also teaches women to spend their savings wisely.

Hannah Dillon, moreover, is a tailor in Sadlier’s *The Blakes and Flanagans* who is the sole provider in her family. Her earnings “amounting, on an average, to three dollars a week” were a “scanty pittance to provide all that *had* to be provided.”²⁸² In order to accomplish this goal, Hannah’s days are “spent from seven in the morning till six in the evening, in the work-room of a tailoring establishment.”²⁸³ Unfortunately, after her father passed away, Hannah is unable to continue her good work and fails to take care of her suffering mother.

Sadlier emphasizes a number of reasons that cause Hannah’s bad behavior, namely the fact that she turns her back towards Catholicism, marries someone who is not a Catholic and takes interest in dressing up, something which is not done according to religious standards. Hannah even becomes annoyed of her local priest when she remarks that it “was all nonsense to talk of bringing a priest” for her father’s funeral, because “what on earth could he do for Hugh, now that he was dead?”²⁸⁴ Hannah eventually ties the knot with “the lazy, idle and good-for- nothing” Sullivan and ever since she “married that Sullivan, things are going on, you know, worse and worse.”²⁸⁵ This example demonstrates that being religious was an important factor in determining whether or not distress could be irreversible for characters working in the needle trades.

Characters like Alice, Bridget, Mina and Lizzy belong to the category of needle traders who eventually are able to retire from the needle business. Alice and Bridget share the riches of their brother Willy, who inherits money from his old boss.²⁸⁶ They, moreover, both marry respectable men.²⁸⁷ At the end of *Widow Melville’s Boarding House* Lizzy’s son Harry returns home with the good news that his business has become successful; his financial prosperity enables him to reopen his mother’s boarding house.²⁸⁸ Furthermore, he marries Mina Mannlich and has a “long life of wedded

²⁸⁰ Mary Anne Sadlier, *Willy Burke; Or, the Irish Orphan in America* (Boston, T.B. Noonan, 1850), 100.

²⁸¹ Sadlier, *Willy Burke*, 142.

²⁸² Mary Anne Sadlier, *The Blakes and Flanagans, A Tale Illustrative of the Irish Life in the United States* (New York: D&J Sadlier & Co, 1858), 215.

²⁸³ Sadlier, *The Blakes and Flanagans*, 215-216.

²⁸⁴ Sadlier, *The Blakes and Flanagans*, 272.

²⁸⁵ Sadlier, *The Blakes and Flanagans*, 315.

²⁸⁶ Sadlier, *Willy Burke*, 253.

²⁸⁷ Sadlier, *Willy Burke*, 279.

²⁸⁸ Dillon O’Brien, *Widow Melville’s Boarding House*, 61-63.

happiness.”²⁸⁹ Unfortunately, Wilhelmina dies “on her bed of death, her life’s battle coming to a close.”²⁹⁰

If we combine the narrative template outlined above with the many examples in this section, it becomes clear that in a way similar to the domestic servants, hard work and financial independence are valued dearly within these novels. Idleness, on the other hand, means irreversible decline as the case of Hannah illustrated. It is important to emphasize the role that religion plays in determining whether or not the condition of the seamstress was irreversible; faithful women are hard workers and are often able to escape irreversible decline. What about Wilhelmina Tapfer, the woman that had worked so hard for most of her life, but passes away at a very young age? Perhaps, she could best be observed as another alternative to the distressed seamstress; instead of starving on the street or working as a prostitute she represents the respectable distressed needle woman.

Conclusion

This chapter’s main goal was determining to what extent it is possible to nuance the debate about needle traders and it did so by combining the savings of Irishwomen in New York with literary representations of needle traders in Irish American novels written by the famine generation. Within scholarship concerned with this occupation there is still a tendency to follow representations of the distressed seamstress in art, press and literature, but as Harris rightly pointed out, this does not do justice to the many women who worked within the needle trades and managed to take care of their families. Both Irish American novels and bank records highlight this statement and the representations of needle women in Irish American novels demonstrated that looking beyond poverty and focusing on narrative templates could actually help us better understand that being distressed did not automatically mean that this condition was irreversible.

The Irish American novelists stimulate hard work and financial independence, and show that this could reverse the poverty as long as characters remain devoted Catholics. That is not to say that the wealthy circumstances in which some of these characters find themselves at the end of the novels are realistic representations. It is better to interpret this upward mobility as counter-ideology: through their representations of needle traders, novelists demonstrate that these characters have many options to tackle poverty. Needle traders are therefore able to make a difference, as long as they are faithful Catholics. Religious devotion is of great importance in determining the outcome of hardship.

To some extent the bank records of the EISB tie in with the conclusion above. Individual case studies have illustrated that even within the needle trades, the business so often described as extremely impoverished, Irish women found interesting ways to save money: some of them managed to operate a family business, others specialized themselves. Whereas historians often fail to acknowledge the existence of sub-categories within the needle trade, these bank records showed that although many

²⁸⁹ O’Brien, *Widow Melville’s Boarding House*, 64.

²⁹⁰ O’Brien, *Widow Melville’s Boarding House*, 55.

women referred to themselves as seamstress, being a milliner, cap maker or dress maker could also make a difference in terms of economic development. Of course the EISB data only tell a fraction of the story; it is very likely that among the Irish there were poor seamstresses who were unable to open an account at Chambers Street. On top of that, sometimes the data create more questions than answers; what happened to these women when accounts were closed and how much did the family truly depend on the earnings of the mother and how much did children contribute? Despite these questions, it is highly important to underline that the one-sided perspective of the distressed seamstress is untenable, even when looking at Irishwomen in New York City between 1850 and 1880.

4. Female Business Owners

The *Moving Beyond Rags-to-Riches* website consists of a section with historical photos and prints, one which is particularly relevant to this thesis's last chapter.²⁹¹ The caption of the print reads: "Backgrounds of Civilization – Mrs. Sandy Sullivan's Genteel Lodging-House in Baxter Street" and this accurately describes the scene depicted in the image. We see seven people crowded in a small room with beds, a table, and a fireplace. The sheets are shredded and the walls are covered with spider webs. According to the caption, this lodging house, located in the Sixth Ward, was a relatively decent place to stay even though it was located in one of the city's most impoverished neighborhoods.

The image is worth examining for it is one representation of what life in a lodging house might have looked like, but there is another interesting aspect about this scene: it took place in a lodging house owned by an Irish woman named Kate Sullivan. More specifically, Kate Sullivan and her husband Sandy were customers of the EISB. Therefore, this print provides one of the very few visual insights into the lives of those Irish people with accounts at the EISB.

The depiction, however, comes with a number of problems: we do not know where or when it was published and, therefore, we can say little about whether it is representative or meets the ideological standpoint of the newspaper in which the image appeared. We, moreover, do not know any details about the savings of Kate and Sandy because they opened their accounts after 1858; bank records after this year are lost.²⁹² What we do know, however, is that women like Kate were not unique; there were other Irish female business owners and this chapter deals with those who opened their accounts at the EISB before 1858.

Scholars have not often written about this particular type of working women, and there is a tendency to generalize the reasons why nineteenth-century women owned businesses. In *City of Women: Sex and Class in New York 1789-1860*, Christine Stansell argues that "widowhood was a common road to female proprietorship."²⁹³ This illustrates the general tenor to see female business ownership as something born out of necessity; women took over the business of their husbands when they were unable to continue their job, for example, when they died or fell ill.

However, in *Famine and Fashion*, Susan Ingalls Lewis concludes that there is a discrepancy between historiography and reality when she describes that for her sources about working women in Albany, New York, "the number of business women in Albany in any year far exceeded the 'handful'

²⁹¹ See Appendix 4.

²⁹² Simone A. Wegge, Tyler Anbinder, Ó Gráda, "Immigrants and Savers: A rich new database on the Irish in 1850s New York," *Historical Methods* (2017), 2.

²⁹³ Christine Stansell, *City of Women: Sex and Class in New York 1789-1860* (Chicago: University of Illinois Press, 1987), 14.

that has been suggested by prominent historians.”²⁹⁴ In fact, there were many self-employed women working as boarding house keepers or grocers.²⁹⁵

Hasia Diner, moreover, points out that female employment and, with this, female business ownership often gets overlooked by historians, especially by female historians writing about women’s history, because they focus too much on the development from domestic service into white-collar and semiprofessional jobs.²⁹⁶ This, Diner observes, is problematic if we want to understand Irish working women, because “Irish culture allowed women to be assertive and to defy Victorian standards of respectable feminine behavior.”²⁹⁷ As a result of this assertiveness, “many Irish women, married and widowed, ran boarding houses as a means of support.”²⁹⁸

In line with the historical debate outlined above, this chapter aims to investigate the question: how can we expand the narrative about female business ownership by specifically looking at the savings from Irish women with bank accounts at the EISB and female representations in novels written by the famine generation? If we combine the two approaches it will not only become clear how Irish Americans represented their female business owners, it will also reveal aluminate which types of businesses these women worked in and under what circumstances they became business owners.

4.1 Female Business Owners of the EISB

As already outlined in this thesis’ introduction, the *Moving Beyond Rags to Riches* research team has concluded that in terms of representativeness, the business owners are slightly overrepresented in the dataset, meaning that the percentage of business owners in the dataset does not truly correspond with the general Irish population in New York.²⁹⁹ It is, therefore, very likely that this is also true for the 129 Irish female business owners in the subset. That is not to say that these women are less important, or have fewer interesting stories to tell than the needle traders and domestic servants. The fact that this subgroup is smaller than the others makes a more specific analysis possible, for example on the types of businesses these women owned.

In line with the conclusions of Lewis and Diner, the dataset demonstrates that Irishwomen owned many different types of businesses. Most female business owners, 61 depositors in total, traded a wide variety of products. The boarding house keepers were the second largest group with 60 depositors. The remaining depositors owned hotels (2), saloons (2) and a restaurant (1), or worked as a baker (1), confectioner (1) and porter (1).

²⁹⁴ Susan Ingalls Lewis, “Business or Labor? Blurred Boundaries in the Careers of Self-Employed Needlewomen in Mid-Nineteenth Century Albany” in *Famine and Fashion: Needlewomen in the Nineteenth Century*, edited by Beth Harris, 141-156, New York: Routledge, 2016, 141.

²⁹⁵ Beth Harris ed., *Famine and Fashion*, 5.

²⁹⁶ Hasia Diner, *Erin’s Daughters in America: Irish Immigrant Women in the Nineteenth Century* (Baltimore: John Hopkins University Press, 1983), 105.

²⁹⁷ Hasia Diner, *Erin’s Daughters in America*, 99.

