



Specialized residential and business districts : Philadelphia in an age of change, 1785-1800
by Thomas Samuel Gentry

A thesis submitted in partial fulfillment of the requirements for the degree of Master of Arts in History
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Abstract:

Philadelphia in 1785 was a city on the brink of economic expansion. The carrying trade promoted the financial growth of the city. Even though Philadelphia became a trading center in the 1790s, the economic boom affected only a very small segment of society. Examining local records such as the city tax lists, city directories, newspaper accounts, and the Federal Direct Tax of 1798, one realizes that while the economy flourished, for many people the 1790s were an age of poverty.

The carrying trade helped those in a position to benefit from trade with England, France, and the West Indies; however, due to the rapid growth in population, lower income Philadelphians were left out of this trading circle. While many merchants prospered their working class counterparts fell into poverty. Artisans and craftspeople found that their piece of the monetary pie was becoming smaller and smaller throughout the period.

As the 1790s progressed the wage of artisans, laborers, and craftspeople dropped considerably. The drop in the wage is directly reflected in the city tax lists for the 1780s and 1790s. Workers found it harder to make ends meet.

Changes in property values in the 1790s aggravated the problems of the workers, forcing them to move to more affordable accommodations in different parts of Philadelphia. Places like North Mulberry and South Ward became havens for workers in the 1790s, as businesses devoted to the carrying trade moved into the buildings along the Delaware River.

The workers migration to the inner city and the businesses move to Upper and Lower Delaware Wards along the river points to a rapidly changing social and residential structure in Philadelphia. A definite business district developed along the banks of the Delaware River, while the inner city became a residential area. This specialization within the city mirrors the industrialized cities of Boston and New York in the 1820s and 1830s. Prior to 1800, Philadelphia was home to specialized business and residential districts, and this type of city structure was unusual in America before the advent of industrialization.

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1785-1800

by

Thomas Samuel Gentry Jr.

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of the requirements for the degree**

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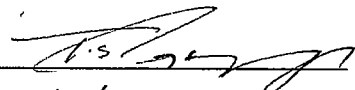
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CHAPTER 1

INTRODUCTION

In 1681, when William Penn and his followers founded Philadelphia, they envisioned an ideal life for those who would follow. Penn's radical idea of a "Greene Country Towne" based on agriculture, hard work, and prayer came to fruition in the 1680s.¹ Penn believed that the large cities of England were morally destitute, and that the way to construct a humble, peaceful life was to create a utopian society in which a family's wants and needs depended on the work of the whole community. This newly founded Quaker settlement was Penn's Philadelphia. The settlement was not to be a city, full of vice and corruption; it was to be a community. Yet, soon after the establishment of the colony, individuals within the group of the First Purchasers had a different idea of what Philadelphia should be. Some of the settlers envisioned a business community based on the shipping trade. The accessibility to the ocean from the Delaware River led these people to believe that Philadelphia was the perfect place for a trading center. They felt that to really make Philadelphia work, active trade with England was necessary. William Penn's ideas, on the other hand, did not reflect the motivations of this small group of settlers. He did not want a trading colony. Penn's plan of a pristine agricultural community was threatened by the renegade members of the Philadelphia settlement and the call of the carrying trade.²

A century after Penn's community began, the area he named Philadelphia was a growing, thriving city, hailed as "The Athens of America."³ To many, Philadelphia

symbolized the essence of America: the center of government, trade, and culture. Ultimately, Penn's vision of the 1680s gave way to the ideas of his First Purchasers. Philadelphia was not the "Greene Country Towne" of Penn's dream. Instead, in 1785, Philadelphia was a business and trading center for the mid-Atlantic States, bursting at the seams with a population of 40,000 souls. Penn's agricultural economy lost out to the interests in the carrying trade.⁴

By 1785, Philadelphia had played a major role in America's political development. The Declaration of Independence was penned in Philadelphia, and the Continental Congress had settled on Philadelphia as the seat of government. During the war, Philadelphia's location made it an important, strategic outpost for both the British and the Americans. Philadelphia was at the center of the conflict: captured by the British and retaken by the Americans, the city became a focal point in the battle for the colonies. After the war, Philadelphia became the capital of the new nation, and the seat of the government of the Articles of the Confederation. In 1787, Philadelphia served as the site of the Constitutional Convention, and once again became the seat of government for the fledgling country. All of these events gave the Quaker City a name in the Atlantic community. Ambassadors, diplomats, and immigrants came to the city. Europeans associated American idealism with Philadelphia, and as the first capital under a constitution, Philadelphia offered hope to many.

After the Revolution, they came in droves to the city on the river, these immigrants from Europe. Many came to America seeking a chance at a life that they did not have in Europe, buying into the propaganda of the colonial entrepreneurs. America was portrayed as a great place to make a living, without the restrictions of European society. Residents of Philadelphia wrote that these immigrants came from, "oppressive countrys" to find "hope" in a new country.⁵ Similarly, the sons and

daughters of early colonists moved from the surrounding countryside to the city looking for work.⁶ Between 1785 and 1800 some urban wages were unusually high, luring many into Philadelphia. As people poured into the city, the population swelled from about 40,000 in 1790 to over 60,000 at the century's close.

The migrants who came looking for a better life often found problems as acute in Philadelphia as in Europe. The growing population strained the available housing, and as more people vied for living space, rents rose dramatically. In addition, the housing that sustained the city during an earlier time was inadequate in the 1790s. The small, wooden tenement houses became cramped with too many bodies. It was not unusual for fifteen people to crowd into an 800 square foot structure. This lack of adequate housing and spiraling rent prompted families increasingly to share smaller spaces. A migrant in 1793 might typically live in a ramshackle frame building in a very densely populated section of town. In such a three-story wooden tenement, as many as twenty individuals could reside, pushing to the limit the space of this six--room structure.

Housing was not the only problem migrants faced. Although most wages rose during the period, the wages of the laborer and the unskilled declined relative to the rise in the price of foodstuffs and rent. Migrants were often grouped with unskilled laborers, and both were particularly susceptible to a drop in wages. Laborers, one of the largest group of workers, found their piece of the monetary pie diminishing. As immigrants descended on the city, they increased the size of the laboring class, and with large groups of unskilled workers vying for a limited number of jobs, wages dropped. Between 1750 and 1790, the real wage of the worker fell over 14 pounds, and between 1785 and 1800, the real wage dropped an additional 2 pounds. Simply put, the wage of the worker did not keep pace with the cost of the basic necessities.⁷

Most immigrants belonged to the class of unskilled workers for a variety of reasons. Migrants from foreign countries were discriminated against because of their language, behavior, or station. The Irish community in Southwark, described by many of wealthy residents of Philadelphia as a pool of vice and corruption, housed one of the largest poor, immigrant sections of the city, and, as such, was labeled as a den of iniquity. Editorials in the Pennsylvania Gazette and in the Pennsylvania Journal reveal that citizens were unhappy with the rising migrant population.⁸ This disdain and prejudice did not help the migrants to Philadelphia, and lacking the funds to make a better life, many of the newer citizens of the city were thrust into low-paying jobs, swelling the ranks of the poor.

Between 1785 and 1800, areas within the city became increasingly defined into areas of upper, middle, and lower income groups. Encouraged by the influx of migrant families and workers, Philadelphia developed into these different types of residential areas. The pattern that emerged during this fifteen-year period was very similar to the residential patterns in industrialized cities during the nineteenth century. By 1800, wards were divided between residential and business districts. As in Boston in 1820, Philadelphia developed shopping, manufacturing, and residential districts during the 1780s and 1790s. One observer in 1797 wrote to the Pennsylvania Gazette that the city should welcome the onset of manufactures, and should be prepared for the coming change.⁹ In fact, Philadelphia had been moving toward this change long before 1797.

These clearly defined business and manufacturing districts evolved during the 1790s as individuals moved their homes away from their businesses and as people created distinct residential regions from the business district. For example, at mid-century Philadelphia's poor, middling, and wealthy inhabitants conducted business and resided in the same three-to-four block area. As the city's population grew, shopping

and residential areas remained within walking distance, but separate districts began to form. Beginning in the 1780s, Philadelphia's wards divided between businesses and residential districts.

Three primary factors account for the development of poor, middling, and wealthy residential areas: the dramatic rise of a poorer class of people, the yellow fever epidemic of 1793, and the boom in overseas trade. Each of these factors directly affected the development of residential areas and business districts. Concurrently, as residential areas and business districts separated, a more clearly defined class structure evolved, and citizens began to recognize their place in the social hierarchy. During the 1790s, wealthier citizens began to see a problem with poorer people, especially as their numbers increased. They realized that the poorer citizens had less of a chance to "better themselves" and that the poor suffered from a lack of education and a lack of job opportunities. Although abstract in an historical sense, the notion of "poor" as opposed to "wealthy" in America is the implicit recognition of a class structure.¹⁰

The yellow fever epidemics of 1793 and of each successive summer for the next several years influenced the rise of residential areas and class structures as well. Certain areas of Philadelphia were hit harder than others, and certain groups of people died more often than others. The poor, most susceptible to the ravages of the disease because of their deficient diets and inability to escape the city, died in huge numbers. In the summer of 1793, thousands of poor citizens lost their lives. Meanwhile, wealthier Philadelphians fled the city. Germantown became a popular refuge for the wealthy during the later summer months of August and September. With the wealthy went much of the business and work for the rest of Philadelphia's stranded citizens, and during these months the city literally shut down. The poor found themselves without either work or protection from disease. In many cases,

children were left with only one parent or were orphaned, while their parents suffered through the deaths of their children. By 1797, the problem of orphans had risen to the point that some Catholic citizens established an orphanage in the city. In one case, a woman, whose husband had recently died, ran about the streets crying for solace. For the poor in Philadelphia, the 1790s were characterized by suffering and pain.¹¹

Between 1785 and 1800, Philadelphia's economy changed dramatically, and much of this economic boom can be attributed to the growth of the carrying trade. As far back as 1682, citizens of Philadelphia were interested in trade with Europe and especially England. Shipping goods from place to place became Philadelphia's forte, and much of its society was involved in providing goods and services to those who worked or were involved in the carrying trade. Along the shores of the Delaware businesses prospered, catering to other enterprises dedicated to shipping and trade. Prior to 1785, a river front home meant that one had reached the pinnacle of the social hierarchy. Land and houses along the river were extremely expensive, and only the wealthy lived on Front Street. Yet, by the close of the century, the docks along the Delaware were the home to businesses almost exclusively. Again, the growth in the trading industry after the war sparked a business boom in Philadelphia, and this economic boom drove citizens away from the Delaware inland into other wards.

The fundamental administrative unit of Philadelphia was the ward. The ward was an artificial area, designated mainly for tax and political purposes. These multiple block regions came to be associated with different types of people between 1785 and 1800. Ethnic groups established isolated communities, groups of poor congregated in particular areas, and the wealthy separated themselves from everyone else. The Ward became much more than an artificial designation. People associated

among individuals of a similar class or ethnicity. These social patterns affected residential patterns that changed the character of Philadelphia. Four wards, South, North Mulberry, Upper Delaware, and Lower Delaware experienced dramatic changes prior to 1800, and these changes reflect shifts in society in Philadelphia and, to a degree, in America as a whole. The changes in these four Wards are the focus of this study.

The most dramatic transition in the city came in South Ward during the 1780s and 1790s. The ward began as a relatively wealthy ward prior to 1785. The residents were, on the whole, part of the upper 30% of all income earners in the city before 1785. Even in 1785, South Ward was a shopping and residential district that retained the charm of the early 1750 town. After 1785 and the onset of European immigration, the ward swelled in size, changing the very character of the area. Some small businesses that catered to a wealthy clientele moved, only to be replaced by tenement houses, and new, less well off local businesses; however, the wealthy local businesses that remained throughout the period prospered. In response to the growing poor community, many wealthy residents chose to move their household to a different location from their shop. This movement away from the poor caused a division within the ward. On the eastern edge of South Ward near the Delaware, wealthier business persons congregated, while in the western sections of the ward poor artisan and craftspersons lived. Many wealthy members of Philadelphia capitalized on the migration within the city, buying land on the outskirts of the Ward and constructing tenement buildings and houses in this area. This very large group of primarily poor residents spread into the alleys and tenement houses of South Ward, causing intense housing, and social problems.

North Mulberry Ward changed little during the latter part of the 1780s and the 1790s. North Mulberry Ward in 1788, was a relatively poor area of the city.