²⁹⁸ Hasia Diner, *Erin’s Daughters in America*, 96.

²⁹⁹ Simone A. Wegge, Tyler Anbinder, Ó Gráda, “Immigrants and Savers: A rich new database on the Irish in 1850s New York,” *Historical Methods* (2017), 1.

Although in this analysis the traders are presented as one group, it is important to mention that this is more complex. Figure 4 underlines this statement and shows what kind of goods these women traded.³⁰⁰ It turns out that trading groceries, liquor and wine appeared most often; around 61% of this group of women did so. These women, for example, owned a grocery or liquor store, a business which proved to be quite lucrative: on average liquor dealers had highest peaks of \$611 and women who owned a grocery store accumulated average highest amounts of \$644.

Female Business Owners: Their Products

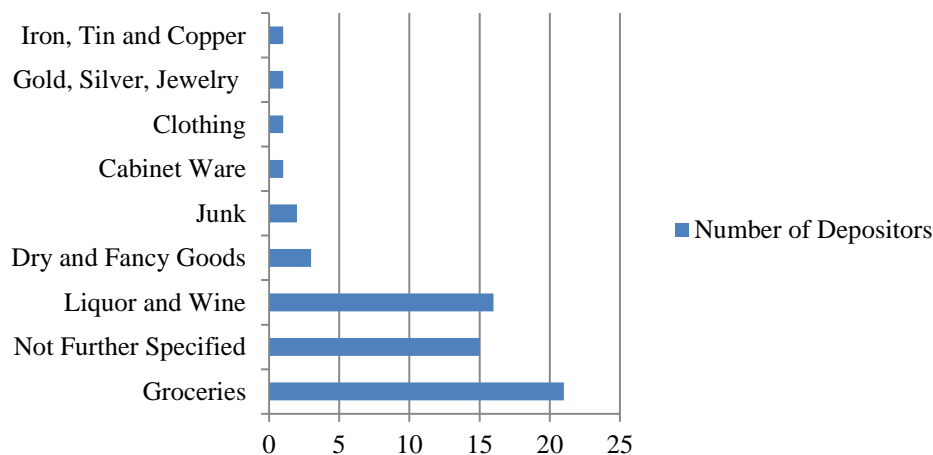


Figure 4: Female business owners and different trades they worked in.

All subgroups of this thesis combined, the female business owners were the women with the highest amounts on their bank accounts. Table 2 gives an indication of the average and median opening balances, highest amounts on deposit and end balances of this subset.

Table 2: Median and average amount on deposit for business owners when opening their accounts, highest amount they ever saved and balance on the day of closing the account.

	Average	Median
Opening Deposit	\$157	\$100
Highest Amount on Deposit	\$528	\$316
Balance on Day of Closing	\$214	\$100

Source: Dataset Female Business Owners. "Median and Average Amount on Deposit" Last Modified on September 17, 2018.

³⁰⁰ The data about specific trades were retrieved from the general "Female Business Owners" subset. This set of data, filtered from the large dataset of the *Moving Beyond Rags to Riches* project, includes a column which specifies the IPUMS occupational codes for each individual saver. IPUMS stands for Integrated Public Use Microdata Series which is the largest individual-level population database in the world, housed at the Minnesota Population Center at the University of Minnesota in The United States. This database uses occupational codes to integrate and document census data, which enables researchers to merge, compare and contrast historical records in a relatively easy and efficient way. The project uses the same occupational codes as recorded in IPUMS and focuses on the earliest codes used for the census records from 1850 – 1880. These codes are extremely detailed and therefore it was easy to filter, contrast and compare the several occupations for the female business owners. Of course, calculations were made after selecting several occupational IPUMS codes.

Table 3 illustrates how the savings of the female business owners relate to the other two occupational categories studied in the previous chapters. What becomes clear from the table is that the business owners accumulated the highest amounts of money. Next in line were the domestic servants followed by the various women working in the needle trades. It is extremely important to keep in mind that these data are just an impression of the findings from the dataset which includes three subsets with different numbers of depositors. This means that to some extent it is unfair to conclude that business owners were much better savers than domestic servants for the subset included only 129 business owners and 1022 domestics.

Table 3: *Median opening deposit, highest amount on deposit and end balance for all three occupational categories in this thesis combined.*

	Domestic Servants	Needle Traders	Business Owners
Opening Deposit	\$35	\$36	\$100
Highest Amount	\$99	\$47	\$317
End Balance	\$56	\$47	\$100

Source: Dataset Women Combined. "Median amounts all occupational categories" Last Modified on September 17, 2018.

It is important to highlight that there are similarities between the three different categories. Just like for the domestic servants and the needle traders, the data for the female business owners were not equally distributed. If we focus on the balances on the day these women closed their accounts, it becomes clear that 64 women were able to withdraw an amount of money from their account higher than the median of \$100. Although the distribution of the savings among different businesses will be analyzed in more detail below, it is interesting to notice that the group of women with end balances above the median consisted of 34 traders, 26 boarding house keepers, 2 saloon keepers, 1 porter and 1 confectioner.

Besides the different occupations, there are a number of other issues that need to be taken into account before we can draw conclusions about how these women saved and which businesses were most lucrative. The first one deals with the number of years these women actively used their accounts. On average, business owners opened a bank account for a little over 5 years, but a significant percentage, namely 24%, or 31 depositors, used their accounts for more than ten years. If we compare the average highest amount of \$528 to the highest amount of those women who used their bank account for a decade or more, it becomes clear that this partly explains which women were able to accumulate the highest sums of money: these women saved \$814 on average, with 16 depositors accumulating more than \$814, and 8 depositors exceeding a highest amount of \$1000.

There is another plausible reason that explains why so many business owners were able to accumulate high amounts of money. It turns out that although all the women analyzed for this thesis opened their bank accounts between 1850 and 1858, not all these women immigrated to America

during or immediately after the famine. This is particularly true for the female business owners; a large percentage and by far the largest in comparison to the occupations mentioned in other chapters, namely 42%, arrived in America before 1846. On the one hand, this is a serious issue in relation to the main goal of this thesis to investigate the saving habits of the famine generation. On the other hand, these women were as much part of that generation of New York immigrants as the ones who did move to the city as a result of the famine.

Therefore, it is important to compare the women who moved before the famine to those who moved to America during or immediately after the famine. Table 3 demonstrates the average opening deposits, highest peak savings and end balance of these two groups of women. For eight female depositors in this subset it is unclear when they arrived in America, and, therefore, the amounts are based on the records of 121 business owners. The results are incredibly important for our understanding of female business owners for it shows that those who immigrated to America before the famine reached significantly higher amounts on their bank accounts than those who arrived during or immediately after the famine. This clearly demonstrates that famine immigrants had a lower level of financial resources than their predecessors.

Table 4: *Averages balance for business owners who moved to America before the famine or during/immediately after the famine.*

	Immigrants before 1846	Immigrants in or after 1846.
Opening Deposit	\$196	\$110
Highest Amount on Deposit	\$704	\$347
Balance on Day of Closing	\$294	\$152

Source: Dataset Female Business Owners. "Immigrants before and after 1846" Last Modified on September 17, 2018.

The remainder of this chapter still continues using the data about all 129 business owners for the simple reason that they were all part of the Irish American mid-nineteenth century community, and whenever relevant the differences between the two groups will be further analyzed.

Moreover, marital status also influenced the financial situation of female business owners, but not necessarily in the way you might expect. It is important to realize that some, if not most, married women co-owned their businesses with their husbands. We know this from their test-books and census files, in which their occupations matched those of their husbands. It is a conscious decision to consider these women business owners and the fact that only 13% had joint accounts only underlines the fact that most of these women either saved for themselves or were responsible for the household savings. We know the marital status of women when they opened their accounts for 117 business owners: 69 were married and 48 were widowed. In relation to the other chapters, there were most widows among female business owners, and therefore this group will be analyzed in more detail below.

Interestingly, the median opening deposit, highest amount and end balance for married women were lower than the general medians, namely \$80, \$269, and \$94. Although this group is the largest group in the business owner subset, the amounts imply that being married did not necessarily mean that women saved more; perhaps, they shared the amounts with their husbands. This, of course, also works the other way around; it is likely that widows with businesses were not as impoverished as one might expect. The number of married women of whom we know that they eventually became widows is relatively low, namely 5. It is possible that the actual number is higher, but we simply cannot conclude this from the available sources.

An example of a woman who became a widow after she opened her bank account was Eliza Cline, the owner of bank account 3328 and four other accounts. Eliza moved to America in 1830, and belongs to the group of Irish immigrants who moved to America before the famine. In 1850 we find Eliza, her husband Michael and their seven children living under one roof.³⁰¹ Although the census file does not mention any occupation for Eliza, we learn that her husband kept a junk store. We find Michael again in the 1855 census file.³⁰² He presumably died between 1855 and 1860, because in 1860 Eliza is not only the head of the household, the census also mentions that she is a store keeper.³⁰³ Eliza presumably took over the business from her diseased husband. If we take a closer look at her savings, it becomes clear that she opened her first account, number 3328, in 1852 with an opening deposit of \$200.³⁰⁴ Two years later, in 1854, she reached her highest amount ever, \$680. In 1859 she closed her final account, number 15126 with an end balance of only \$28.20. Considering her highest and end balance, something which significantly influenced her financial stability must have happened between 1854 and 1859 and if we combine this with the census records from which we derived that her husband Michael passed away, we can conclude that although Eliza took over her husband's business, she heavily relied on her savings.

Another example of a trader woman, one who immigrated into America immediately after the famine, is Johanna Mahoney from county Cork. By the time she opened her bank account, in 1858, she had been in America for almost five years. When opening her account with number 17506, she mentioned to the test book keepers that she was a grocer. It is likely that she co-owned a grocery store with her husband Mahal in New York's First Ward.³⁰⁵ In 1860, the census takers did not mention that Johanna worked as a store keeper, but we know that Mahal owned a store. Presumably, Johanna helped out her husband while taking care of their six children, but this is something we cannot be

³⁰¹ 1850 United States Census, New York City, New York, digital image s.v. "Eliza Cline," *Moving Beyond Rags-to-Riches* (accessed September 17, 2018)

³⁰² 1855 United States Census, New York City, New York, digital image s.v. "Eliza Cline," *Moving Beyond Rags-to-Riches* (accessed September 17, 2018)

³⁰³ 1860 United States Census, New York City, New York, digital image s.v. "Eliza Cline," *Moving Beyond Rags-to-Riches* (accessed September 17, 2018)

³⁰⁴ Deposit Ledger, account 3328, Emigrants Industrial Savings Bank, digital image s.v. "Eliza Cline." *Ancestry.com* (accessed September 17, 2018).

³⁰⁵ Test-book, Emigrants Industrial Savings Bank, digital image s.v. "Johanna Mahoney," *Ancestry.com* (accessed September 17, 2018)

totally sure of. Johanna was responsible for her own savings; she did not have a joint-account. Three months after opening her account with an opening deposit of \$200, Johanna deposits \$100 to her account followed by \$110 in July 1859. She never goes below her initial deposit and when she closed her account in 1864 she was able to withdraw an amount of \$490. Unfortunately we do not know why she closed her account.

If we compare the traders to the second most common type of female business owners, the boarding house keepers, it becomes clear that traders saved more. On average women working as traders could withdraw \$242 from their bank on the day they closed their accounts, compared to \$171 for the boarding house keepers. Although the numbers are not entirely convincing, it seems that famine immigrants more often became boarding house keepers than traders: 58% of the boarding house keepers were famine immigrants, compared to 49% in the trader subcategory.

More specifically, if we compare the two businesses for the famine immigrants it becomes clear that the boarding house keepers reached higher amounts on their bank records than the traders, but the traders were able to withdraw more money from their banks when they closed their accounts. Table 4 demonstrates this with numbers and shows that on average, boarding house keepers were able to withdraw 34% of their highest amount, compared to 59% for the traders, on the day they closed their accounts.

Table 5: Average highest amount and end balance for famine boarding house keepers and traders

	Highest Amount	End Balance
Boarding House Keepers	\$400	\$137
Various Traders	\$285	\$168

Source: Dataset Female Business Owners. "Highest Amount and End Balance" Last Modified on September 17, 2018.

It is unclear which factors contributed to this discrepancy between the highest amounts and end balances of the two categories. Perhaps in the long run, trading was a more reliable source of income than keeping a boarding house. Women often kept boarding houses to supplement to the income of their husbands. If they both worked, they were able to pile up their earnings, but if husbands lost their jobs, the savings of boarding house keepers were more likely to dry up, and the table above does imply that many boarding house keepers had to use their savings at some point.

The last important category within the subset, namely 37%, consists of widows and this underlines Stansell's statement that widowhood was a common way to female business ownership. Most widows worked as traders (26 depositors) and boarding house keepers (19 depositors). Although married women generally reached a median highest amount of \$269, widowed women accumulated a median of \$343. It is important to realize that these numbers are slightly misleading, because the group of married women was much larger, 69 married depositors compared to 48 widows. Interestingly, Diner has concluded that widows were most often the most impoverished group of women, but this

was not necessarily true for the few who became business owners.³⁰⁶ The above indicates that widows with businesses, at least those from the EISB, were able to accumulate relatively high sums of money. Maria Mitchell, the boarding housekeeper who moved to America in 1846 and managed to increase her opening deposit of \$128 to \$669.24 two years after she had opened her account, is an example of such a widow.³⁰⁷

It is, however, necessary to nuance this statement, because 77% of the widows had significantly lower end balances than their highest peak savings and this indicates that this group of women relied heavily on their saving accounts. This is also true for Maria Mitchell who was able to withdraw \$228.28 from her account when she closed it in 1864.³⁰⁸ Even more interesting, she did this after her husband had passed away; Maria mentioned that she was a widow when she first opened her account in 1851 and because the census 1850 mentions that her husband Peter was still with her, he must have died around the time she opened her account.³⁰⁹

Just like the overall subset, the 26 trader widows had higher median highest amounts than the 19 boarding house keepers, \$413 compared to \$310. Among the traders of whom we know when they immigrated to America, 22 in total, there were as many widows who moved to America before the famine as women who arrived during or immediately after the famine. This was different for the boarding house keepers; in this group there were more famine immigrants, namely 56%.

All things considered, the Irish female business owners of the EISB are an extremely interesting group of women. They saved more than the domestics and needle traders, but whereas these groups mostly consisted of famine immigrants, a large part of the business owners were women who moved to America before the famine hit Ireland. On top of that, a large proportion of these women were widows and in relation to the married business owners they were not necessarily poorer. The occupational variety within this group was also very large; women owned boarding houses, liquor stores, restaurants, grocery stores and were junk dealers. This variety is something that we do not stumble upon if we look at literary representations of the Irish female business owners in Irish American literature written by the famine generation; something which will be outlined in more detail below.

4.2 Female Business Owners in Famine Generation Fiction

If female characters own businesses in Irish American novels, they are most likely to be boarding house keepers. It is extremely difficult to develop one coherent narrative template for this group, because they are not always round characters. Still, there seems to be a general pattern that develops

³⁰⁶ Diner, *Erin's Daughters*, 106.

³⁰⁷ Deposit Ledger, Emigrants Industrial Savings Bank, digital image s.v. "Maria Mitchell" *Ancestry.com* (accessed September 19, 2018).

³⁰⁸ Deposit Ledger, Emigrants Industrial Savings Bank, digital image s.v. "Maria Mitchell" *Ancestry.com* (accessed September 19, 2018).

³⁰⁹ 1850 United States Census, New York City, New York, digital image s.v. "Maria Mitchell," *Ancestry.com* (accessed September 19, 2018)

along some recurring aspects. Female characters that owned boarding houses served as important instructors about life in America: if the boarding houses are decent, other characters, most often domestic servants, are able to develop into respectable, hard-working immigrants. If the boarding houses are dirty and crowded, the houses attract the immigrants from the other side of the spectrum.

Authors elaborated to great extent on boarding houses and this indicates that it was considered important to make readers aware of the fact that these places could play an important role in shaping the rest of their American experience. John McElgun, for example, warns his readers in *Annie Reilly* for the “licensed boarding house keepers, or ‘sharks’ as they are called in New York” who try to lure newly arrived poor immigrants into their dirty and over-priced places.³¹⁰ These boarding house keepers take advantage of the “poor immigrants, who are weary and anxious to find a bed to rest on,” and this “is a standing shame to the city.”³¹¹ By raising awareness for this issue, John McElgun presumably wanted to teach his readers a lesson about making a conscious decision on choosing a decent place to stay.

Peter McCorry stresses this point even further in *The Lost Rosary* when he discusses the function of lodging and boarding houses for young Irish women.³¹² He mentions that “low lodging-houses are the only places, as a rule that such poor girls can go to, and, dear only knows, they too often find themselves exposed in those very places to their first hard trials.”³¹³ McCorry continues by explaining that these boarding house keepers often encourage young girls to take on jobs that paid less, so that they have to stay in their places for a long time. By the time these young women run out of money they have to “meet the demands made daily on them, by the very ones who professed friendship for them on their first appearance and who would be the first to turn them out of doors when all they had was gone,” the unreliable boarding house keepers.³¹⁴

In *Annie Reilly*, James, who eventually marries Annie, spends his first nights in America in the boarding-house of Mrs. Grady, who is married to the “weazen, crabbed-looking fellow, who was what is commonly called a ‘curbstone broker’, or vagabond real-estate agent.”³¹⁵ Although Mrs. Grady never does James any harm, the boarding house is dirty and overcrowded: “the swarm of flies on and around the table was something awful. Bread, butter, boarders’ hands and arm, meat, soup, eyes, noses and sometimes mouths were infested with them; and the increased hum they kept up seemed to

³¹⁰ John McElgun, *Anny Reilly or, The Fortunes of an Irish Girl in New York* (New York: J.A. McGee, 1878), 135.

³¹¹ McElgun, *Anny Reilly*, 135.

³¹² Although boarding and lodging house are used interchangeably throughout this text, there was a significant difference between the two. Whereas boarders often paid for a room, food and other services provided by the owners of the house, lodgers usually only paid for a bed and nothing more; see: Tyler Anbinder, *City of Dreams: the 400-year Epic History of Immigrant New York* (New York: Houghton Mifflin Harcourt Publishing Company, 2016), 152.

³¹³ Peter McCorry, *The Lost Rosary; or, Irish Girls, Their Trials, Temptations and Triumphs* (Boston, P. Donahoe, 1870), 76.

³¹⁴ McCorry, *The Lost Rosary*, 76.

³¹⁵ McElgun, *Annie Reilly*, 152.

prevent Mrs. Grady hearing any boarder who happened to want his plate replenished.”³¹⁶ This place reminds James of the boarding of Mrs. Witles in Liverpool, the place he got lured into while he was on his way to America. He “felt nearly as much disgusted as he had been in Liverpool, and ate very little supper, hurried outside, and went down to the docks to catch a little fresh air.”³¹⁷ Although Mrs. Grady works extremely hard, James seems to be fully aware of the fact that her boarding house is not the right place to stay in.

Someone who is luckier in finding a decent place to stay is Anna Dorsey’s Nora Brady, who ends up living with the widow Mrs. Sydney. Mrs. Sydney’s role as a boarding house keeper is somewhat strange, because she is Nora’s mistress, meaning that Nora is the servant rather than the boarder in Mrs. Sydney’s household. Mrs. Sydney, however, explains to Nora: “I am compelled to take a few boarders, for I am not rich, and you would have to accommodate yourself to their humors.”³¹⁸ This reveals that Mrs. Sydney sees keeping a boarding house as something that could prevent her from being poor.

Religion is another important factor in determining whether a boarding house could be classified as a decent place or not in fictional representations. Mrs. Sydney, who claims to be a Universalist, is hesitant about Nora’s Catholic faith, but respects Nora’s devotion. Mrs. Sydney does not necessarily have a problem with Catholicism, but rather with women who claim to be Catholic but act otherwise: “there’s nothing worse in natur’ than a bad Catholic. They’re a disgrace to their religion, and give them that’s outside a mighty poor opinion of it too.”³¹⁹ When Nora explains that she only goes to confession once a month, Mrs. Sydney answers “La suz! Not pray to images,” but she immediately adds “Well, it’s none of my business if you did.”³²⁰ At the end of the novel it becomes clear that Mrs. Sydney ends up living with Nora and her husband James as a reward for being a safe haven for Nora and as safe asylum for her declining days.³²¹

Besides respecting immigrant’s religion, boarding house keeper characters also play a significant role in teaching immigrant women lessons about jobs in America. Such is the case in *The Lost Rosary*. Main characters Ailey and Mary find a decent place to stay at the lodging house of Mrs. McGlone and Moll Hanley. Interestingly, these women arrived in America earlier than Ailey and Mary and were on board of the same ship as Barney and Tim, the future husbands of the young girls. During their travels to America McGlone and Moll reveal to Barney and Tim that they want to open a lodging house in America “where neither a son nor daughter of the ould country will ever have cause to complain.”³²²

³¹⁶ McElgun, *Annie Reilly*, 152.