Although it was not unusual to find wealthy widows, doctors, merchants, and artisans in 1788, the majority of the residents were very poor. These poor made up the vast majority of the laboring class in Philadelphia, and despite the economic changes associated with the carrying trade, they fared less well during the 1780s and 1790s. Yet, like South Ward, North Mulberry developed its business district along Front Street near the Delaware river. The wealthier businesspersons in the Ward lived and worked within the first two blocks of the area, dividing the Ward into a wealthy business district and a poor residential area. At the same time, housing construction increased in the western edge of North Mulberry Ward. These new buildings were primarily for the growing poor population, and these structures were quickly filled with laborers, porters, and butchers.

In Upper and Lower Delaware Wards, the nature of the area altered the landscape of the city. Due to the boom in the shipping business and in the carrying trade, Upper Delaware Ward became strictly a business district. The dramatic rise in population during the 1790s allowed some poor residents into the area. Some of these less well-off people worked hard to make ends meet. By 1795, the income of the residents of Upper Delaware Ward hit rock bottom; however, by 1798, Upper Delaware became a haven for wealthy merchants. The wealthy business districts that characterized the area during the latter part of the war again boomed. By 1800, the area was virtually uninhabited, except for a few wealthy Philadelphians and many businesses.

Lower Delaware ward assumed slightly different characteristics between 1785 and 1800. This area was, for the most part, uninhabited prior to the 1780s. Far from the city center, the Ward became a refuge for the less wealthy early in the 1780s. Still, some businesses developed in the area, but they were primarily associated with the carrying trade. Between 1793 and 1797, the income of the residents and the

businesses in the Ward grew. By the close of the century, Lower Delaware ward developed into an offshoot of Southwark, a section notorious for "drunkenness and liquor", according to some Philadelphia residents. The Ward became a haven for poor Irish migrants by 1800.

Each of these wards represent significant changes in society in Philadelphia-America's premiere city during the latter half of the eighteenth century. These changes in residential patterns, and economic conditions, reveal radical changes in society. As the population in the city grew, the society became stratified. Class divisions appeared as the poor populations grew relative to the wealthy. Promoting these divisions was an epidemic in the city, which ravaged the poorer residents, physically separating the wealthy from the poor. The physical separation of income groups reflects social patterns on a small scale. In Philadelphia, and elsewhere, these social patterns directly affected the way the city developed.

CHAPTER 2

IMMIGRATION: CHANGES IN RESIDENTIAL PATTERNS

Philadelphia's transition from a "Greene Country Towne" to a sprawling urban community was dramatic at the end of the eighteenth century. The city's population exploded from 35,000 in 1785 to more than 80,000 by the century's end.

Immigration accounted for much of this boom. Between 1790 and 1800, the percentage of growth of the population due to immigration was thirty percent.¹² Both immigration and emigration altered the residential patterns of the city, stimulating the separation of groups of people based on their economic standing. The population boom thus promoted the development of a class-like residential structure. After 1785, as a result of migration, the city's residential areas divided into distinct areas of poor, middle, and upper income inhabitants.

Residential patterns based on wealth had been evident in America since the seventeenth century. In New England, individuals made a clear distinction between different income groups by distributing more land to wealthier settlers.¹³ These distinctions, however, quickly broke down in an area where land was plentiful. In general, America overflowed with land and opportunity; yet, as cities grew, and as more and more people made their home in cities, land in urban areas became increasingly valuable. By 1785, housing and land prices were high and recent immigrants had difficulty buying property.

As a result of high property values in the latter part of the eighteenth century, areas within cities became specialized. Business, residential, and manufacturing

districts developed because of the shift in land values and because of the continued immigration into the city. By 1785, Philadelphia reached a critical mass of businesses and individuals, sparking the creation of specialized districts within the city.

To understand this dramatic change in Philadelphia, one must recognize the city as it was in an earlier age. At mid-century, Philadelphia had been a small town with little distinction between business and residential districts. The vast majority of people lived within either South, Middle, Chesnut, or Walnut Wards.¹⁴ The 1754 tax list reveals that many shops and homes were combined, and that most of these small businesses congregated in a one-to-two-block area bordering Front Street. To stroll down Market or Chesnut Streets in 1754 was to walk through a community of small businesses with owners living above their shops. The poor and middling sorts lived alongside their wealthier counterparts, as most Philadelphians resided within this three-to-four-block area.¹⁵ In this early period, Philadelphia was not distinguished between residential areas and businesses districts.

As population increased, people began to move away from a centralized residential and business community to locations that suited either their occupation or relative wealth. In Philadelphia, specialized regions grew up around either residential groupings, or locations suited to one's business. For example, a tanner located his shop close to a water source for sanitary purposes, while a ropemaker placed his shop near the wharves along the Delaware River, close to the shipping businesses. Also, business people established themselves in locations suitable to their clientele. For example, Charles Marshall and his sons set up their apothecary shop in a relatively well-to-do section of South Ward. The Marshalls dealt with and lived among the wealthiest citizens of the city. Prior to 1785 and the development of segregated residential patterns, businesses located in a central district; however, as soon as people created sub-communities within the city, businesses moved closer to their

customers.¹⁶ This movement characterized the "service" group of businesses, including those businesses that provided a service directly to the residents of an area.

After 1785, residential segregation based on ethnicity increased as large numbers of people of Irish, French, German, and Afro-American descent poured into the city. Specific blocks came to be defined as poor immigrant sections. Moreau de St. Mery, a French visitor to the city during the 1790s, characterized the immigrants as "unruly and without property . . . They hate cities and suspect everybody of profiteering."¹⁷ St. Mery correctly assumed that most immigrants (especially the Irish and the blacks) were generally poor. In Philadelphia, these people lived in the less well-to-do parts of the city, congregating predominantly in North Mulberry Ward and Southwark.¹⁸

Immigrant areas were among the poorest in Philadelphia and community leaders often described areas like North Mulberry Ward in denigrating terms. Many citizens characterized the less fortunate as "destitute" and claimed that the poor spread "ignorance and vices" throughout the city.¹⁹ A variety of immigrant groups lived within North Mulberry Ward. In 1788, names like Vokenson, Hasenclever, Donecker, Determeh, McGill, MacPherson, and Lauck roll off the pages of the city directories and tax lists for North Mulberry Ward.²⁰ By 1793 the immigrant segments of North Mulberry Ward had grown dramatically, and by 1800 was a well-established ethnic area.

Tax lists likewise reveal that these immigrants generally belonged to the city's unskilled labor force or to the class of "lesser" artisans. Such individuals fell into the poor labor force, straining the city's ability to absorb such a large group of people. As the population of the immigrants grew, the wages of laborers, or unskilled workers, declined. Between 1785 and 1800, the wages of laborers did not keep pace with the cost of basic foodstuffs and clothing. In the 1780s, a laborers' real wages averaged 93 pounds per year. By the 1790s, the real wages of the laborer dropped to

90 pounds annually.²¹ The 1750s and 1760s, in contrast to the 1780s and 1790s, show that the real wages averaged 104 pounds per year. Between 1754 and 1800, real wages declined over 14 pounds annually. The decline in real wages over this fifty-year period demonstrates the plight of unskilled workers, and most immigrants in Philadelphia. Population growth, business cycles, and the dramatic rise in the cost of living undercut the gains of the unskilled workers. For these people, Philadelphia was not an idyllic place to live.

Many migrants to America encountered severe epidemics in the city of Brotherly Love. In the summer of 1793, Philadelphia experienced an outbreak of yellow fever that swept through the poor immigrant sections of the city. The crowded conditions of North Mulberry Ward and the blocks around the High Street area were breeding grounds for the mosquitoes that carried the yellow fever, and the poor sections of the city became dens of disease and misfortune. The epidemic of 1793 killed thousands of Philadelphians, taking its greatest toll among the poor. North Mulberry Ward lost nearly a thousand lives in 1793, and each successive summer for most of the decade brought new death.²²

In the summer months when the fever was at its height, wealthy Philadelphians retreated from the danger of the inner city to the pleasant areas of Germantown and places further north and west. Many of the wealthier business people decided to pack their bags and leave Philadelphia during the summer months. A lot of businesses closed their doors, as their owners feared the spread of the disease into their homes. In short, the city virtually closed down between July and September. A visitor to the city in 1797, described the exodus,

[Yellow Fever]. . .filled the Americans with profound terror. Twenty thousand residents of Philadelphia, one third of its population, deserted the city and fled to the country.²³

Laborers and unskilled workers consequently found that employment was hard to locate and that it was difficult to make ends meet during the summer months. As a resident of the city moaned, "a laboring man, who has a wife and children, if he falls into sickness. . . falls into distress."²⁴ Poorer citizens often could not support their families between July and September; their inadequate diets made them even more susceptible to the ravages of the disease. As the thoughtful commentator to the Pennsylvania Journal realized, the summer months were hardest on the poor.

Wealthier Philadelphians may well have associated the disease with the less well off members of society, reinforcing the idea that the immigrant and the poor in general were different from themselves. The realization of class is linked with the idea that one segment of the population is less privileged than another; therefore, wealthy residents began to recognize more clearly that the city was divided between the poor and wealthier citizens. The development of residential patterns, or at least the development of different peoples associated with different parts of the city based on their income, may have developed in part out of the yellow fever epidemics and their associations with the immigrant communities.

When the wealthy returned to Philadelphia after their long summer vacations, many moved permanently away from the inner city. They often bought land on the outskirts of the city, moved their houses, and left their shops in the city center. By 1795, a pattern emerged. The wealthy congregated in South and North Wards, while the middling sorts moved into the vacated homes of the rich and into the business district. Business, for the middle and upper income people, was located in the lower ends of Chesnut, Dock, and High Streets, close to the Delaware River, and the busy companies of the carrying trade.

The poor followed in the wake of their wealthy counterparts, moving from one part of the city to another; yet, their moves were limited to areas that offered low

cost housing. These immigrant groups were left to the boarding houses in the alleys and wards apart from the rest of the city. In Coates Alley, within North Mulberry Ward, numerous boarding houses associated with certain ethnic or racial groups began to appear. French ex-patriots began to arrive soon after the start of the French Revolution, and the city directories reveal that many of these individuals resided in the boarding houses of Mulberry Ward.²⁵

Large ethnic and racial communities developed in places like Southwark, where a huge contingent of Irish tried to make a life in America. Further, groups of free Blacks resided in small wooden shacks in a variety of areas in the city, banding together in groups of four or five. As Moreau de St. Mery observed,

The people of color live entirely among themselves without distinguishing between mulattoes, griffes, Negroes and quadroons. . . . Nearly all colored people are poor and unhappy, and obliged to work as servants. A white servant, no matter who, would consider it a dishonor to eat with colored people.²⁶

Blacks thus often were ostracized from the rest of Philadelphia society. Even the tax collector failed to name the individuals in a black household, preferring instead to list these people as merely "free negroes".²⁷

Finally, local wealthy Philadelphians tended to generalize about the problems associated with the poor immigrant districts of the city. They linked most of the social ills of the city to immigrant groups or to the poor in general. Men like Benjamin Rush complained about how children of the poor "contaminated" the children of the wealthier class.²⁸ Indeed, these expressions reveal the prejudice against people of a different race, ethnic, or class background.

The growing migrant population of Philadelphia spurred changes in residential patterns by creating separate communities. Migrants congregated in sections of the city, carving out their own living space. These poor and migrant sections of

Philadelphia were balanced by the reaction of the wealthier classes toward the lower sorts. Wealthier merchants and artisan/craftspersons moved their homes from the densely populated poor areas of the city. The movement of wealthier individuals in turn enhanced the creation of specific commercial districts.

In effect, the turbulent changes in social structure and population caused a division in particular Wards. Specifically, this phenomenon is apparent clearly in South Ward between 1785 and 1800. A definite business district grew up in the eastern part of the Ward, while the poor and migrant groups eked out an existence in the backstreets, alleys, and western ends of the area. The numbers of poor swelled in the 1790s in South Ward, changing the overall character of this section of Philadelphia. The wealthy classes moved their households away from their shops, as the need for a separation of work and home became more pressing throughout the 1790s. As 1800 approached, South Ward became an area of "lesser" artisans and craftspersons and wealthy merchants and shopowners.

CHAPTER 3

A CHANGING COMMUNITY: SOUTH WARD

Migrants and a growing population in Philadelphia directly effected the changes in residential patterns, occupation, the structure of the household, and the separation of the workplace and the home. These dynamics of change revolved around the basic administrative foundation in the city; i.e. the ward. The ward was an artificial border around particular city blocks, used primarily as a way to monitor tax rolls and elections. However, the ward was much more than an artificial designation; it was a way for people of a certain income or occupation to identify with individuals of a similar background or distinction. Of the wards in Philadelphia, South, Upper and Lower Delaware Wards, and North Mulberry Ward represented, between 1785 and 1800, a large portion of the city's inhabitants. In addition, they exhibit the patterns of growth essential to understanding the development of the nineteenth century city.