³¹⁷ McElgun, *Annie Reilly*, 152.

³¹⁸ Anna Dorsey, *Nora Brady’s Vow* (Philadelphia: J.B. Lippincott & Co, 1869), 94.

³¹⁹ Dorsey, *Nora Brady’s Vow*, 95.

³²⁰ Dorsey, *Nora Brady’s Vow*, 96.

³²¹ Dorsey, *Nora Brady’s Vow*, 158.

³²² McCorry, *The Lost Rosary*, 73.

In fact, Ailey and Mary have little to complain when they are living in Moll and McGlone's lodging house and the women stimulate Ailey and Mary to make conscious decisions about finding jobs and financial stability.³²³ Moll, moreover, even physically protects her lodgers. When she finds out that Nelly Noonan was abused by her boss Helen Clarkson, she accompanies her to her work-place where she stands up for Nelly. Unfortunately, "Moll paid the penalty of her outspoken nature by a well-directed blow on the nose from the gentle fingers of Miss Helen Clarkson."³²⁴

Another perspective on the boarding house keeper was offered by Dillon O'Brien, in *Widow Melville's Boarding House*, published in 1881, the only novel in which the boarding house keeper is a main character. In fact, this novel also deals with the decency of boarding houses, but focuses on the perspective of the boarding house keeper rather than the boarder. Already at the beginning of the novel, widow Melville gets a warning from her doctor who states that "very many poor ladies like you, thrown upon their own resources, maids and matrons alike, urged by a brave spirit to earn and honest living, have gone into this business."³²⁵ He continues: "do you know the humiliations you will have to undergo? - the difficult task you will have in endeavoring to please people of different tempers habits and dispositions?"³²⁶ Widow Melville reveals that she wants to become a boarding house keeper anyway, because she wants to be independent and wants to work for a living.³²⁷

Her efforts are not rewarded for Widow Melville soon discovers that what doctor Pembroke had warned her about turns out to be true: "the furniture, too, had become shabby and out of date; and, like her house, the widow's boarders had become second-class and more exacting. Poor little woman, how bravely she battled just to live; how unceasing were her efforts to please, and with what doubtful success."³²⁸ Widow Melville's financial stability decreases, she closes the boarding house and becomes a seamstress. Eventually she reopens the boarding house because of financial assistance of her wealthy son Harry at the end of the novel. Interestingly, although Widow Melville is a hard-working woman, it turns out that she is still dependent on her son's income in order to become successful.

These novels, furthermore, only briefly introduce its readers to characters who are working in the various trades outlined above. Interestingly, they are all presented as poor characters. In *The Blakes and Flanagans* we find the poor character Molly, who works as an apple woman and whose stall gets destroyed by a number of rowdies who "took it into their heads to 'have a good time' (...) by paying a visit en masse to all the taverns, confectionaries and cook-shops within a circuit of several stress, glutting themselves with everything they could eat or drink."³²⁹ Another apple woman appears

³²³ McCorry, *The Lost Rosary*, 73.

³²⁴ McCorry, *The Lost Rosary*, 87.

³²⁵ Dillon O'Brien, *Widow Melville's Boarding House* (Saint Paul: Pioneer Print Co, 1881), 18.

³²⁶ O'Brien, *Widow Melville's Boarding House*, 18.

³²⁷ O'Brien, *Widow Melville's Boarding House*, 18.

³²⁸ O'Brien, *Widow Melville's Boarding House*, 24.

³²⁹ Sadlier, *The Blakes and Flanagans, A Tale Illustrative of the Irish Life in the United States* (New York: D&J Sadlier & Co, 1858), 262- 263.

in *Bessy Conway*. Nancy Leary dies almost as soon as we meet her, because she is extremely poor and unable to take care of her adopted son Mike.³³⁰

The last character that fits into the business owner category is Ally Finigan, wife of Bessy's cousin Ned. At first, opening a bar seems to be quite beneficial to the couple, but it is not long until Ned starts drinking and their prosperity declines. This is a particular burden to Ally who remarks that her husband is "drunk most of his time, and he's neither fit for one thing or the other only sittin' there like log o' wood, dosin' away his life-time, an' me tryin' so hard to keep on the business and make all ends meet."³³¹ Whereas Ned becomes an alcoholic, Ally not only resists the temptation of excessive drinking, but also tries her best to protect her beloved husband. When Ally observes that Ned has had enough alcohol for the day, he grunts: "nonsense woman! (...) get out of the way with your foolery."³³² It becomes clear that all the hard work is taking its toll on Ally: "what Ned had gained in flesh, Ally had lost" and "all that hearty plumpness that poor Ally brought with her from the healthful plains of Tipperary had gone, leaving nothing behind but skin and bone."³³³ At the end of the novel we learn that Ned had died and "Ally is going to give up the business, and it's was an unlucky business to her! – and go and live with the father and mother."³³⁴

Interestingly, Ally's character is another example of a woman who works hard and resists several temptations, such as prosperity and alcohol. As we have concluded in previous chapters, these are all qualities a good Catholic woman should have according to the famine novelists, and while Ned is slowly pining away we learn that it is very unlikely that the same thing would happen to Ally. Paul, the hunchback who is like a fatherly figure to most characters, tells her: "God won't desert you, anyway, because you're doing all for the best."³³⁵ The fact that she eventually gives up the business as a young widow and goes on living at her parent's emphasizes this statement. The novel seems to imply that for Ally, the childless widow, living with her parents is a reward for resisting temptations. This can, of course, also be seen as an alternative to the domestic ideal, which is so often the preferred situation for married Catholic characters at the end of the novels.

Conclusion

This chapter aimed to expand our knowledge about female business ownership by looking at Irish women with bank records at the EISB and comparing this to literary representations in novels written by the famine generation. It became clear that most female characters in novels were boarding house keepers and that their role was largely symbolic. Ideally they serve as the safe keepers of other female characters, most likely the domestic servants. The circumstances in these boarding houses were

³³⁰ Mary Anne Sadlier, *Bessy Conway; Or, The Irish Girl in America* (New York: D&J Sadlier & Co, 1861), 110.

³³¹ Sadlier, *Bessy Conway*, 230.

³³² Sadlier, *Bessy Conway*, 217.

³³³ Sadlier, *Bessy Conway*, 214.

³³⁴ Sadlier, *Bessy Conway*, 281-282.

³³⁵ Sadlier, *Bessy Conway*, 230.

important indicators of life in America; only when boarding houses were decent, characters were able to find good jobs, work hard and resist temptations. In this respect the boarding house was an important element of the immigration process.

Keeping a boarding house, moreover, was an occupation that novelists observed as something that was done by women; all characters with this occupation were female. To some extent this business enabled women to remain true to their Catholic morality and pass this on to newly-arrived immigrant girls. Remaining faithful Catholics must have been more difficult for women working in, for example, the liquor trade, which is exemplified through the character Ally in *Bessy Conway*. She too remains true to her Catholic morality, and is, therefore, able to escape from hardship. This might also be the reason that, although keeping a boarding house was not necessarily a direct route to riches, it was presented in these novels as a better option than being an apple woman or owning a bar.

If we compare this observation to the bank records of EISB depositors, it becomes clear that some women might have understood that being a boarding house keeper could be a good way of earning some money and taking care of other immigrants, but the bank records also show that being a trader was more common in reality than it was in fictional representations. In fact, there were many women who worked in a wide variety of trades and the averages of these trader women were most often higher than that of the boarding house keepers.

The dataset, moreover, showed that this subset was a complicated one: women worked in different occupations, had several marital statuses and moved to America under different circumstances. This subset consisted of the largest group of women who moved to America before the famine and this indicates that this group was more likely to open a business at some stage in life. They, moreover, managed to save higher amounts than the business owners who were famine immigrants, and the dataset therefore numerically revealed the differences between these two groups of women.

A significant percentage of women were widowed, and this is also something that becomes clear from the literary representations. This finding is completely in line with what Stansell concluded in her work *City of Women*. Surprisingly, on average widowed business owners reached higher amounts than their married counterparts. Although the EISB widows are only a small and presumably relatively better-off fraction of the overall widow population, they show that there is another story to Diner's observation that widows were most likely to end up at relief institutes. This subset demonstrates that widows knew how to survive without their husbands, although it is also true that the widowed business owners relied heavily on their savings for the end balances were most often far lower than their highest sums they ever achieved.

Although we have already concluded that the subset of women from the EISB might not be entirely representative of New York's Irish female population we have learned that this group of women managed to make a living in their new home country. This group was relatively small, but it is likely that there were many more women who co-owned their businesses with their husbands, perhaps

not in name, but maybe more in terms of sharing the work load or responsibilities. Once more, we can refer to the census takers who often ignored working women and only noted down a husband's occupation.³³⁶ On top of that, the female business owner category is demarcated in this chapter for it mostly focused on boarding house keepers and traders, but there were, of course, also women who ran their own small business by sewing and selling shirts. Once more, the lines between labor and business become blurry. This certainly needs to be taken into account if we want to understand that this chapter might have only revealed a small fraction of what business ownership could have truly meant to Irishwomen in New York.

³³⁶ Christine Stansell, *City of Women*, 14.

Conclusion

The idea for this project emerged during my internship at George Washington University, where I assisted Professor Tyler Anbinder with selecting and correcting sources coming from New York's Emigrants Industrial Savings Bank for the *Moving Beyond Rags-to-Riches* website. I thought it was extremely interesting that this website consisted of one section entirely devoted to Irishwomen, a group of immigrants that so far have often been overlooked. This inspired me to contribute to the paucity of research on this topic by studying many of these unexplored resources for my own project in which it was my aim to investigate to what extent these materials called for a reassessment of the rags-to-riches paradigm.

The *Moving Beyond Rags-to-Riches* research team, which consisted of Tyler Anbinder, Cormac Ó Gráda and Simone Wegge, had already demonstrated that due to a coalescence of historiographies of American immigration and the famine, the narrative of the extremely poor famine immigrants, or in Kerby Miller's terminology, that of the Irish exile, predominated. The fact that few scholars have attempted to revise this firmly grounded observation could be explained from a methodological standpoint. This project built forth on questioning the methodological approach that historians generally use for their analysis of the rags-to-riches paradigm by focusing on Irish female economic mobility.