Of the twelve wards in Philadelphia in 1785, South Ward was one of the only ones whose residents represented a cross section of Philadelphian society. Poor, middle, and wealthy residents lived in close contact in 1785, much as they did in the 1750s and 1760s. Further, in 1785, the ward was almost completely comprised of family dwellings with a few businesses scattered along Chesnut and Walnut Streets. Changes in Philadelphia during the 1790s altered the character of South Ward. By century's end, the area divided between a bustling shopping district for the wealthy and the middling sorts, the streets lined with shop after shop, individuals pawning their wares on an exclusive clientele, and a large poor, laboring and artisan class

involved in the area's local businesses.

In 1785, South Ward was a relatively small area (in terms of population) comprised primarily of wealthy to middle income people. Houses dotted Walnut and Chesnut Streets, with a few residents living in the alleys in the first and second blocks of the ward. Of the thirty possible city blocks, between the Delaware and Schuylkill Rivers, only three were densely populated. Within this small area, houses sat a mere five feet from the street, with an occasional lot adjacent to or behind the main house. Homes tended to be constructed of brick, and most were between two and three stories tall.²⁹ In terms of size, houses in the ward averaged about 800 square feet, with the smallest house only 150 square feet and the largest measuring 1,350.³⁰

Compared to today's sprawling suburban houses, dwellings in the eighteenth century were small. More importantly, living space held different connotations for the typical eighteenth century individual. Families of four and five lived in houses of less than 800 square feet in South Ward in 1785. In many cases, houses were a combination shop and home, further decreasing the actual living space for these people.

In South Ward, overcrowding did not pose a severe problem before 1790. Households tended to be small, averaging only four persons per dwelling in this early period. In addition, large dwellings of single men were uncommon before 1790; the average number of single men within a household hovered around two-to-three individuals. Simply put, before 1790, large households were uncharacteristic of South Ward.

These small households reflect a wealthy community of individuals in South Ward prior to the 1790s. In fact, in comparison to the poorer wards of North Mulberry and Lower Delaware in 1785, South Ward was inhabited by wealthy people. According to the city tax list for 1785 the average occupation tax for South Ward was 171

pounds. Compared to North Mulberry Ward's average occupation tax of 39 pounds in 1788 and Upper Delaware Ward's average occupation tax of 60 pounds in 1785, South Ward was a very wealthy ward indeed.³¹ Even more telling is the frequency of the head tax in the city tax lists for 1785 in South Ward. Individuals assessed a head tax were single males who did not own property. In South Ward, only thirty-seven individuals were assessed a head tax in 1785, compared to North Mulberry Ward where more than a hundred drew a head tax in 1788.³² Few single men resided in South Ward before 1790, largely due to the cost of living in the area, and because the ward itself held few opportunities for laborers and craftspeople.

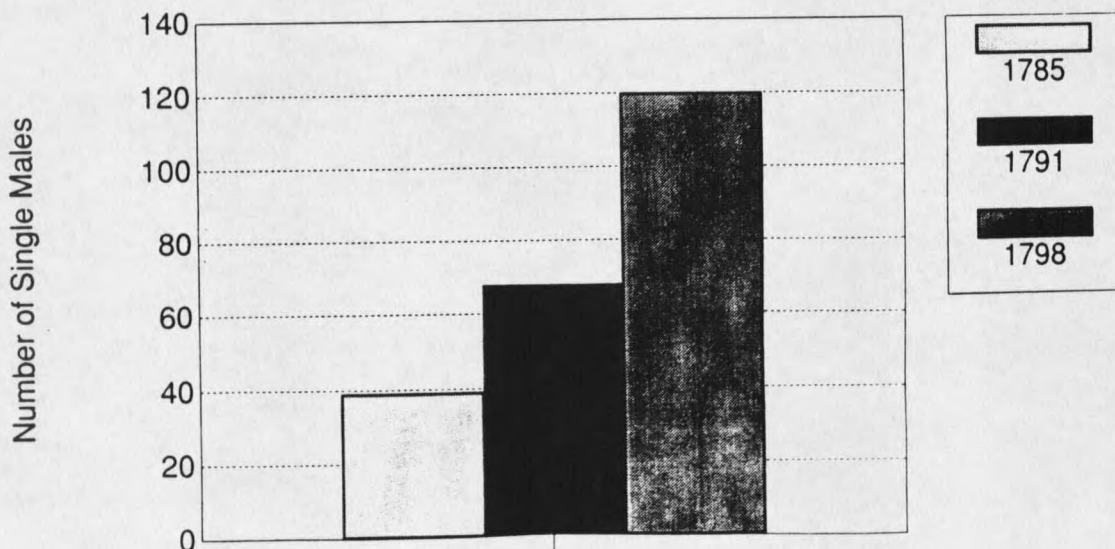
The living conditions of many single men were inadequate. Small houses and tenement buildings were crowded with workers. By 1798, the problem of housing had become severe, as single men were forced to band together, renting small houses, and living in cramped conditions. Men like James Henderson and Benjamin Kite rented wooden houses of less than 260 square feet. According to the city tax list of 1798, the value of these frame shacks was extremely low. Kite's rented wooden house was assessed a \$2.50 tax, one of the lowest property taxes in South Ward.³³ This poor class of single men did not live well in the city. South Ward had a well developed poor community by the close of the eighteenth century despite the relative prosperity of many members of Philadelphia's society.

In South Ward, the latter half of the 1780s were a time of slow growth. The few well established businesses in the area remained virtually unchanged between 1785 and 1790. Businesses established by men like Christopher Marshall and Charles Marshall remained in their location throughout the period, and generally the families of these individuals resided above their shops. Further, the population of the area remained stable during this five year period. The ward's population grew from approximately 350 individuals in 1785 to 450 in 1791.³⁴

After 1790, the characteristics of South Ward changed dramatically. With the influx of migrants from Europe and from the surrounding countryside, the ward became a haven for single men, some new businesses, and a small contingent of middle income families. Migrants poured into the city after 1790 at an alarming rate. By far, the largest group of migrants in the early part of the 1790s were single males between the ages of 15 and 29.³⁵ As revealed in the city tax lists, households began to accept more and more tenants under their roofs during the 1790s, and the majority of these tenants were single white males, (see Figure 1). In addition, the two block area between First and Third Streets became a shopping and business district, with virtually the entire first block of the ward devoted primarily to business interests.³⁶

FIGURE 1

Single Males in South Ward, 1785-1798



A growing class of middle-income families ran these new businesses in South Ward. For example, Godfrey Gebler and his family established a Smith's shop during this period along Chesnut Street, while John Aitken and his family established a cabinet shop a few doors away.³⁷ Although these men represent only two families, they do signify the types of business being established in South Ward. In fact, in the first block of South Ward, along Chesnut Street, no less than twenty businesses sprang up during the 1790s. These new enterprises symbolize the transition in the area during the 1790s, showing that the Ward and the city began to develop into specialized districts.

As areas within South Ward specialized into either residential or business districts, many families moved away, preferring instead to locate their household in a more suitable location. Again, in the latter part of the 1780s, households remained stable, as shops and homes were combined for convenience and monetary necessity. But the 1790s, men began to separate the home and the business, creating a second household in another part of the city.

The separation of business and household in South Ward was prompted by at least three external factors: the rise in the city's population, the growth of a distinct wealthy class, and the ravages of yellow fever. Several other internal factors might have taken place to augment the reaction to the external factors. These internal factors center around changes within the family structure and, possibly, a need for more space. Still, most of the moves in South Ward between 1785 and 1800 were motivated by economic changes and the growth of the city's population.

Of the external factors, the growth of the city's population and the increasing density of people in the city center seems to have been the motivating factor behind the move of the wealthier class. Simply put, the wealthy sought to separate themselves from the rest of the population. Thus, men like William Bingham built

large homes on the outskirts of the city, surrounding them with stone walls or with fences. Perhaps it is not fair to characterize this group with a kind of "white flight", yet they retained their businesses in the inner city, showing they felt the need to move away from the city center.³⁸

One of the earliest examples of this separation of workplace and home came in the early 1790s with Godfrey Gebler and his family. Prior to 1791, Gebler lived and worked at 82 Dock Street as a blacksmith. By 1791, Gebler moved his shop to an area between Chesnut and Walnut Streets on South Fourth Street. His house on Dock Street was a modest three-story brick house of 765 square feet.³⁹ Gebler was not a wealthy individual; yet, he moved his place of business during the 1790s.

Of those who owned businesses in South Ward between 1785 and 1800, at least ten out of forty-five moved their household away from their place of business. Twenty-two percent of the individuals who established a business in South Ward moved their home away from their shop prior to 1800. Most of these individuals, unlike Gebler, moved their household rather than their business. In almost all cases, these people moved their homes away from the city center. James Maloney moved from the inner city confines of Carters Alley in 1795 to the open spaces along the western end of Chesnut Street.⁴⁰

Individuals involved in land speculation recognized this movement toward the outskirts of the city. Land speculation in Philadelphia and in the rest of the Mid-Atlantic and New England States had always been a very profitable business. Philadelphians had begun to purchase land in the outskirts of the city, but, more importantly, these residents began to speculate on land in other states and cities. These land jobbers found speculation, in a country overflowing with land, to be very profitable. Many of these jobbers got "the fever" for land, buying hundreds of thousands of acres in Pennsylvania, New York, and even in the Carolinas. As Tench

Coxe, a Philadelphia resident, wrote in 1795, "I have ascertained to a certainty purchases in Virginia, Penns. and New York to the amount of 1,100,000 Acres in the present and last Week."⁴¹ Many others found the lure of land overriding their former careers. One businessman in the carrying trade claimed that his chosen career could not "maintain my family" in Philadelphia without land speculation.⁴²

Many of the less flamboyant individuals got into the land speculation game on a much smaller scale. These less wealthy Philadelphians were content to buy and trade the land in the vacant lots of South Ward. Many of these lots were large, ranging in size between 50 by 235 feet to an entire city block. For example, George Kribs owned the block bounded by Sixth and Seventh Streets on the east and west, and Chesnut and Walnut Streets on the south and north.⁴³ Kribs and others like him represent this smaller group of speculators.

All the land speculation and land purchases during this period led to a rapid growth in housing construction in the vacant lots of Philadelphia. By 1798, housing construction in the outer reaches of the city was carried out at a furious pace. In South Ward alone almost half of the vacant land was the site of some kind of construction. For example, in 1798, Henry Shively was in the process of constructing a building between Twelfth and Thirteenth Streets, while Thomas Carstairs had finished a 438 square foot house on Eighth Street.

This new construction in the outskirts of South Ward responded to the population boom of the 1790s. To reiterate, the city's population doubled from about 35,000 individuals in 1785 to between 60,000 and 70,000 individuals in 1800. Homeless migrants and new citizens had to have somewhere to live, resulting in the construction of tenement housing. Nevertheless, this new housing did not keep pace with the population. Many new residents of Philadelphia had sought shelter in older, established housing. During the 1790s, a large number of these migrants and poorer

individuals moved in with other families, becoming tenants in small households.

In 1785, Philadelphia had a small tenant population. As the city's population grew, families in South Ward and elsewhere in Philadelphia took in an increasing number of tenants unrelated to the family members. The majority of these new tenants were white males, part of a poor artisan and laboring classes. The city tax lists for 1785 reveal that there were at least thirty-nine tenants who were virtually propertyless and were relatively poor. Each of these single men were assessed a head tax based roughly on their income. Specifically, the average head tax for residents in South Ward was 22 pounds (or about \$59).⁴⁴ On a 22 pounds assessment, individuals paid about 6 pounds in taxes for the year. By comparison, propertied residents of South Ward were taxed according to the amount of property they owned, and according to the income of a given occupation. For example, a typical property owner would be taxed for the dwelling and material property inside the home in addition to an "occupation" tax. This occupation tax is a way of measuring an individual's relative wealth, much like the head tax is a way of measuring, albeit roughly, the relative wealth of the single male. In 1785, the average occupation tax was 171 pounds for property owners. Compared to the 22 pounds taxed a typical single male, the occupation tax was a staggering amount of money. These tenants in South Ward were not particularly well off, even in 1785; however, as the 1780s came to a close the lot of the tenant and the single male got worse.

After the turn of the decade, South Ward's single male population boomed, while the overall population of the Ward remained constant. Between 1785 and 1791, the tenant population grew from thirty-nine individuals in 1785 to ninety-nine individuals in 1791, an increase of over sixty percent.⁴⁵ In addition to this increased population of tenants, the lot of the single male tenant worsened. Specifically, the relative

wealth of these individuals remained low, even though the carrying trade and local businesses prospered. The city tax lists for 1791 show the extent of the poverty in South Ward's tenant community.