Too often historians use sources that only tell a part of the story or lack important information. Census records, for example, do not inform about mortgaged property and female occupation. Letters and memoirs, furthermore, are subjective reflections of experience that sometimes took place a long time ago. This results in the fact that historians who work with one of these two source types question the reliability of those who work with the other sources, leaving little room for constructive debates. On top of that scholars have often used too narrowly defined terminology or binary oppositions such as rags or riches, dependent or independent, blue-collar or white-collar, and business or labor. By using these opposite concepts, historians are unable to look beyond the constructed categories and open up the floor for a debate in which is room for more variation. This is also partly the reason why female economic mobility has received so little attention.

This thesis aimed to tackle these methodological shortcomings by using an interdisciplinary approach in order to answer the main question: to what extent can saving habits and literary representations of the female famine generation (1846-1880) in New York City contribute to the revision of the rags-to-riches paradigm? The first chapter aimed to retell the story about immigrant life in New York City. The second, third and fourth chapter each dealt with different female occupation, but the central questions in these chapters all focused on the same thing: how literary representations and actual saving habits from the EISB could contribute to a better understanding of female saving habits and therewith the possibility for revising the rags-to-riches paradigm. The approach to answer

this thesis' main question was threefold and consisted of a historical, literary and media analysis of bank records, newspapers and novels as part of a belief that interdisciplinary research is the best way to tackle problems and go beyond the methodological shortcomings of previous research.

Although this thesis built forth on conclusions of other historians that the Irish were among the poorest immigrants that America had ever welcomed, the first chapter demonstrated that there is no such thing as one coherent definition of poverty: based on their ideological standpoint, newspapers offered different stereotypical portrayals of poor Irish immigrants as sufferers, reckless, or respectable. Tenement living, crime, and alcohol abuse, however, were a daily reality for many Irish immigrants, including Irishwomen. Irish American newspapers, furthermore, were gender-biased; they relied heavily on the Celtic tradition and the domestic ideal which idealized and objectified women as housewives and child bearers. In fact, the agendas of Irish American newspapers were as much influenced by ideology and stereotypes as the American newspapers.

If we connect these findings to female economic activity, we can conclude that in Irish American newspapers women were not necessarily stimulated to earn wages. There were exceptions, for example for young unmarried women and for those whose husband could not provide enough money to take care of his family. Working out of necessity, therefore, was sometimes unavoidable and generally the only situation in which married women were actively stimulated to work in newspapers.

The literary analysis identified narrative templates to reveal underlying cultural values and beliefs of how Irish American culture constructed their ways of looking at working women. The results of this analysis are much in line with Eileen Sullivan's conclusion that Irish novelists tended to follow the domestic ideal while at the same time offering more perspectives on how this could be achieved.³³⁷

Although the domestic ideal was originally a Protestant concept, Irish American novelists incorporated this concept as part of their Catholic didacticism. This also explains why readers of Irish American fiction were confronted with so many different types of working women. Loyal Catholic characters found better jobs and managed to save money. They were able to resist 'American' temptations such as going out, drinking alcohol or spending too much money on fancy dresses. The opposite was true for the characters that did not attend mass, or listened to their local priests. Faithful Catholic characters married the love of their lives, quit their jobs, and followed the domestic ideal. This demonstrates that religion played a significant role in determining the development of female characters with jobs. Interestingly, almost all female characters who ended up marrying the love of their lives prospered by the earnings of their husbands, showing how Catholic didacticism stimulated a clear gender division.

³³⁷ Eileen P. Sullivan, *The Shamrock and the Cross: Irish American Novelists Shape American Catholicism* (Notre Dame: University of Notre Dame Press, 2016), 153.

Female characters who worked as domestic servants were most often associated with saving. Needle trader characters demonstrated that poverty was not always irreversible and characters that ran boarding houses were administered by Irish American novelists as safe-guards for domestic servants. Catholic didacticism, again, played a significant role for Catholic boarding house keepers were almost always presented as loyal and supportive characters. If boarding house keepers were able to take good care of their servant boarders, domestics were able to save money. It is important to realize that regardless of the jobs these women had and the variety of options offered to them, a number of cultural values were deemed important for all working women, such as being religious, working hard, refraining from idleness and being financially independent until marriage.

From the historical analysis of the EISB accounts it became clear that female business owners saved most money. This subgroup had the highest median opening deposit, peak saving and end balance. They were followed by the domestic servants and the needle traders. It is important to notice that these groups were not equal in numbers: there were 1022 domestic servants, 420 needle traders and 129 business owners. It is, therefore, unjust to conclude that female business owners were the best savers.

If we focus on the different subgroups it becomes possible to formulate more substantial conclusions. Domestic servants were most likely to open their accounts as single women. If they had joint-accounts, they often shared an account with a sibling. Nest-egging was most common for this group of savers. Needle traders demonstrated most clearly that variety within one occupational category could make a difference financially: dressmakers, for example, saved more than tailoresses. The seamstresses were not as impoverished as the nineteenth-century narrative indicated. Their children were also often employed in the needle trade; it is likely that some of their earnings ended up on their mother's accounts. Female business owners, such as boarding house keepers or liquor traders, reached the highest amounts. As it turns out many of these women came to America before the famine. This result was somewhat unexpected at first, but otherwise we could not have demonstrated that, financially, there was such a big difference between these two waves of immigrants. Although most of these women owned individual bank accounts they often co-owned their business with their husbands or continued working as widows. This explains why EISB widows were not as impoverished as one might expect.

Whereas all these women opened their accounts while they worked, as indicated by the test books, census records demonstrate that there was also a significant proportion who retired after marriage. This substantiates the claim made by Miller Doyle and Kelleher that EISB depositors did not choose domestic life or economic opportunity but often adjusted to both.³³⁸

³³⁸ Kerby Miller, David N. Doyle and Patricia Kelleher, "For love and Liberty: Irish women, migration and domesticity in Ireland and America, 1815-1920" in *Irish Women and Irish Migration*, ed. Patrick O'Sullivan (London: Leicester University Press, 1995), 41-65, 41.

The literary and media analysis answered most of the questions about the cultural contexts in which these women operated, but it turned out to be much more difficult to draw conclusions from the EISB data. As outlined above, this was partly due to the different sizes of the subgroups. Another reason for this is the fact that although the research team has spent a lot of time on collecting as many sources as possible about EISB depositors, there are still so many questions we cannot answer. An example of this is that we do not know how much these women saved per certain amount of time. The dataset records opening deposits, highest amounts and end balances for every account, but does not indicate how long it took women to go from one amount to the other. This makes it almost impossible to make a fair comparison between the women in the dataset. I have attempted to tackle the problem by including a column that indicated how many years women used their bank accounts. By doing this, I was able to filter women which made use of their accounts for many years from those who had an account that was open for a short period of time. This, for example, enabled me to get a better understanding of the relation between the opening deposits, peak savings and end balances.

Another shortcoming was not necessarily caused by the database itself but by historical loss; we do not know the reasons why women closed their accounts. The case of Hannah Boyle demonstrated that it was likely that she closed her account because she moved to New Jersey, but for most other depositors their reasons remain mysteries. Of course, we can think of reasons: maybe economic decline forced women to withdraw their savings from the bank, maybe other banks offered better interest and perhaps some women moved to The West. Westward expansion was a common experience for many female characters in novels. If we truly want to examine the economic development of EISB depositors it would have been better if we had known more about why they closed their accounts.

The last shortcoming is also characterized by historical loss: we do not know how women reached certain amounts on their bank accounts. Although historians, of course, can make estimations based on average wages for certain occupations, it is impossible to know specific details. The same goes for withdrawals. We do not know for what reasons women decided to withdraw money from their accounts. Sometimes certain patterns were visible, women saved \$10 in two months or withdrew \$12.15 every month, but also if this was the case we do not know the reasons behind the transactions.

However, this thesis has demonstrated that it is possible to revise the rags-to-riches paradigm by analyzing the bank records and cultural contexts of Irishwomen in New York. First and foremost, women deserve to be included in the narrative. The Irishwomen from the EISB not only showed that women were economically active; they also demonstrated that they worked in a wide variety of occupational categories and subcategories. Many women were servants, cooks, seamstresses, tailoresses, dressmakers, milliners, cap makers, liquor dealers, boarding house keepers, grocery store owners, junk dealers and we could continue the list endlessly.

Second, from analyzing female occupations and savings we can conclude that women were not always extremely poor, based on the many high opening deposits. The same goes for the fact that

women did always end up extremely wealthy. Of course, the development from rags-to-riches was an ideal image reserved for very few people, but even when we focus on these women, neither rags nor riches, or even rags to respectability, seems to describe this subset of New York's Irish population.

Third, the binary categories so often used for analyzing economic mobility certainly do not hold for female economic activity. This is true for the blue-collar/white-collar division; most women remained in the same occupational category and even if their occupations changed they were likely to move upwards within the same occupational category, for example by specializing. This was something EISB depositors within the needle trades sometimes did. This is problematic, because for these women this could mean making more money and improving their financial stability, while in historical research they would still be unskilled laborers. This is also true for the dichotomy between business and labor. Some EISB seamstresses, for example, had children with the same occupations in their household. Who determines that she was an unskilled seamstress; perhaps, she taught her whole family how to make clothes and ran a family business from home?

In other words, if we combine the three source types in order to revise the rags-to-riches paradigm we can conclude that the cultural contexts differ to great extent from the actual savings. Newspapers wrote about female economic activity as something that was either done by single women or married women who worked out of necessity in order to contribute to otherwise starving wages. Novels operated differently, because female characters offered insight into the fact that there were many more options for working women. In contrast to newspapers, the task of novels was not necessarily to point out that women should only work out of necessity, but rather to focus on how women should do their jobs by emphasizing the importance of religiosity, hard work and saving, albeit with the domestic ideal as ultimate goal.

In fact, the representations in novels relate to greater extent to the EISB depositors for they demonstrated that many women worked in a wide variety of jobs. The fact that this thesis went beyond the three occupational categories and searched for varieties within the original occupational categories demonstrated that it is untenable to generalize about the female famine generation in New York. The savings of these women proved that many women never underwent the development from rags-to-riches, but their individual bank accounts show that there was a large group who tried to make the best of their situation in America; some more successfully than others.

For future research it would be interesting to bring the female and male perspectives together. The records from the *Moving Beyond Rags-to-Riches* project make it possible to conduct research that focuses on the familial networks, because in so many cases we have census files and we know how households developed. Although this thesis valued women on their own terms, their economic development was influenced by the occupations of their husbands. The same, of course, is true for male economic development. We have already concluded that a wife could make a difference between breaking even or saving money, but we should not lose sight of the fact that economic development is

not only determined by financial matters. Even if women did not work, they could make other valuable contributions to the family.