By 1791, the city instituted a category of tax known as the personal tax. The personal tax was a direct reflection of the income of a particular individual. For the tenants of South Ward, their average personal tax was 38 cents, compared to property owners personal tax of 89 cents.⁴⁶

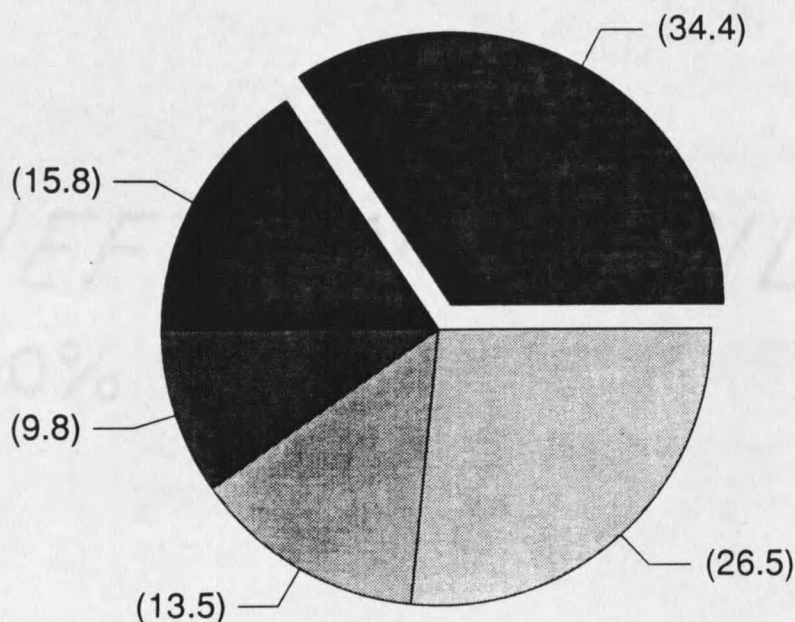
The difference between property holder and male tenant is apparent in an examination of the personal tax, and as the 1790s progressed, the differences between the tenant and the property holder became even greater. By 1798, South Ward had clearly divided groups of poor and wealthy individuals, with the majority of the poor residents making up a tenant community. As revealed in Figure 2, South Ward's poor community made up thirty-four percent of the population of those recorded in the 1798 city tax list. In contrast, the wealthy residents of South Ward made up twenty-six percent of the individuals in the city tax list for 1798. The Ward was heavily weighted toward the very poor and the very wealthy, and this marked distinction in relative wealth symbolizes the changes within society in Philadelphia.⁴⁷ The city was not an idyllic place of middle income artisan and craftspeople plying their trade in a vigorous economy. Instead of a middle class mecca, Philadelphia was a city comprised of many poor citizens and a relative few wealthy property owners.⁴⁸

The property holders, in contrast to the poorer segments of society, lived well in South Ward during the 1790s. If an individual had a certain amount of property in the 1780s and early 1790s, that individual normally could expect a secure, stable life. Many of the wealthy property holders of 1798 were middle income citizens in the early part of the decade. To return to the example of Charles Marshall, in 1785 he lived above the apothecary shop he owned on 46 Chesnut Street. His property,

including a dwelling and a stable, a chair, 50 ounces of gold plate, his occupation tax, his storehouse, and a cow, was assessed 1,549 pounds or \$4,136 in 1785.⁴⁹ By 1798, Marshall had acquired a small fortune in land and personal property. Compared to his unified home/shop in 1785, Marshall owned four separate properties, one of which was his shop and the other his home, in 1798.⁵⁰ In other words, Marshall owned one three-story brick home in 1785, and in 1798 he owned two three-story brick homes, and one two-story brick home. Also, during the 1790s Marshall had separated his home from his workplace, moving to 56 Chesnut Street, just a few short blocks from his business at 46 Chesnut.

FIGURE 2

Income Distribution, South Ward 1798



Following Charles Marshall up the social ladder was Doctor William Kinley, a Doctor who lived in South Ward between 1785 and 1800. In 1785, Kinley rented a very small dwelling and lot. His personal property included a female slave, a cow, 20 ounces of gold plate which, together with his occupational tax, brought his total tax burden to 153 pounds or \$409. By 1798, Kinley owned two brick houses, a two-story and a three-story house. Like Charles Marshall, Kinley had enjoyed prosperity during the 1790s.

What made men like Charles Marshall and William Kinley different from many of the poorer citizens who started out with very little and ended up in the same situation? One key to success in the 1790s was to possess an original monetary basis for success. In the economic boom times of the 1790s, with the overseas carrying and the development of real estate leading the way, these men with established wealth had a considerable advantage over these men without financial resources. Of course, the scenario that only those who had money could make money precludes the notion that Philadelphia was a city where one could make one's fortune quickly. In South Ward at least, making money in the 1790s depended on being an established individual.

Most migrants and transients often found themselves left out of the economic trading boom.

The economic changes during the 1790s effected every member of Philadelphia's society, including women. In this society most women were left out of the extant records, yet one group of women, in particular, stands out in the city records: widows. Largely an overlooked minority, widows represent a completely different group of people in South Ward. In general, these women gained what money they had from their husbands, and used the skills they had obtained in their lives to make ends meet. They confound traditional labels of relative wealth and income. While, it is difficult to know exactly how these women led their day-to-day lives, the places

in which they lived can be located, and by interpreting the overall property tax data, scholars can define widows among their fellow citizens.

In South Ward widows did not fall into convenient categories of poverty or wealth. But, the numbers of poor and wealthy widows does mirror the numbers of poor and wealthy men in South Ward. Widows were most likely either desperately poor or quite wealthy.

Abigail Hamilton, a wealthy widow in the area, lived on S. Third Street across from the home of Alexander Hamilton. Mrs. Hamilton's husband died sometime before 1785, leaving his wife with at least two properties aside from their home. During the 1790s, Mrs. Hamilton acquired five separate properties and by 1798 held some very lucrative investments. These investments included a large three story brick house assessed a tax of \$27 in 1798, a wooden coachhouse, stables, and lot assessed \$8, a frame shop rented to a blacksmith, another frame shop and lot, and, finally, her own home on 80 S. Third Street.⁵¹

In comparison, a wealthy male like Charles Marshall held between four and five properties of an overall greater value. For example, three of Marshall's five properties were assessed over \$20 in 1798. Widow Hamilton was not as wealthy as Marshall, yet she was able to acquire properties within a male dominated society, something unusual. Still, Mrs. Hamilton was not alone in Philadelphia or in South Ward. A woman known only as Mrs. Coxe apparently bought and sold property throughout the 1790s much like Abigail Hamilton. Mrs. Coxe's husband died prior to 1785, and he had left her with at least three properties. It is easy to imagine Mrs. Coxe using the income from her husband's estate to buy property in Philadelphia. Indeed, by 1798 Mrs. Coxe owned six properties excluding her house on 80 Walnut Street, an exclusive area of the city.

Mrs. Hamilton and Mrs. Coxe represent the wealthier segments of Philadelphia's

society, and their husbands must have been wealthy in their own right. It is important to point out, however, that these women took the capital investments of their husbands and bought property like anyone with a little money might. Unfortunately, Mrs. Coxe and Mrs. Hamilton did not represent the largest segment of the society of widows -- those who were very poor.

Many widows in South Ward lived in the dark and seamy conditions of the backstreets and alleys of the area. These poorer widows could not parlay their meager income into large property holdings; instead, they often rented out space in their small homes to tenants and plied a trade. Women like Abigail Hamilton were described as "gentlewomen", while women like Sarah Collins and Ann Chambers worked as cakebakers and seamstresses. Sarah Collins rented a small brick house from James Shanwood in Carter's Alley.⁵² She had a tenant in her household, and she also worked as a cakebaker to pay her expenses. Her life was quite different from the wealthier widows of South Ward. Similarly, a even less fortunate widow like Ann Chambers had difficulty making ends meet. Mrs. Chambers lived in Norris Court, an alley off of Chesnut Street, and rented her home from Mrs. Coxe. She lived in a two-story frame house of only 275 square feet. In this small house, Mrs. Chambers worked as a mantuamaker to earn her keep.

All of these widows mirrored the lives of their male counterparts in Philadelphia in some ways; however, it is almost impossible to track the income of widows in Philadelphia, making it difficult to discover exactly how these women lived. The presentation of their situation in the city is sufficient to bring out the notion that poverty and wealth was not limited to the male community, nor did the economic changes in Philadelphia leave a positive impact on many of these widows. Even so, these women were active members of Philadelphia's society, regardless of their social standing or income.

Another less well-defined group in Philadelphia was the black population. Very few free black individuals resided in South Ward. In 1785, only two households of "free Negroes" lived in the ward, and by 1800, not a single black individual lived there. These free blacks must have lived in very poor conditions indeed; the tax assessment for their small household was 200 pounds in 1785, among the lowest recorded property taxes in Philadelphia.⁵³ One can imagine that these residents of Philadelphia were among the poorest segment of society. Certainly, their enslaved fellows had it rough. Although South Ward was a wealthy area, not many residents owned slaves. In general, white households had only one slave, usually described as a "Negro woman" or "Negro servant." More than likely, these slaves were house servants and coach drivers for their white masters. As far as residential patterns are concerned, the free blacks of Philadelphia lived together in small wooden houses, congregating in the backalleys and more secluded sections of the city.⁵⁴ This group of people was separated from most of middle and upper class white society, demonstrating that residential segregation was not unusual even in the 1780s and 1790s.

Between 1785 and 1800 the residents of South Ward experienced a slow decline in their average overall income, due primarily to the increasing poor population of the area. In 1785, South Ward was a wealthy area of merchants, and middle income families. During the 1790s, some of the merchants left the area or closed shop, while a large segment of single males moved into the area. The families who resided in the Ward accepted these men as tenants in an already crowded household. The tenant population of the ward boomed from a low of forty-five individuals in 1785 to a high of 120 people in 1798. Yet, while the ward's income as a whole declined, the first two blocks, traditionally the business district of the area, became a shopping district of wealthy businessmen. Along the south side of Chesnut Street, businesses thrived as people like Charles Marshall, Godfrey Gebler, and John Letchworth

prospered in their chosen professions. South Ward thus developed into two very distinct areas: a shopping district in the east, and a residential community in the west. This shopping and business district was mirrored throughout the city in the first three blocks fronting the Delaware River. In South Ward, North Mulberry Ward, High Street Ward, Middle Ward, and North Ward all developed these shopping/business districts. The "spillover" from areas like Upper Delaware and Lower Delaware, where businesses were prominent, into the main parts of the city occurred during the 1790s. By 1800, Philadelphia had a business district that began in the North and followed the Delaware as far south as Southwark.

While the first two-to-three blocks of South Ward developed into a business district, houses and tenement buildings were being built toward the western edge of the ward as many individuals saw a need to escape the confines of the city center. Men like Henry Shively invested in these western properties, moving his own home west, and working as a kind of realtor in this part of the city. Many single males, who worked as artisans and craftsmen, flooded these newly constructed tenement houses. The city's expanding population occupied any new structures, due in part to a severe lack of housing in Philadelphia. Joining their lower income fellows were middle class families trying to make a living in South Ward. Some of these people established tanning grounds and Smith's shops. Yet, even as Henry Shively was in the process of constructing these new houses, the backstreets and alleyways of South Ward became a haven for the poorer segments of the population. With the virtual evacuation of the city center by wealthier residents, housing costs dropped, allowing these lower class Philadelphians low cost housing in the alleys of the old city. Poor widows like Ann Chambers and common laborers like James Archer resided in these areas, revealing the growing segregation between poor and wealthy, laborer and merchant.

Many of the residential patterns in South Ward were not unique to the area. Changes in North Mulberry Ward, for example, mirrored these changes in South Ward. Although it remained a poor ward throughout the 1790s, a business district grew up in the first couple of blocks of the area, a development similar to the one in South Ward. Also, in the western edges of North Mulberry, housing construction was robust. In fact, a movement westward, although not nearly as pronounced as in South Ward, continued throughout the period in North Mulberry Ward. Even so, North Mulberry developed in some ways differently from South Ward, in part because of a large immigrant and poor community. But, these differences still point to dramatic changes in society, and the further separation of the wealthy classes from the lower sort. Understanding this separation is the key to understanding the very nature of the class structure, and the development of class distinctions in America. These changes will be discussed in the next chapter.

CHAPTER 4

NORTH MULBERRY WARD: A HOME FOR THE POOR

As Philadelphia grew and changed in the 1780s and 1790s, changing residential patterns altered the character of South Ward. In North Mulberry Ward, these changing patterns affected the development of business and residential districts. For example, many large immigrant groups coalesced into separate communities within North Mulberry Ward during the 1790s. New and unfamiliar with the city, many migrant families settled with their fellows into distinct communities.⁵⁵ North Mulberry Ward was shaped by the migrants, the merchants, and the expanding population of Philadelphia.

Sometime early in the eighteenth century North Mulberry Ward became a magnet for less wealthy individuals. At mid-century, city tax assessors found "poor" people living in the area of North Mulberry Ward.⁵⁶ The ward became a haven for any number of foreign migrants, each carving out their own piece of the pie in Philadelphia. By 1785, boarding houses in the ward catered to specific ethnic groups. Tenement buildings were crammed full of poor single men and migrant families. Throughout the 1790s the five block area between Third and Eighth Streets was a densely populated section of town, consisting of poor artisan and laboring classes. The ward also became dotted with small businesses, but by the mid-1790s a distinct business district developed in the first two blocks of the ward. Many of these shops dealt in produce and other food related items, while some merchants accommodated the businesses and workers directly involved in the carrying trade. In this small two block section of North Mulberry Ward the 1790s

brought prosperity to the doors of these businesses. Thus, by 1800 North Mulberry was a ward divided between wealthy businesses in the first two blocks of the ward and the poor residential communities beyond Third Street. Like South Ward, North Mulberry was an area of contrasts.

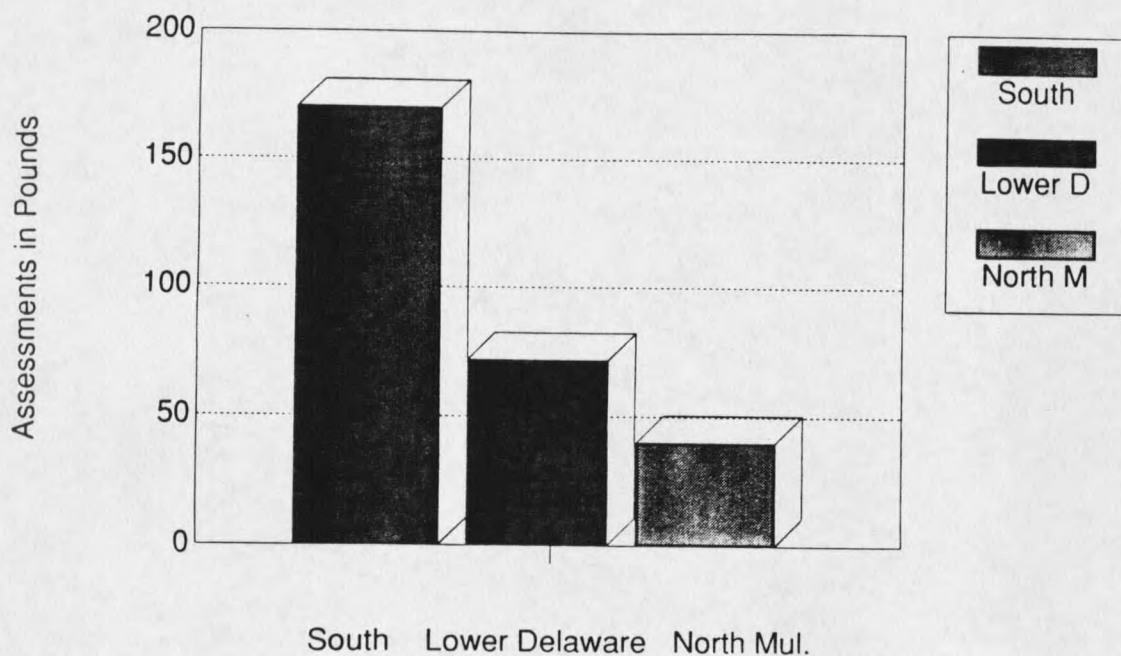
North Mulberry Ward never completely developed into a wealthy or middle income district. The citizens of the ward were less well-off than their counterparts in South and Lower Delaware Wards. The occupations of many workers in North Mulberry Ward included large numbers of laborers, carpenters, blacksmiths, widows, and merchants.⁵⁷ These occupations were not among the highest paid positions in the city. Aside from a few wealthy merchants, North Mulberry Ward's population consisted of working class families and single men; therefore, the head of the family household fared badly compared to his counterparts in either South Ward or Lower Delaware Ward. In 1788, the average occupation tax for a head of household in North Mulberry Ward was a mere 40 pounds, while in South Ward in 1785, the average occupation tax was 171 pounds, and in Lower Delaware Ward in 1793 the average occupation tax was 72 pounds, (see Figure 3).⁵⁸ Obviously, the individuals in North Mulberry had difficulty paying the rent. As the 1790s approached the residents of the ward would find their piece of the monetary pie getting smaller and smaller.

With the onset of the 1790s and the growing influence of Philadelphia in the carrying trade, one might imagine that all Philadelphians would prosper from the economic boom of the period. Some of Philadelphia's citizens basked in the carrying trade, but to the residents of North Mulberry Ward, the expanding economy did not reach their poverty stricken borders. The problem for many inhabitants of North Mulberry Ward was the increasing population. In more concrete terms, the migrants to Philadelphia during the 1790s fell into the same

occupational category as those already living within the ward. Migrants directly competed for jobs with the established residents of North Mulberry Ward, diluting the job market and limiting gains that economic growth offered.⁵⁹

FIGURE 3

Occupation Tax Variation



By 1791, the number of male and female heads of household had climbed from about 450 heads in 1788 to almost 700 by 1791.⁶⁰ Similarly, the overall population of the ward must have grown accordingly, raising the population almost forty percent in only three short years and increasing the competition for living space, jobs, and food in that three year period. The ward literally burst at the seams with people. The result of this population boom was an increase in the number of tenants per household, some construction in the western edge of the city and the ward, and the

rise in the cost of rent and basic foodstuffs.

In 1788, households averaged about .5 tenants per household, but by 1791 the number of tenants per household grew to 2.2.⁶¹ Although construction in the western part of North Mulberry Ward was not unusual in 1791, the vast majority of the new residents lived in established homes, tenement buildings, and boarding houses in the ward. Blocks within the ward divided between different groups of people. For example, the rise in the French speaking population went from about ten individuals in 1788 to over thirty in 1791. The density of the population of North Mulberry increased considerably, making already cramped conditions dangerous.

If living conditions were bad, monetary conditions were worse. The plight of the individual remained virtually unchanged between 1788 and 1791. By 1791, North Mulberry Ward's tax assessors instituted a personal tax, exactly like the one in South Ward. This personal tax directly measures the relative income of a person's occupation, thereby allowing some insight into the material wealth of the family. For North Mulberry Ward, the average personal tax was .53 cents in 1791, while in South Ward the average personal tax was .89 cents.⁶² Compounding the monetary difficulties of the residents of Philadelphia and North Mulberry Ward was the rise in the cost of foodstuffs, clothing, and rent during the period. Even though actual wages increased through the 1790s, the wage of the artisan and laborer did not keep pace with the rise in the costs of maintaining a household. For example, the price of clothing began to inflate at a higher rate than wages, and the cost of firewood rose drastically between 1790 and 1800. Even the price of basic food items like bread rose beyond the ability of the poor artisan or laborer to pay.⁶³ Finally, the average real wage of the worker dropped from 93 pounds in the 1780s to an average of 89 pounds in the 1790s.⁶⁴

As the density of the population in North Mulberry Ward increased, the area took on different residential characteristics. Like South Ward, North Mulberry Ward divided into a relatively well-to-do business district in the east and a poor residential area in the west. The business district in the eastern part of the ward developed in part because of the spill over from Upper Delaware Ward. During the 1790s, the high cost of property drove poorer residents into more economical areas to live. Upper Delaware Ward slowly formed into a business district along the Delaware River, and many of the businesses in the area dealt directly with the ships in the carrying trade. As a result of this increased economic activity, a secondary business district established itself just beyond the borders of Upper Delaware Ward, providing services to the workers and businessmen of the ward. Hatters, Grocers, and Taylors all created businesses in the first couple of blocks of North Mulberry Ward to serve the people who worked and lived in Upper Delaware Ward. In 1791, these merchants along Front Street were well off members of Philadelphian society. Men like Thomas Coats plied their trade, profiting from the economic expansion of the 1790s.⁶⁵

With the formation of a definite business district, many poor residents of North Mulberry moved to the western sections of the ward. This is not to say that people did not inhabit the first two blocks of North Mulberry, they did, but some Philadelphians found that they could not afford the more expensive rents of the area.⁶⁶ Between Third and Eighth Streets some of the poorest members of Philadelphia's population lived. These people lived in small frame and brick houses. In 1791, the dwelling tax assessment on these structures typically was less than 300 pounds. In contrast, an area like South Ward held structures assessed over 800 pounds on average. Also, a typical city block in North Mulberry Ward held thirty percent more people than in either South Ward or Lower Delaware Ward.

The dense population of North Mulberry Ward was partially responsible for the large death toll in the summer of 1793 with the onset of the yellow fever. Hundreds of people died during the summer months of July, August, and September in 1793. By 1794, the area was a haven for many widows and single men, as the yellow fever took its toll on the residents of North Mulberry Ward. The effects of the epidemic altered the basic characteristics of the ward. A large group of widows dominated the eastern sections of North Mulberry, where just three years before their husbands lived. Women like Margaret Starr, Widow Tryon, and Widow Fisher carved out an existence in this one-to-two block area. Like their counterparts in South Ward, these women owned property and presumably sold it on occasion. In addition to this large community of widows, single men, tenants in small households, lived and worked, eking out an existence in the aftermath of the yellow fever epidemic of 1793.

Single males and heads of households gained nothing between 1791 and 1794. The personal tax for the region remained stable, making it to only .54 cents in 1794.⁶⁷ Further, despite the deaths of 1793, the ward's population increased between 1791 and 1794. The number of those taxed a personal tax rose from 677 in 1791 to 767 in 1794. Population growth in this period can be linked to an influx of French migrants. These French expatriates lived in the first two blocks of the ward, creating a small community of French single men and families in 1794.

Interestingly, most of the French in North Mulberry Ward did not have an occupation listed by the city tax assessor. For purposes of taxation, they were described simply as "French". In almost every instance, the French migrants were assessed a personal tax of only .30 cents, well below the average of .54 cents for the ward.⁶⁸ Apparently, more recent migrants did not have an occupation in Philadelphia. If their personal tax is any indication, the French residents fall

among the taxes for laborers and porters. Possibly, the migrants to Philadelphia worked as laborers until they could establish themselves in a city they did not know.

As the decade progressed, North Mulberry Ward remained consistently poor. The population of the area made steady increases, but the overall characteristics of the ward remained the same. In 1794 and after, responding to the growing population, construction began to pick up in the western edges of the city and the ward, as vacant lots were turned over to entrepreneurs to build tenement houses or small private dwellings. People like John Guyer owned lots in the Eleventh and Twelfth Street blocks, where construction was going on.⁶⁹ This new construction spurred some residents of the city center to move to the outlying sections of the ward and to the outskirts of Philadelphia in general. Most of the new structures were inhabited by poorer residents of North Mulberry Ward, for in the areas of new construction, the average personal tax was a mere .30 cents. Men with occupations of butcher, laborer, and porter moved into these sections of the city.⁷⁰

By century's end, North Mulberry Ward was a well established poor region of Philadelphia. Even the wealthier residents of the city recognized North Mulberry Ward as an area of poor citizens. Many of Philadelphia's prominent citizens feared and denounced the poor, feeling that these less well off citizens corrupted the minds of the young and hurt the morality of the city. People like Benjamin Morgan railed against the "deluded masses" of North Mulberry Ward and the Northern Liberties. For Morgan and others like him, the recognition of a large poor community meant trouble for Philadelphia.⁷¹

By 1798, the poor residents of North Mulberry Ward made up over fifty-one percent of the inhabitants of the area. In fact, the bottom 60% of the population, in terms of income, made up over seventy percent of the residents of North Mulberry

Ward. In contrast, South Ward was almost equally divided between poor and wealthy in the latter part of the 1790s. Only places like Southwark, an Irish/migrant community in the southern part of Philadelphia, had more poor residents.

Between 1788 and 1800, North Mulberry Ward remained a poor section of Philadelphia. The average income of the residents of North Mulberry remained virtually unchanged through the period, while the cost of food, clothing, and heat increased dramatically. Similarly, the inhabitants of the ward worked in the lower income occupations for Philadelphia. By far, the largest group of laborers in the city worked and lived in North Mulberry Ward between 1788 and 1800.