Maybe analyzing occupations is not the right way to determine economic development; we have already stumbled upon the many methodological shortcomings of this approach. Instead, future research should focus on household development, much in line with previous research conducted by the sociologists Wendy Bottero and Kenneth Prady who have argued that “instead of reading off social hierarchy from the labour market, we use relations of social closeness and similarity (here marriage) to build a picture of the occupational ordering from patterns of relative social distance.”³³⁹ This approach also enables researches to analyze economic development over several generations. Perhaps this approach would add a whole new perspective to the revision of the rags-to-riches paradigm.

Another suggestion for further research would be to check and see how Irish women in other cities managed to make a living in America. It would be interesting to analyze how the savings of famine immigrants in New York relate to the savings of women from other places in America or perhaps even Canada. By analyzing the bank records coming from other saving banks, it becomes possible to enlarge our understanding about economic activity, job variations and other cultural contexts and this eventually adds another chapter to the story about Irish female immigrants.

This thesis, however, has shown that using an interdisciplinary approach can actually add valuable knowledge to ongoing debates. We have seen that there is always some sort of interaction between representations and reality. Newspapers, for example, proved to be entangled in a constant battle between their own ideological perspective of the world and reality; reality is framed through the ideological lens. This, for example, becomes clear from the multiple connotations of the word poverty. What we see here is the construction of an imagined community by another imagined community. In one newspaper Irish immigrants were sufferers, in the other they were considered reckless, whereas in fact they were neither sufferers nor reckless or maybe even both at the same time.

The same complexity is true for literary representations and especially in case of novels written by the famine generation: in order to fulfill their didactical purposes, authors claimed to stay true to reality. We know that this often did not happen; romance and wealth were added elements to make the story more interesting. To some extent, this might also be the case for the underlying cultural values, such as being a faithful Catholic, refraining from idleness and even the domestic ideal. It is, however, extremely interesting to see that some EISB depositors were closely related to religious institutions, worked most of their lives, or quit their jobs after marriage. Although it is impossible to test whether these culturally constructed values influenced the lives of EISB depositors and this was also something this thesis did not aim for, the above implies that there is an interaction of between representation and reality and that a most comprehensive understanding of Irish women in New York should take both into account.

³³⁹ Wendy Bottero, Kenneth Prady, “Women’s Occupation and the Social Order in Nineteenth Century Britain,” *Sociological Research Online* (2001). Introduction.

By combining the three approaches this thesis aimed to achieve three paradigm shifts. This thesis added a much needed story about Irishwomen to the little research that still exists on this subject. Furthermore, the thesis deconstructed generalizations about the domestic servants, needle traders and business owners by demonstrating that there were many different varieties within these occupations and pointing out that although representations in novels and press have often shaped historical debates, this is not necessarily based on reality. Third, Miller's exile motif might have been an essential element of how Irish immigrants saw themselves, the savings of EISB depositors demonstrate that they were not all suffering or reckless exiles. Although we know for certain that not all Irish immigrants were able to save money, we do know that quite a large group did reasonably well and managed to take care of their families in their new American homes.

I would like to end this thesis with one more quote coming from Peter McCorry's *The Lost Rosary*. With this phrase McCorry reflects on his own aims for writing the novel: "I have shown the good side and the bad side of ordinary female characters in America, that in adhering to a line of truth as the basis of the story, I have, I hope, managed to point out ways to go and ways to avoid, especially for those new to the place."³⁴⁰ To a large extent this quote is applicable to this master thesis too. I hope that I have demonstrated how, by researching female famine immigrants, it is possible to revise the rags-to-riches paradigm. Moreover, I firmly believe that this has opened the field for more research on Irish women and the famine generation in particular; whether this means ground-breaking research by young humanity scholars or older ones for whom this thesis might have triggered another way of looking at firmly grounded beliefs.

³⁴⁰ Peter McCorry, *The Lost Rosary; or, Irish Girls, Their Trials, Temptations and Triumphs* (Boston, P. Donahoe, 1870), 219.

Bibliography

Primary Sources

Sources Used for the Literary Analysis

Anna Dorsey, *Nora Brady's Vow* (Philadelphia: J.B. Lippincott & Co, 1869).

Dillon O'Brien, *The Dalys of Dalystown* (Saint Paul: Pioneer Print Co, 1866).

Dillon O'Brien, *Widow Melville's Boarding House* (Saint Paul: Pioneer Print Co, 1881).

John McElgun, *Annie Reilly; or, The Fortunes of an Irish Girl in New York* (New York: J.A. McGee, 1878).

Mary Anne Sadlier, *Bessy Conway; or, The Irish Girl in America* (New York: D&J Sadlier & Co, 1861).

Mary Anne Sadlier, *Con O'Regan; or, Emigrant Life in the New World* (New York: D&J Sadlier & Co, 1864).

Mary Anne Sadlier, *The Blakes and Flanagans, A Tale Illustrative of the Irish Life in the United States* (New York: D&J Sadlier & Co, 1858).

Mary Anne Sadlier, *Willy Burke; or, the Irish Orphan in America* (Boston: T.B. Noonan, 1850).

Peter McCorry, *The Lost Rosary; or Irish Girls, Their Trials, Temptations and Triumphs* (Boston, P. Donahoe, 1870).

Sources Used for the Historical Analysis

1850 United States Census, New York City, New York, digital image s.v. "Eliza Cline," *Moving Beyond Rags-to-Riches* (accessed September 17, 2018).

1850 United States Census, New York City, New York, digital image s.v. "Maria Mitchell," *Ancestry.com* (accessed September 19, 2018).

1855 United States Census, New York City, New York, digital image s.v. "Eliza Cline," *Moving Beyond Rags-to-Riches* (accessed September 17, 2018).

1860 United States Census, New York City, New York, digital image s.v. "Eliza Cline," *Moving Beyond Rags-to-Riches* (accessed September 17, 2018).

1860 United States Census, New York City, New York, digital image s.v. "Eliza Sproles," *Moving Beyond Rags-to-Riches* (accessed September 10, 2018).

1860 United States Census, Orange, Essex, New Jersey, digital image s.v. "Hannah Boyle," *Moving Beyond Rags-to-Riches* (accessed August 27, 2018).

1860 United States Census, New York City, New York, digital image s.v. "Sarah Corrigan," *Moving Beyond Rags-to-Riches* (accessed August 27, 2018).

1870 United States Census, New York City, New York, digital image s.v. "Eliza Sproles," *Moving Beyond Rags-to-Riches* (accessed September 10, 2018).

1870 United States Census, New York City, New York, digital image s.v. "Margaret Fisher," *Moving Beyond Rags-to-Riches* (accessed September 10, 2018).

1870 United States Census, New York City, New York, digital image s.v. "Winifred Crosby," *Moving Beyond Rags-to-Riches* (accessed August 27, 2018).

1880 United States Census, New York City, New York, digital image s.v. "Margaret Fisher," *Moving Beyond Rags-to-Riches* (accessed September 10, 2018).

1880 United States Census, New York City, New York, digital image s.v. "Sarah Corrigan," *Moving Beyond Rags-to-Riches* (accessed August 27, 2018).

1905 United States Census, New York City, New York, digital image s.v. "Sarah Corrigan," *Moving Beyond Rags-to-Riches* (accessed August 27, 2018).

Deposit Ledger, account 3328, Emigrants Industrial Savings Bank, digital image s.v. "Eliza Cline." *Ancestry.com* (accessed September 17, 2018).

Deposit Ledger, Emigrants Industrial Savings Bank, digital image s.v. "Eliza Sproles." *Ancestry.com* (accessed September 10, 2018).

Deposit Ledger, Emigrants Industrial Savings Bank, digital image s.v. "Maria Mitchell" *Ancestry.com* (accessed September 19, 2018).

Deposit Ledger, Emigrant Industrial Savings Bank, digital image s.v. "Sarah Corrigan," *Moving Beyond Rags-to-Riches* (accessed August 27, 2018).

Deposit Ledger, Emigrants Industrial Savings Bank, digital image s.v. "Maria Mitchell" *Ancestry.com* (accessed September 19, 2018).

Test-book, Emigrants Industrial Savings Bank, digital image s.v. "Eliza Sproles," *Ancestry.com* (accessed August 28, 2018).

Test-Book, Emigrant Industrial Savings Bank, digital image s.v. "Jane Lynch," *Moving Beyond Rags-to-Riches* (accessed August 27, 2018).

Test-book, Emigrants Industrial Savings Bank, digital image s.v. "Johanna Mahoney," *Ancestry.com* (accessed September 17, 2018).

Sources Used for the Media Analysis

Boston Pilot, February 15, 1851.

Frank Leslie's Illustrated Newspaper, "A Recent Incident", December 29, 1860.

Frank Leslie's Illustrated Newspaper, "Emigrant Savings Bank Interior with design", July 1882

Frank Leslie's Illustrated Newspaper, "During the Croton Water Excitement, Thursday, December 6",

December 22, 1860.

Irish American, “Girls for the West”, February 20, 1858.

Irish American, “School for Industry for Young Girls”, March 25, 1857.

Irish American, “The Emigrant Industrial Savings Bank”, March 15, 1862.

New York Daily Tribune, “A Woman Supposed to Have Been Murdered”, July 21, 1857.

New York Daily Tribune, “Found Dead in Bed”, February 28, 1856.

New York Daily Tribune, “Health and Comfort of the Poor”, January 19, 1847.

New York Daily Tribune, “The Convention of Irish Societies”, September 9, 1851.

New York Daily Tribune, July 31, 1860.

Port Tobacco Times, “The Gouldy Tragedy”, December 2, 1858.

The Boston Pilot, “Advice to a Bride”, May 7, 1854.

The Boston Pilot, “Advice to Girls”, September 4, 1852.

The Boston Pilot, “Beauty of Irish Females”, October 29, 1853.

The Boston Pilot, “Man’s Happiest Day”, November 5, 1853.

The Boston Pilot, “The Life of Day Laborers on \$14 a week”, March 7, 1874.

The Boston Pilot, “The Ten Hour System”, April 7, 1853.

The Boston Pilot, “Women. – Their Social Position and Culture”, December 11, 1852.

The Boston Pilot, January 15, 1853.

The Boston Pilot, March 12, 1853.

The Boston Pilot, March 12, 1853.

The Boston Pilot, September 18, 1852.

The Irish American, “Female Emigration and its abnees”, August 22, 1857.

The Irish News, August 28, 1858.

The Irish News, February 5, 1859.

The Irish World, “20.000 Tenement Houses”, January 15, 1876.

The Irish World, “A True Picture”, May 27, 1876.

The Irish World, “Bring Home Your Money Tonight”, March 11, 1876.

The Irish World, “Homes For the People”, July 15, 1876.