While most characteristics of the ward remained constant, the population of the area swelled, nearly doubling the occupants of North Mulberry Ward by 1800. Migrant families and single men flooded the Ward. Many migrant families formed communities. These communities of French and Irish consisted of laboring workers with a very small income. They lived in close contact with their fellows, renting small houses from established Philadelphians. If the migrants came looking for a better life in terms of economic stability and increased income, they would not have found it in North Mulberry Ward.

Finally, the residential patterns that created North Mulberry Ward's poor community were also at work in Upper Delaware Ward and Lower Delaware Ward. The carrying trade, the growing population and the yellow fever epidemics all effected the development of Upper and Lower Delaware Wards as they effected North Mulberry and South Wards. As the population of Philadelphia moved and changed, the ward's themselves took on different characteristics, creating poor and wealthy areas, business and residential districts. In Upper and Lower Delaware, a slightly different dynamic shaped the evolution of the wards. These areas were on

the front lines, so to speak, of the carrying trade. The businesses in Lower and Upper Delaware Wards were directly effected by whether or not a ship came in. In many ways, the income of the businesses and residents of these two wards were tied directly to the carrying trade. If the carrying trade faltered, the residents and businesses of the ward would feel it immediately. As a result of this close contact, the residents of the wards changed constantly. Understanding this fluctuation and the reasons behind it will reveal, in part, the dynamics of Philadelphia's business community, and the plight of the workers and artisans in the city.

CHAPTER 5

THE COMMERCIAL DISTRICTS:
UPPER AND LOWER DELAWARE

The commercial development in Lower and Upper Delaware Wards contrasts sharply with the residential development in South Ward and North Mulberry Ward. Through the 1790s, Upper Delaware Ward was transformed from a commercial trading center with a large number of poor residents to a commercial district of relatively wealthy individuals. Lower Delaware Ward, on the other hand, began the 1790s as a wealthy commercial district, maintained its prominence through the next few years, only to collapse by 1800, becoming one of the poorest wards in Philadelphia. The dramatic changes in each of these areas points to the upheaval in the city. Philadelphia, in the 1790s, was changing fast, leaving many residents to bask in the glory of the era, and others to struggle through abject poverty. Philadelphia was a city of contrasts, and these are evident in the comparison between Upper and Lower Delaware Wards.

From the founding of Philadelphia to the present, the area known as Upper Delaware Ward was a shipping and commercial district. Along the banks of the Delaware River, the area became a distribution point of goods from overseas to the rest of the city. Businesses catering to seamen formed along the river during the eighteenth century, as Philadelphia grew from a small town to a seaport serving the Mid-Atlantic region. It is not difficult, therefore, to understand that Upper Delaware Ward developed into a commercial district of businesses related to the carrying trade.

Despite all the prosperity associated with shipping in Philadelphia, Upper Delaware had its share of problems with less fortunate members of the city. The area drew large numbers of poor to its borders. In 1785, these less well-off inhabitants comprised a quarter of the ward's population.⁷² Many of these poorer residents were single males who held no personal property, and lived with at least two other individuals in cramped conditions. According to the 1785 city tax list, most of the single males lived with families or others who owned a small house or business. In comparison to other residents of Philadelphia, single male residents in Upper Delaware Ward were assessed an average head tax of 16 pounds, whereas their fellows in South Ward were assessed an average head tax of 22 pounds.⁷³ This stark difference in the head tax reveals the extent of the problem for the poor in Upper Delaware.

Yet, the poor artisans and craftspeople were not alone in the ward. Many shop owners and businesses of the area were equally poor. Even in 1785, a period of relative prosperity, the occupation tax for the ward was very low at 60 pounds, somewhat above North Mulberry's average of 39 pounds, but still well below South Ward's 171 pounds (see Figure 4).

These less well off merchants ran tobacco, hairdressing, taylor, and trading shops. Still, most merchants, artisans, and workers had in common their poverty. They lived in some of the smallest structures in the city. The tax assessment on many of these buildings was 100 pounds, the least property tax on the tax lists.⁷⁴ As trade with Europe picked up after the Revolution, one might expect Upper Delaware to prosper from the increased trade. But, by 1792 the income of the residents of Upper Delaware Ward fell to the lowest point in this period.

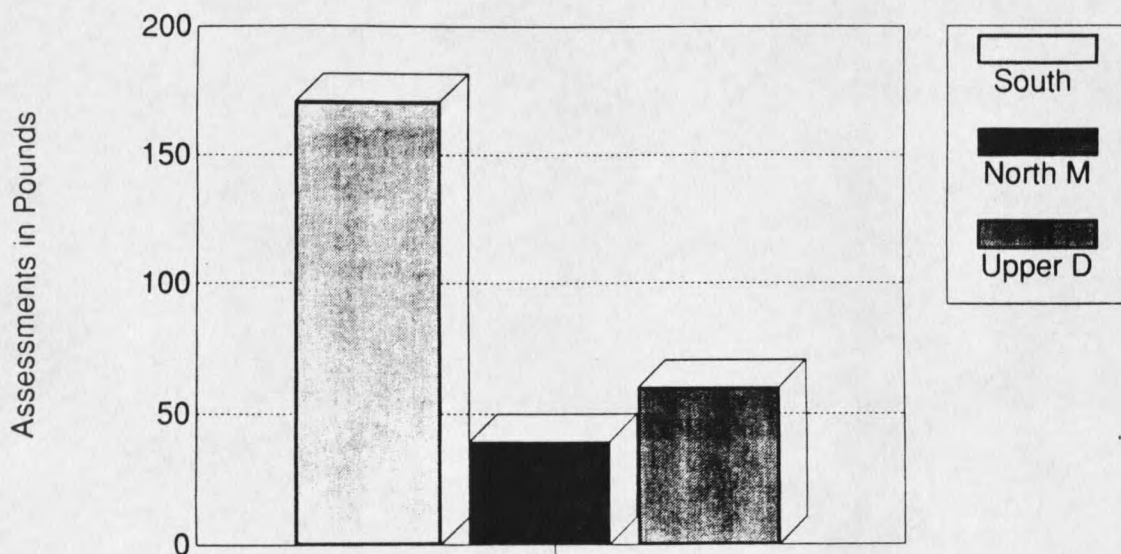
In 1792, Upper Delaware Ward had a proportionally large group of residents identified as "poor" by the tax assessors. The designation of "poor" meant that these individuals would not be assessed a tax due to their lack of income. Similarly, the

average income of the single male dropped, as revealed by the city tax lists. In 1792, the average head tax stood at 12 pounds while in 1785 the average head tax was 16 pounds. If the head tax directly reflected income, then this drop would reflect a 27 percent reduction in income between 1785 and 1792.⁷⁵

Also, the economy of the ward was affected by the income of the merchant and shop owners. This group, like their working class counterparts, fared badly. The occupation tax of these merchants and shopowners dropped from 60 pounds in 1785 to 55 pounds in 1792.⁷⁶ The drop in tax and income in Upper Delaware Ward goes against all the economic information for Philadelphia during the 1790s. One would expect that the area would grow over the period, mirroring the heightened activity in the carrying trade; however, instead of prospering, the average income of the inhabitants of the ward faltered, showing that the economic boom in Philadelphia did not hit this section of the city in the early-to-mid 1790s.

FIGURE 4

Occupation Tax Assessment



The characteristics of the households in the ward explains, to some extent, the reasons for the stagnating income in Upper Delaware. The majority of the males in the ward worked as artisans and craftsmen in 1792, living in small cramped houses. These members of Upper Delaware must have competed with individuals in the same occupation throughout the city. As stated before, immigration and population growth effected changes within this group of workers, steadily driving the wage down in Philadelphia. In areas like South Ward and North Mulberry Ward this phenomenon is less clear because of the nature of the records. The changes in the way persons were taxed in each ward means that it is difficult to trace fluctuations in income over time. In Upper Delaware, however, the consistency of the records between 1785 and 1795 reveals definitely that income dropped during the ten-year period in this ward, and very probably in South Ward and North Mulberry Ward as well.⁷⁷

During the mid-1790s, the average income of the property owner had fallen to a ten-year low. Just between 1792 and 1795, the average occupation tax dropped over 10 pounds to 44 pounds. Between 1785 and 1795, the occupation tax had declined over 15 pounds (see Figure 5).⁷⁸ Part of the reason for the drastic drop in income can be attributed in part to the evacuation of the wealthy class between 1792 and 1795. The overall population of the ward fell by half during this three year period.⁷⁹

Part of the population slide can be linked to the yellow fever epidemics of 1793. As Edmund Hogan reported in 1795:

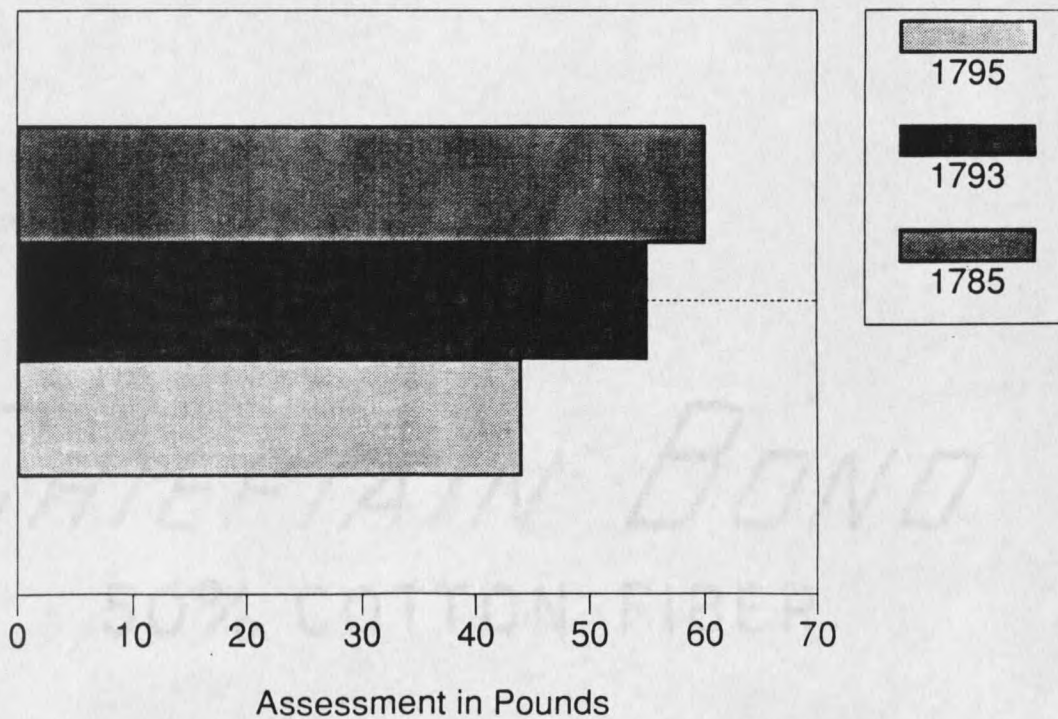
The state of North Water-street on the 7th of Oct. 1793, when I had made a report of it to the Mayor and Committee at the City Hall, was 131 deaths, 221 white and 4 black persons left it, 281 white and 27 black persons remained. . .⁸⁰

The devastation of the epidemic in 1793 destroyed the population of Upper Delaware Ward. Some people remained, but the extent of the damage on the community hurt

the businesses, thus ruining active trade in the ward. This failing business climate hurt the income of the merchants, in turn effecting the income of their artisan counterparts. In 1795, Upper Delaware Ward reached the nadir of its development.

FIGURE 5

Occupation Tax, Lower Delaware Ward



The century's final years saw a reversal of the downward trend. The income of the residents of Upper Delaware Ward rivaled the wealthiest members of Philadelphia society, for by 1798, the average income of the inhabitants equaled the income of

the residents of South Ward. Also, between 1795 and 1798, the assessors instituted the "personal tax," like the personal taxes of South Ward and North Mulberry Ward. In 1798, the average personal tax was .87 cents, compared to South Ward's \$1.02, and Lower Delaware Ward's \$1.13.⁸¹ Per capita, Upper Delaware had one of the largest groups of wealthy merchants. One-quarter of the residents of the ward were assessed personal taxes over \$1.00 in 1798, revealing the extent of the change in income in three years. Further, the population of the ward doubled, bringing the number of taxables up from ninety-one in 1795 to 205 in 1798. Upper Delaware Ward's economy and population boomed.

Why did Upper Delaware Ward change so quickly between 1795 and 1798? Interest in the ward grew during the period, probably because of the low property values in the area. Wealthy men like Stephen Girard set up businesses and warehouses, promoting the interest in Upper Delaware. Merchants and businessmen descended on this section of the city, creating a new and vital area in Philadelphia. As 1798 approached, more and more wealthy Philadelphians found Upper Delaware Ward the place to locate a business, and while these wealthy individuals moved into the area, the poor inhabitants of the ward were forced out, thus changing the overall characteristics of Upper Delaware Ward. By century's end, this formerly depressed section of the city became a large commercial district of businesses dedicated to the carrying trade.⁸²

The catalysts that changed Upper Delaware during the 1790s affected Lower Delaware Ward very differently. This southern section of the city bordered the Delaware River like its northern cousin, but there the similarities end. Lower Delaware, for most of the 1790s, was a middle income area of the city. Artisans, shop-owners and businessmen fared relatively well and prospered from the growing shipping industry. By the mid-1790s, the wealth of the inhabitants of Lower Delaware rivaled

that of the residents of South Ward, and by 1797 Lower Delaware was among the wealthiest wards in the city. Yet, between 1797 and 1800, Lower Delaware Ward went through a major catastrophe that destroyed the income of the residents and dropped the population of the area by over thirty percent. Lower Delaware Ward in 1800 was one of the poorest sections of Philadelphia.

Lower Delaware began the 1790s as an area of merchants and artisans working side by side. Occupations in the ward ranged from taylor, hatters, and tobacconists to fishmongers, hucksters, and coopers. The area was also a melting pot for Philadelphia with French, German, and Irish workers all seeking their fortune in the Quaker City.⁸³ In 1793, the average occupation tax was 72 pounds, much higher than Upper Delaware Ward's 56 pounds in 1792. The ward was by no means a wealthy area; however, most of the inhabitants fell into the low end of a middle income level, revealing the relative prosperity of the occupations in the area. The average property was assessed a tax of 525 pounds, lower than South Ward's 650 pounds in 1785, but clearly within this middle range.⁸⁴

Also unique to Lower Delaware Ward was a large number of servants. In 1793, many households had at least one servant, while some others had slaves and indentured servants. Overall, Lower Delaware Ward was home to more servants per capita than either South, North Mulberry, or Upper Delaware Wards at any time between 1785 and 1800.⁸⁵ This large servant and slave population demonstrates the wealth of the area. Although many residents could not afford servants or slaves, some had the extra funds to spend on luxuries, such as supporting a servant.

The plight of the "lesser" artisan and craftsman was somewhat better than their counterparts in North Mulberry and Upper Delaware Wards. In 1793, the average income of the artisan was fairly high. As revealed in the city tax lists, the head tax for single males was 16 pounds, much higher than Upper Delaware's average of

11 pounds and just below South Ward's 22 pounds.⁸⁶ As mid-decade approached, the artisan's income improved. The economy in the ward was growing, directly effecting the income of the residents of the area.

The mid-1790s brought most of the inhabitants of Lower Delaware Ward good news. Their average income had risen slightly between 1793 and 1795, while the population of the ward remained stable. Lower Delaware was an area that retained the characteristics of the early 1790s. In two years, men like John Duffield did not add to their large property holdings, maintaining a status quo. Even Duffield's property tax remained the same. In 1793 Duffield was assessed a total property tax of 985 pounds, including his occupation tax. By 1795, Duffield's tax was 1000 pounds, up only 15 pounds due to the purchase of a slave.⁸⁷ Throughout the ward, the occupation tax increased 6 pounds, from 72 to 78 pounds. The average head tax increased 4 pounds, from 16 pounds to 20 pounds. All in all, the two years between 1793 and 1795 saw little change in Lower Delaware Ward, as income increased, to a degree, and the population remained constant.

By 1797, Lower Delaware Ward's economic prosperity boomed. The majority of the ward's residents went from middle income merchants and artisans to relatively wealthy individuals. At the same time, the population of the ward grew by fifty percent. The area became packed with merchants and businessmen, while many of the lower income workers left the ward, seeking other employment or a less expensive place to live. As in Upper Delaware Ward, the tax assessors changed the occupation and head tax assessments over to the personal tax based on dollars. In 1797, the average personal tax was \$1.13, one of the highest in Philadelphia.⁸⁸ The wealth of the ward can be attributed to the growing importance of the businesses in the area, and the absence of a large poor population. Many of the artisans and craftsmen that made up the majority of residents in the early 1790s left the area by 1797, as

more and more people set up businesses, driving rent and property values higher and higher. These new merchants capitalized on the expanding importance of the carrying trade, and took advantage of the opportunity to deal with American and British traders.

As quickly as the prosperity came, the ward's economy collapsed. By 1800, property and personal taxes dropped by half, reflecting the changes in the income of the residents of Lower Delaware Ward. Men like John Duffield, who paid a personal tax of \$1.50 in 1797, paid only 75 cents in 1800. Similarly, Duffield's property tax dropped from paying 26 cents in every hundred dollars assessed, to paying 15 cents in every hundred dollars. His property, valued at \$1974 cost him \$513 in taxes in 1797 and \$296 in 1800.⁸⁹

At the very least, this huge drop in taxes suggests a decline in the income of the inhabitants of the ward. The area remained strictly a commercial district of merchants and shopowners with very few resident artisans and craftsmen. Further, this decline in taxes was mirrored by a drop in population by about fifty percent. Combined, these changes in Lower Delaware Ward suggest that economic activity fell off by 1800, possibly taken over by the businesses of Upper Delaware Ward.

A comparison of Upper and Lower Delaware Wards in the 1790s reveals that these two distinct commercial districts took different paths in development. Upper Delaware began the decade as an area of poor artisans and lower income businesses, declining until 1795 when the overall income of the inhabitants of the ward increased. At the same time, the population of the area changed, with "lesser" artisans moving out of the area, and wealthy merchants moving in. By replacing the artisan community, the merchants, a wealthy group in general, drove the average income of the ward up.

Why did these businessmen move into the area? The obvious explanation would

be the increasing importance of the carrying trade, and the location of Upper Delaware along the banks of the Delaware River. These two factors alone might account for the growing commercial activity of the later 1790s.

Lower Delaware Ward's inhabitants, on the other hand, prospered in the economic growth of the 1790s, only to fall into poverty by 1800. The explanation for this stark contrast might be in the changing roles of the two wards relative to each other. For example, as Lower Delaware declined in importance, Upper Delaware rose, showing that these two bank side areas of the city competed for the ships that docked along the wharves of Philadelphia. Apparently, businesses in each ward drew ships to their docks based on the quality of the contracts they entered into, that is, of course, assuming that the system worked according to this scenario.

Yet, the one thing that links the development in Upper and Lower Delaware Wards is the movement of the poorer members of society out of the area and into the rest of the city or countryside. The poor left because of the growing commercialization of these two areas, moving into other parts of Philadelphia that were more affordable or that offered means of employment. As Upper and Lower Delaware became commercial districts, a large artisan class could not maintain households in the area due to the lack of jobs. Possibly, many of these poor Philadelphians took refuge in South or North Mulberry Wards influencing the development of these areas by their presence.

CHAPTER 6

CONCLUSIONS

During the fifteen year period from 1785 to 1800, Philadelphia was the seat of the National government in the United States and was one of the largest cities in North America. Within this growing metropolis lay the roots of change for the new country. Philadelphia's population diversified, its businesses went through periods of prosperity and decline, and overall the city became one of the first urban centers in America. These changes in Philadelphia occurred within the heart of the city in areas like South Ward, North Mulberry Ward, and Lower and Upper Delaware Wards. Within the wards, traditional urban social and residential patterns began to emerge as the Nineteenth century approached.

In South Ward, the wealthy merchant class of the early 1780s gave way to the middle and lower class groups. In 1785 the ward was among the wealthiest in Philadelphia, its citizens supplying essential services to the city. Men like Christopher Marshall, who were instrumental in the Revolution, established businesses in South Ward. The area attracted this wealthy class. But, as the 1780s came to a close, many of the wealthy merchants moved away only to be replaced by many middle and lower income workers. Some merchants found the confines of the inner city becoming too crowded, as they separated their unified shop/home. Typically, the new home of the wealthy merchant, in South Ward, was in the western edges of Philadelphia. Yet, for these wealthy Philadelphians were driven away not only by the population explosion, but also, in the 1790s, by the yellow fever epidemics. South Ward's

proximity to the Dock Creek sewer made the area a breeding ground for the fever. Those individuals with money left this section of Philadelphia.

As the wealthy moved from the city center, the poor and middle income residents of Philadelphia moved in. By mid-1790 the ward had seen a drastic shift in the population of the area. These less well-to-do members of society worked as artisan and craftspeople. Formerly an area of wealthy merchants, by 1800 South Ward had become a working class part of the city.

The numbers of artisans and others that flooded the area pushed to the limits the housing of South Ward. During the 1790s families began to take in boarders and tenants. It was not unusual to find five single men in a household with a family of four. There was not enough housing to go around in the city; so many people found it necessary to house this propertyless group of individuals. Also, as the economic conditions of South Ward changed, some found that housing tenants offered extra money, improving the families income and providing the vital housing for a mobile class of people.

Finally, commercial development in South Ward did not remain stagnant throughout the 1790s. Indeed, businesses were established in the first two blocks of the ward, providing a service to the residents and businesses of Lower and Upper Delaware Wards. Businesses developed in these first two blocks of the ward because of the nearness to the enterprises associated with the carrying trade. This small business district evolved in close contact with these wards devoted to the shipping trade.

North Mulberry Ward remained a poor section of Philadelphia through the late 1780s and the 1790s. Yet, like South Ward, in North Mulberry Ward's first two blocks a small business district grew up. Amid the poverty of the area were wealthy merchants, plying their trade. This development of a business district can be

attributed to the area's proximity to Upper Delaware Ward and the businesses of the carrying trade. In this section of North Mulberry, the economic growth of Upper Delaware directly influenced the shops and merchants that resided in the area.

While a business community grew in the eastern part of the ward, past Third Street poverty was the norm. Laborers and "lesser" artisan struggled to make ends meet. The area was a densely populated mass of people eking out an existence. Incomes were low, rents were relatively high, and food continued to rise in cost, hurting the lives of these poor Philadelphians.

As more and more people poured into this area wages dropped. Immigrants diluted the job market in North Mulberry. Artisans and craftspeople found that their work was valued less and less. By 1798, the vast majority of the residents of North Mulberry Ward were low income workers. The growing population created in North Mulberry Ward something similar to the modern inner city ghetto.

While South Ward and North Mulberry Ward were developing socially complex residential districts, Lower and Upper Delaware Wards were establishing solidly commercial regions. Businesses dedicated to the carrying trade flourished in these areas along the banks of the Delaware River. Upper Delaware began the 1790s as a low income section of Philadelphia. As the 1790s progressed, the ward residents found it harder and harder to make ends meet. By 1795, the ward hit rock bottom. Property and occupation taxes hit a decade low, showing that merchants and residents of this section of the city were very bad off indeed. Yet, after the mid-1790s the ward made a dramatic recovery and by 1798 was among the wealthiest wards in Philadelphia. This dramatic shift in income can only be attributed to the growing influence of merchants and businesses in the area and the flight of "lesser" artisans and workers from Upper Delaware Ward. Merchants literally took over the ward by 1798. Logically, the growth of the carrying trade must have influenced the

development of businesses in the ward, creating a mini-economic boom among the merchants.

Still, the explanation that the carrying trade brought prosperity to Upper Delaware Ward does not work for Lower Delaware. This area began the 1790s as a middle income region of Philadelphia. Businesses and residents worked in close contact, creating an apparently stable economic community. The income of the residents and businesses of the ward steadily increased through 1797. The population of the ward, similarly, grew at a constant rate.

By 1797, the income of the ward peaked, making it one of the wealthiest wards in Philadelphia; yet, the bounty of 1797 was short-lived. In 1800, the population of the ward dropped by one-third, and the income of the residents fell by one half. This sharp decline in income and population cannot be easily explained. In many ways the regression of this area is opposed by the dramatic rise of Upper Delaware Ward. Upper Delaware became a very popular for Philadelphia traders, drawing more and more people to the ward. Influential men like Stephen Girard established businesses in the area, and as they created new businesses in Upper Delaware, Lower Delaware was experiencing the dramatic decline of the late 1790s. This explanation, albeit weak, is the only one available. All these changes in the wards meant changes for Philadelphia as a whole. The city was dividing during the 1790s. A commercial district became firmly entrenched in the eastern part of the city, while in the west a residential community grew. This division also can be seen in cities like Boston and New York during the Nineteenth century. Specialized regions of development were typical of these cities; yet, in Philadelphia, before the economic transformation of America through industrialization, specialized residential and business districts were established. This specialization before industrialization shows the sophistication of the eighteenth century city. In only 120 years, Philadelphia

was a fully defined urban metropolis. By the 1790s, Philadelphia had become a complex city, comprised of diverse people, looking for opportunity in this city on the Delaware. As the nineteenth century approached, Philadelphia was well on its way to becoming an industrialized city.