The Irish World, “Irish Ladies”, May 4, 1874.

The Irish World, “Plain Talk for Fathers”, March 4, 1876.

The Irish World, “The Celt and the Saxon”, April 8, 1871.

The Irish World, “The Irish World”, February 5, 1876. *The Irish World*, “The Position of Woman”, April 8, 1871.

The Irish World, “The Two Sides of Society”, December 25, 1875

The Irish World, “The Workingman to his Wife”, June 15, 1872.

The Irish World, “Women as Temperance Workers”, May 20, 1876.

The Irish World, February 1874.

The New York Daily Tribune, “A Movement for the Shirt-Sewers”, March 27, 1851.

The New York Herald, “American Free Church, October 23, 1876.

The New York Herald, “East Broadway and Montgomery Street”, December 8, 1860.

The New York Herald, “How do people live in New York: Tenement Houses”, August 12, 1855.

The New York Herald, “Scenes Around Town Yesterday”, December 7, 1860.

The New York Herald, “The Latest Irish Absurdity”, December 3, 1879.

The New York Herald, “The Pump at City Hall Place”, December 7, 1860.

The New York Herald, “The Work Before Legislature”, January 30, 1857.

The New York Herald, Murder and Suicide, July 1, 1871.

The Pilot, “Irish Servant Girls”, February 21, 1874.

The Pilot, “Public Charities”, April 19, 1873.

The Pilot, “The Homes of the Poor”, May 10, 1873.

Other Primary Sources

Beecher, Catherine, Harriet Beecher Stowe, *The New Housekeepers Manual: The American Woman's Home or, Principles of Domestic Science* (New York: J.P. Ford and Company, 1873), 13.

Department of the Commerce and Labor United States Bureau of the Census, John Koren and William Alexander King, Northern region, *Benevolent Institutions 1904*, (Washington, 1905), 280.

Salmon, Lucy Maynard. *Domestic Service* (New York: MacMillan, 1897), 99.

Riis, Jacob. *How the Other Half Lives*, (New York: Charles Scribner's Sons, 1890).

Secondary Sources

Akensson, Donald Harman. *The Irish Diaspora: A Primer* (Toronto: P.D. Meany Publishers, 1993), 165.

Anbinder, Tyler, Hope McCaffrey, “Which Irish men and women immigrated to the United States during the Great Famine migration of 1846-54,” *Irish Historical Studies* (2015), 636.

Anbinder, Tyler. “Moving Beyond ‘Rags to Riches’: New York’s Irish Famine Immigrants and Their Surprising Savings Accounts,” *The Journal of American History* (2012), 743.

Anbinder, Tyler. *City of Dreams: the 400-year Epic History of Immigrant New York* (New York: Houghton Mifflin Harcourt Publishing Company, 2016), 261.

Anbinder, Tyler. *Five Points: The 19th-Century New York City Neighborhood That Invented Tap Dance, Stole Elections and Became the World's Most Notorious Slum* (New York: The Free Press, 2001), 43.

Anderson, Benedict. *Imagined Communities: Reflections on the Origin and Spread of Nationalism* (London: Verso, 2016), 6.

- Beckert, Sven. *The Money Metropolis: New York City and the Consolidation of the American Bourgeoisie* (Cambridge: Cambridge University Press, 1993), 56.
- Bottero, Wendy, Kenneth Prandy, "Women's Occupation and the Social Order in Nineteenth Century Britain," *Sociological Research Online* (2001). Para 1.5.
- Brown, Joshua. *Beyond the Lines: pictorial reporting, everyday life, and the crisis of gilded-age America* (Berkeley: University of California Press, 2002), 124.
- Burrows, Edwin G, Mike Wallace. *Gotham: A History of New York City to 1898* (New York: Oxford University Press, 199), 429- 446.
- Clark, Dennis. *Erin's Heirs: Irish Bonds of Communities* (Lexington: University Press of Kentucky, 1991), 99.
- Cohen, Robin. *Global Diasporas: An Introduction* (New York: Routledge, 2008).
- Conzen, Kathleen Neils. "Quantification and the New Urban History," *Journal of Interdisciplinary History* (1983).
- Daly, Mary. *The Famine in Ireland* (Dundalk, Dundalgan Press, 1986).
- Dearing, James W., Everett M. Rogers, *Agenda-Setting* (Thousand Oaks: Sage Publications, 1996), 8.
- Desmond Williams, Desmond T. *The Great Famine: Studies in Irish History, 1845-52* (Dublin: The Lilliput Press, 1956).
- Diner, Hasia. *Erin's Daughters in America: Irish Immigrant Women in the Nineteenth Century* (Baltimore: John Hopkins University Press, 1983), 74-76.
- Donald, David Herbert. *Lincoln Reconsidered: Essays on the Civil War Era* (New York: Vintage Books, 1956).
- Doyle, David Noel. "The remaking of Irish America, 1845-1880" in *Making the Irish American: History and Heritage of the Irish in the United States*, ed. Joseph Lee and Marion R. Casey (New York: New York University Press, 2006), 213-252, 219.
- Dudden, Faye E. *Serving Women: Household Service in Nineteenth-Century America* (Middletown: Wesleyan University Press, 1985).
- Edwards, R. Dudley, T. Desmond Williams, *The Great Famine: Studies in Irish History, 1845-52* (Dublin: The *European Review of Economic History* (1997), 3-25, 11.
- Fanning, Charles. *The Irish Voice in America: 250 years of Irish-American Fiction* (Lexington: University Press of Kentucky, 1990), 75.
- Fitzgerald, Maureen. *Habits of Compassion: Irish Catholic Nuns and the Origins of New York's Welfare System: 1830-1920* (Chicago: University of Illinois Press, 2006), 54.
- Fitzpatrick, David. "The Modernization of the Irish Female," in *Rural Ireland, 1600-1900: Modernisation and Change* ed. Patrick O'Flanagan, Paul Ferguson and Kevin Whelan (Cork: Cork University Press, 1987).
- Foster, R.F. *Modern Ireland, 1600-1972* (London: Penguin Groups, 1988).
- Frisch, Michael. "Poverty and Progress: A Paradoxical Legacy." *Social Science History* (1986).

- Gitelman, Howard M. *Workingmen of Waltham: Mobility in American Industrial Development, 1850-1890* (Baltimore: The John Hopkins University Press, 1974).
- Grain, Esther. *The Gilded Age in New York 1870-1910* (New York: Black Dog & Leventhal, 2016), 7-8.
- Gray, Peter. *The Irish Famine: New Horizons*, London: Thames and Hudson, 1995)
- Groneman, Carol. "Working-class Immigrant Women in Mid-Nineteenth-Century New York: The Irish Woman's Experience," *Journal of Urban History* (1978), 255-273, 262.
- Harris, Beth. ed., *Famine and Fashion: Needlewomen in the Nineteenth Century* (New York: Routledge, 2016), 1-4.
- Henretta, James A. "The Study of Social Mobility: Ideological Assumptions and Conceptual Bias," *Labor History* (1977).
- Jackson, Pauline. "Women in 19th Century Irish Emigration," *International Migration Review* (1984), 1004-1020.
- Janssen, Lindsay. "Diasporic identification: Exile, Nostalgia and the Famine in Irish and Irish North American Popular Fiction 1871-1891," *Irish Studies Review* (2018), 199-216.
- Katzman, David M. *Seven Days a Week: Women and Domestic Service in Industrializing America* (New York: Oxford University Press, 1987).
- Kelly, Mary C. *Ireland's Great Famine in Irish-American History: Enshrining a Fateful Memory* (Lanham: Rowman & Littlefield, 2013). 18.
- Kelly, Morgan, Cormac Ó Gráda, "Market Contagion: Evidence from the Panics of 1854 and 1857", *The American Economic Review* (2000), 1113.
- Kennedy, Robert E. *The Irish: Emigration, Marriage, and Fertility* (Berkeley: University of California Press, 1975).
- Kenny, Kevin. *The American Irish: A History* (Harlow: Longman Publishing Group, 2000), 90.
- Kinealy, Christine. *The Great Calamity: The Irish Famine 1845-1852* (Dublin: Gill and MacMillan, 1994).
- Kirk, Gordon W. Jr. *The Promise of American Life: Social Mobility in a Nineteenth Century Immigrant Community, Holland Michigan* (Philadelphia: The American Philosophical Society, 1978).
- Kluger, Richard. *The Paper: the life and death of the New York Herald Tribune* (New York: Alfred A. Knopf, 1986), 43.
- Krieg, Joann P. *Whitman and the Irish* (Iowa City: University of Iowa Press, 2000), 52.
- Lewis, Susan Ingalls. "Business or Labor? Blurred Boundaries in the Careers of Self-Employed Needlewomen in Mid-Century Albany" in *Famine and Fashion: Needlewomen in the Nineteenth Century*, ed. Beth Harris (London, Routledge 2005), 141-156, 143.
- Lynch-Brennan, Margaret. *The Irish Brides: Irish Immigrant Women in Domestic Service in America 1840-1930* (Syracuse: Syracuse University Press, 2014), 91.

- Mageean, Deirdre. "Irish Women's Perspective" in *Peasant Maids, City Women: From the European in Peasant Maids, City Women: From the European Countryside to Urban America* (Ithaca, NY: Cornell University Press, 1997), 57-98, 97.
- McCaffrey, Lawrence J. "Forging Forward and Looking Back" in *The New York Irish*, ed. Ronald H. Bayor and Timothy J. Meagher (Baltimore: The John Hopkins University Press, 1996), 217.
- Meagher, Timothy J. *The Colombia Guide to Irish American History* (New York: Columbia University Press, 2005), 177.
- Miller, Kerby, David N. Doyle and Patricia Kelleher, "For love and Liberty: Irish women, migration and domesticity in Ireland and America, 1815-1920" in *Irish Women and Irish Migration*, ed. Patrick O'Sullivan (London: Leicester University Press, 1995), 41-65, 41.
- Miller, Kerby. *Emigrants and Exiles: Ireland and the Irish Exodus to North America* (New York: Oxford University Press, 1985), 121.
- Mooney, Jennifer. *Irish Stereotypes in Vaudeville 1865-1905* (New York: Palgrave MacMillan, 2015), 11.
- Nolan, Janet. *Ourselves Alone: Women's Emigration from Ireland 1885-1920* (Lexington: University Press of Kentucky, 1989), 78.
- Nolan, Janet. *Servants of the Poor: Teachers and Mobility in Ireland and Irish America* (Notre Dame: University of Notre Dame, 2004), 3.
- Ó Gráda, Cormac, Kevin H. O'Rourke. "Migration as disaster relief: lessons from the Great Irish Famine," *European Review of Economic History* (1997), 3-25, 11.
- Ó Gráda, Cormac. "The Famine, the New York Irish and their bank" in *Contributions to the History of Economic Thought*, ed. Antoin E. Murphy and Renee Prendergast (London: Routledge, 2001), 233-239.
- Ó Murchadha, Ciarán. *The Great Famine: Ireland's Agony 1845-1852* (London: Bloomsbury Academic, 2014) 141.
- O'Herlihy, Timothy. *The Great Famine 1845-47: a Survey of its Ravages and Causes* (Drogheda: Drogheda Independence, 1947).
- O'Neill, T.P. "The Famine in Carlow," *Journal of the Old Carlow Society* (1947), 16-24.
- Peiss, Katy. *Cheap Amusements, Working Women and Leisure in Turn-of-the-Century New York* (Philadelphia: Temple University Press, 1986) 22-23.
- Pemberton, Carol Ann. *Lowell Mason: a Bio-Biography* (Westport, Connecticut: Greenwood Publishers, 1988), 34.
- Póirtéir, Cathal. ed., *The Great Irish Famine* (Cork: The Mercier Press Ltd, 1995).
- Radosh, Polly. "Colonial Oppression, Gender, and Women in the Irish Diaspora," *Journal of Historical Sociology* (2009), 269-289.
- Richter, Amy G. *At Home in Nineteenth-Century America: A Documentary History* (New York: New York University Press, 2015), 12.

- Roher, Meagan. *Number of EISB Depositors Organized by New York Ward, Map, Moving Beyond Rags to Riches*, <http://beyondragstoriches.org/items/show/2307> (accessed July 11, 2018).
- Snay, Mitchell. *Horace Greeley and the Politics in Nineteenth-century America* (Lanham: Rowman and Littlefield Publishers, 2011), 47.
- Stansell, Christine. *City of Women: Sex and Class in New York 1789-1860* (Chicago: University of Illinois Press, 1987), 38-39.
- Sullivan, Eileen P. *The Shamrock and the Cross: Irish-American Novelists Shape American Catholicism* (Notre Dame: University of Notre Dame Press, 2016), 189.
- Thernstrom, Stephan. *Poverty and Progress: Social Mobility in a Nineteenth-Century City* (Cambridge, MA: Harvard University Press, 1964).
- Walsh, Margaret. "Visible Women in the Needle Trades: Revisiting the Clothing Industry in the Late Nineteenth and Early Twentieth Centuries" in *Becoming Visible: Women's Presence in Late Nineteenth-Century America* (Amsterdam: Editions Rodopi B.V., 2010), 63-80, 66.
- Walter, Bronwen. *Outsiders Inside Whiteness, Place and Irish Women* (New York: Routledge, 2001).
- Wegge, Simone A., Tyler Anbinder and C ormac   Gr ada, "Immigrants and Savers: A rich new database on the Irish in 1850s New York," *Historical Methods* (2017), 11.
- Wertsch, James V. *Voices of Collective Remembering* (New York: Cambridge University Press, 2002), 60.

Appendix 1.



*Frank Leslie's Illustrated Newspaper, "During the Croton Water Excitement, Thursday, December 6",
December 22, 1860.*

Appendix 2.

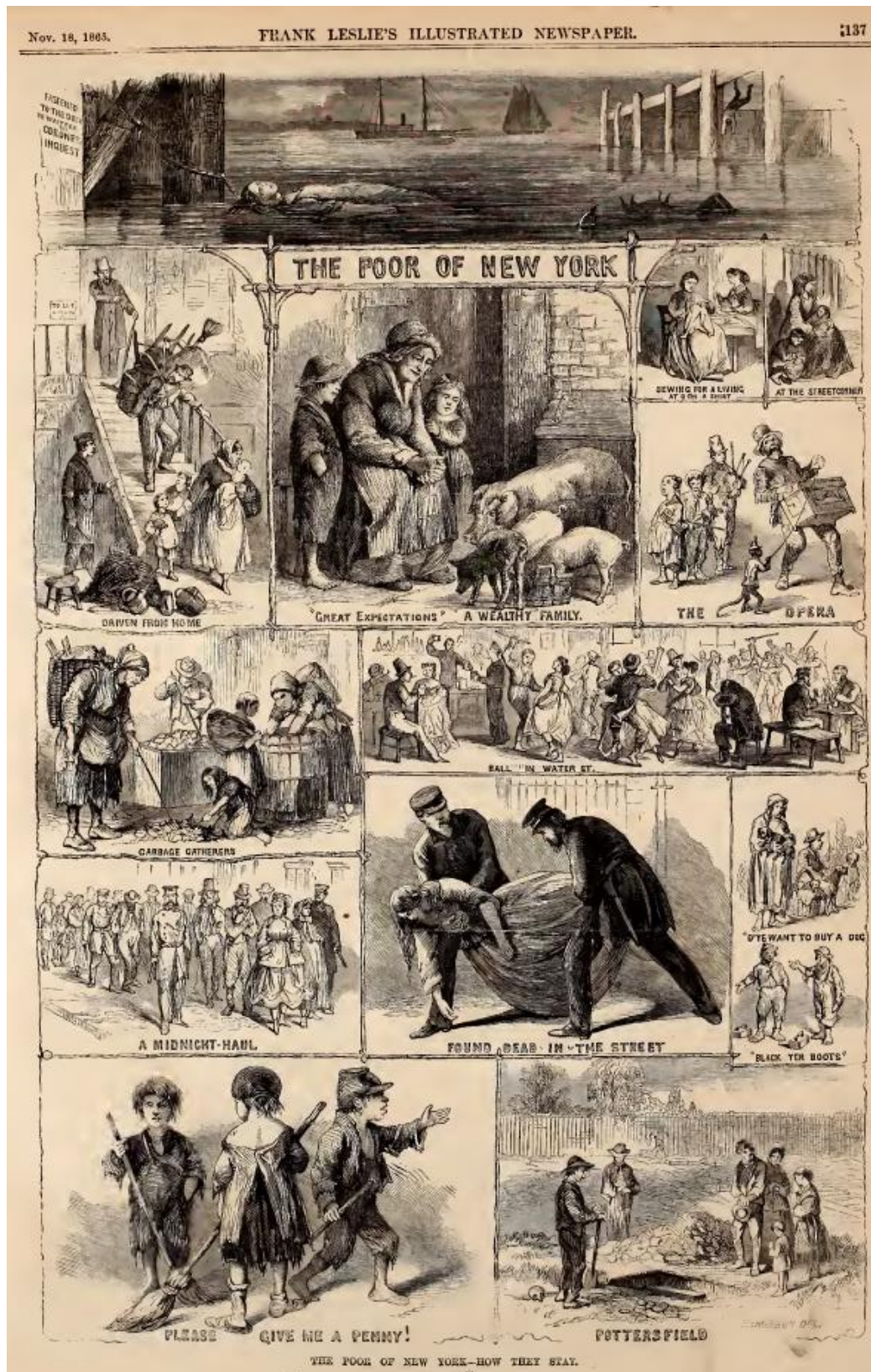


Frank Leslie's Illustrated Newspaper, “A Recent Incident”, December 29, 1860.

Appendix 3.

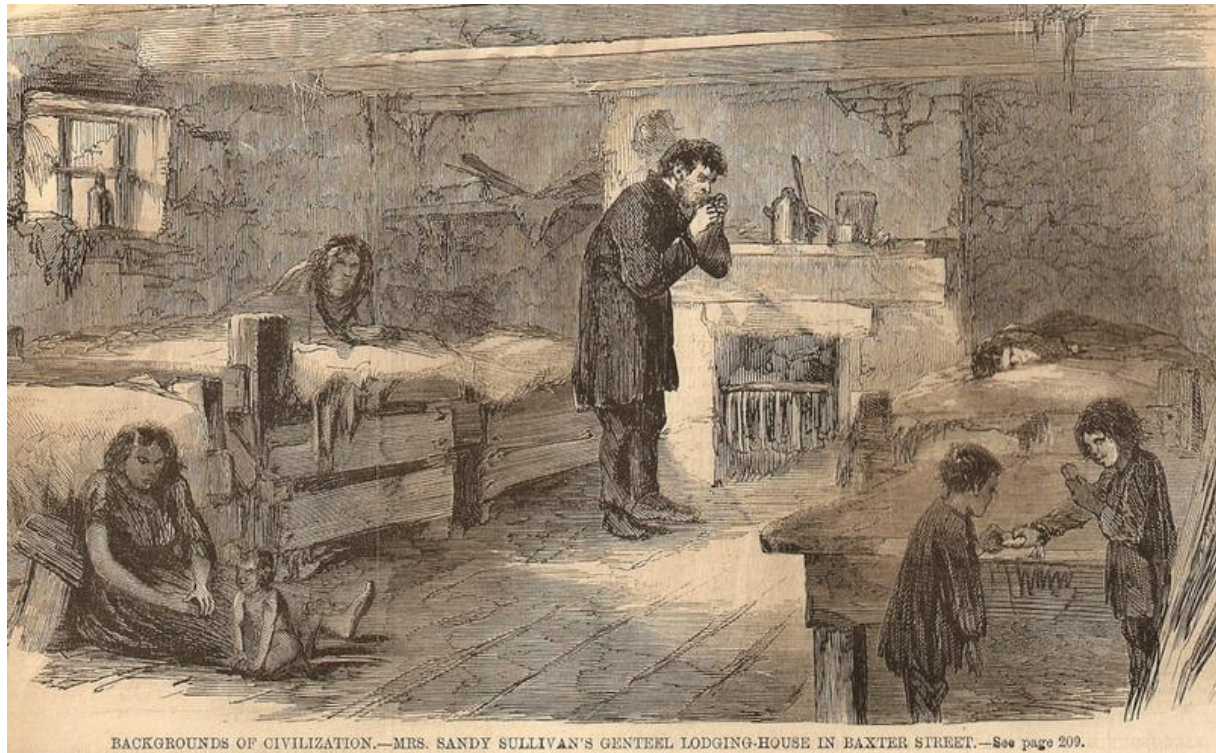


Frank Leslie's Illustrated Newspaper, "The Rich of New York – How They Live", November 18, 1865.



Frank Leslie's Illustrated Newspaper, "The Poor of New York – How They Stay", November 18, 1865.

Appendix 4.



“Backgrounds of Civilization. – Mrs. Sandy Sullivan’s Genteel Lodging House in Baxter Street”
Moving Beyond Rags to Riches, accessed September 12 2018, <http://beyondragstoriches.org>.