ENDNOTES

1
Russell F. Weigley, ed., Philadelphia, A 300-Year History
(New York: W.W. Norton and Company, 1982), p. 1

2
Ibid., pp. 14-18

3
Ibid., p. 208

4
Philadelphia's reliance on agriculture as a means of economic support declined between 1750 and 1800. Primarily, the profitable ~~the~~ carrying trade became the focus of economic activity during the late 1780s through the 1790s.

5
John K. Alexander, "Poverty, Fear, and Continuity: An Analysis of the Poor in Late Eighteenth-Century Philadelphia," in The Peoples of Philadelphia: A History of Ethnic Groups and Lower Class Life, 1790-1940, Allen F. Davis and Mark H. Haller, eds. (Philadelphia: Temple University Press, 1973), 20-21.

6
Much of this information about the changes in the economic role of the family came from Phillip J. Greven's book on a town in Massachusetts, entitled Four Generations: Population, Land, and Family in colonial Andover, Massachusetts, (Ithaca, N.Y.: Cornell University Press, 1970).

7
These figures were compiled from data collected by Billy G. Smith in his article entitled, "The Material Lives of Laboring Philadelphians, 1750-1800," William and Mary Quarterly Volume XXXVIII, (April 1981): 184

8
John K. Alexander, "Poverty, Fear, and Continuity," 21-22

9
This concerned Philadelphian wrote to the Pennsylvania Gazette, January 3, 1797. Also, information about the development of manufacturing districts in Boston can be found in both Stephen Thernstrom's The Other Bostonians: Poverty and Progress in

the American Metropolis, 1880-1970 (Cambridge, Mass.: Harvard University Press, 1973) and in Sam B. Warner's Streetcar Suburbs: The Process of Growth in Boston, 1870-1900 (Cambridge, Mass.: Harvard University Press and The M.I.T. Press, 1962).

10

John K. Alexander, "Poverty, Fear, and Continuity," 16-22

11

Priscilla Ferguson Clement, Welfare and the Poor in the Nineteenth-Century City: Philadelphia, 1800-1854 (Rutherford: Fairleigh Dickinson University Press, 1985), 119

12

Phillip Greven describes the movement of individuals from rural areas into the cities in his book Four Generations.

13

Philadelphia City Tax List for 1754, Philadelphia City Archives, City Hall Annex.

14

Ibid

15

Ibid

16

The "service" group of businesses refers to the shops located along Chesnut Street in South Ward. These businesses included taylor's, apothecaries, shoemakers, and etc. They supplied an essential service to the community and were not directly involved in the carrying trade.

17

Kenneth and Anna M. Roberts, Moreau de St. Mery's American Journey: 1793-1798 (Garden City, New York: Scribner's and Sons, 1947), 265

18

Evidence of immigrant groups congregating in specific areas shows up in the city tax lists and city directories of Philadelphia. Edward C. Carter in his article, "A 'Wild Irishman' Under Every Federalist's Bed: Naturalization in Philadelphia, 1789-1806" Pennsylvania Magazine of History and Biography, Vol. XCIV, No. 3, July 1970, outlines the growth of the Irish community of Southwark.

19

John K. Alexander "Poverty, Fear, and Continuity," 20

20

Information gleaned from 1788 Philadelphia City Tax List for North Mulberry Ward, Philadelphia City Archives, City Hall Annex, and Francis White's The Philadelphia Directory (Philadelphia, Pennsylvania: Young, Stewart, and McCulloch, 1785).

21

The projection of "real" and actual wages for Philadelphia's laborers comes from Billy G. Smith's article, "The Material Lives of Laboring Philadelphians, 1750 to 1800" in The William and Mary Quarterly, 3d Series, Vol. XXXVIII, April 1981. Using Smith's projections of what the real and actual wages were for specific years, I compiled the data into average real and actual wages between 1780 and 1789, and between 1790 and 1799.

22

John Duffy in his book, Epidemics in Colonial America (Baton Rouge, La: Louisiana State University Press, 1953) describes incidences of yellow fever during the colonial period, showing the most likely outbreak periods of the epidemic throughout the year. Also, the 1795 city directory of Philadelphia, compiled by Edmund Hogan, discloses information about the disease and the most likely places for an occurrence. In addition, Matthew Carey's Short Account of the Malignant Fevers Lately Prevalent in Philadelphia, 4th ed. (Philadelphia, Penn.: M. Carey, 1794) is a good contemporary source, describing the yellow fever epidemic in Philadelphia. in Philadelphia

23

Kenneth and Anna M. Roberts Moreau de St. Mery's American Journey, 236

24

John K. Alexander "Poverty, Fear, and Continuity," 20

25

The city directories and the Philadelphia City Tax lists allow the scholar to pinpoint these French migrants by name in certain sections of North Mulberry Ward, Philadelphia.

26

Kenneth and Anna M. Roberts Moreau de St. Mery's American Journey, 301-302

27

1791 Philadelphia City Tax List for South Ward, Philadelphia City Archives, City Hall Annex

28

John K. Alexander "Poverty, Fear, and Continuity," 21-22

29

1785 Philadelphia City Tax List for South Ward, Philadelphia City Archives, City Hall Annex

30

The information on household size comes from the U.S. Direct Tax of 1798: Tax Lists for the State of Pennsylvania 1st Direct Tax Division, 1st Assessment District, City of Philadelphia(Part), Microcopy 372, United States National Archives, Washington, D.C. The Direct Tax assessor recorded the size of households, as well as what each household contained in terms of material wealth. In 1785, many of the households were recorded in the 1798 Direct Tax List, thereby revealing a picture of houses even

in the late 1780s. Actual living space changed very little between 1785 and 1800.

31

Compiled from Philadelphia Tax lists for South Ward 1785, North Mulberry Ward 1788, and Lower Delaware Ward 1792, Philadelphia City Archives, City Hall Annex.

32

This comparison of South Ward and North Mulberry Ward shows the difference in the numbers of single males per district.

33

Compiled from the 1798 U.S. Federal Direct Tax for Philadelphia, and the 1798 City Tax for Philadelphia, Philadelphia City Archives, City Hall Annex.

34

These population figures are very conservative estimates, assuming one wife and two children per household. Very probably these families were much larger. For more information see Billy Smith's article "Material Lives of Laboring Philadelphians."

35

Figures on immigration come from an unpublished article entitled, "Immigration through the Port of Philadelphia, 1786- 1850: Preliminary Research Report", research directed by Susan E. Klepp, Rider College.

36

The development of a definite shopping district comes from information gleaned out of the 1798 U.S. Federal Direct Tax, 1785-1798 City Tax Lists for South Ward, and general information from Francis White's The Philadelphia Directory 1785, Edmund Hogan's The Prospect of Philadelphia and Check on the Next Directory: 1795 (Philadelphia, Penn.: Francis and Robert Bailey Printers, 1795), Cornelius William Stafford's The Philadelphia Director for 1797: Containing The Names, Occupations, and Places of Abode of the Citizens (Philadelphia, Penn.: William W. Woodward Printer, 1797), and The New Trade Directory for Philadelphia, Anno 1800 (Philadelphia, Penn.: Way and Groff Printers, 1799), author unknown.

37

The information on Gebler and Aitken comes from the 1798 U.S. Federal Direct Tax, the 1798 Philadelphia City Tax for South Ward, and the City Directories for 1795, and 1797.

38

William Bingham may have moved for a number of reasons that are unknown; however, it is important to realize that he was not alone in his move, and that he was part of a trend among Philadelphia's elite.

39

1798 U.S. Federal Direct Tax of Philadelphia.

40

The evidence for the movement away from the home was collated from City Tax Lists for 1785, 1791, 1795, and 1798 for South Ward, Philadelphia.

41

Thomas M. Doerflinger A Vigorous Spirit of Enterprise: Merchants and Economic Development in Revolutionary Philadelphia (Chapel Hill, N.C.: University of North Carolina Press, 1986), 325

42

Ibid., 316

43

Lot size and housing construction in South ward compiled from the U.S. Federal Direct Tax of 1798 and the 1798 Philadelphia City Tax for South Ward.

44

1785 Philadelphia City Tax for South Ward.

45

1791 and 1785 Philadelphia City Tax for South Ward.

46

Sometime between 1785 and 1791, Tax assessors in South Ward combined the head and occupation tax categories into a single tax called the "personal" tax. Assessors changed tax assessments from American pounds to American dollars.

47

1798 Philadelphia City Tax for South Ward.

48

Carl Bridenbaugh asserts in his book Cities in the Wilderness: The First Century of Urban Life in America, 1625-1742 (New York, N.Y.: Capricorn Books, 1966) that cities in early America were centers of middle income artisan families. This assertion seems contrary to the evidence of South Ward.

49

1785 Philadelphia City Tax for South Ward, Philadelphia City Archives, City Hall Annex.

50

1798 Philadelphia City Tax for South Ward.

51

1798 U.S. Federal Direct Tax of Philadelphia and the 1798 Philadelphia City Tax for South Ward.

52

Information on Sarah Collins comes from the 1798 U.S. Federal Direct Tax, the 1798 Philadelphia City Tax for South Ward, and Edmund Hogan's city directory The Prospect of Philadelphia.

53

1785 Philadelphia City Tax List for South Ward.

54

The information on blacks in South Ward comes from evidence derived from the Philadelphia City Tax Lists of 1785, 1791, 1795, and 1798.

55

For a description of these immigrant communities see Edward C. Carter's "A 'Wild Irishman' Under Every Federalist's Bed: Naturalization in Philadelphia, 1789-1806," The Pennsylvania Magazine of History and Biography, Volume XCIV, Number 3, July 1970.

56

1754 Philadelphia City Tax List, Philadelphia City Archives, City Hall Annex.

57

Mary McKinney Schweitzer in her paper, "Occupation, Residence, and Real Estate Values in Philadelphia 1790," presented at the Seminar of the Philadelphia Center for Early American Studies, October 26, 1984, describes individuals and their occupations in Philadelphia, using the 1790 U.S. Census for Philadelphia.

58

These average occupation taxes were created using the 1785 Philadelphia City Tax for South Ward, 1788 City Tax for North Mulberry Ward, and the 1792 City Tax for Lower Delaware Ward, Philadelphia City Archives, City Hall Annex.

59

This statement illustrates one of many possible scenarios. Why the lot of residents in North Mulberry Ward did not change throughout the 1790s is an issue for further study.

60

1791 and 1788 Philadelphia City Tax for North Mulberry Ward, Philadelphia City Archives, City Hall Annex.

61

Both estimates on tenants per household assumes that the City Tax lists are relatively accurate.

62

1791 Philadelphia City Tax for North Mulberry Ward and South Ward.

63

A excellent description of the rise in the cost of foodstuffs, etc. is in Billy G. Smith's article "Material Lives of Laboring Philadelphians, 1750 to 1800," William and Mary Quarterly, 3d Series, Volume XXXVIII, April 1981.

64

Figures on the real wage of laborers in Philadelphia comes from Billy Smith's article "Material Lives."

65

Coats shows up in the 1791 Philadelphia City Tax List for North Mulberry Ward and in Edmund Hogan's The Prospect of Philadelphia.

66

Generally, dwellings were assessed a higher tax in the first couple of blocks of North Mulberry Ward, probably because the houses were much larger in these first two blocks. The larger the structure the higher the tax assessment, costing the owner much more in yearly taxes. One can only assume that these owners passed this inflated property tax along to renters in the area.

67

1794 Philadelphia City Tax for North Mulberry Ward, Philadelphia City Archives, City Hall Annex.

68

Ibid

69

Evidence of this construction comes from the 1794 Philadelphia City Tax for North Mulberry Ward. Entries in the tax list describe construction as houses under construction; for example, an entry would read "three story brick building under construction."

70

Areas of new construction typically centered around these poorer groups of people. These sections of the ward were very densely populated.

71

John K. Alexander "Poverty, Fear, and Continuity," 23

72

1785 Philadelphia City Tax for Upper Delaware Ward, Philadelphia City Archives, City Hall Annex.

73

Numbers generated from the 1785 Philadelphia City Tax for Upper Delaware and South Wards.

74

A review of the city tax lists shows that Upper Delaware Ward had the lowest property tax among all the ward's covered in this paper.

75

The head tax cannot be tied directly to income; however, this comparison shows the extent of the poor in Upper Delaware Ward and can be referred to as an overall drop in income in the ward as a whole.

76

Information on these occupation taxes comes from the 1792 and the 1785 Philadelphia City Tax for Upper Delaware Ward.

77

Each ward saw a marked increase in the numbers of poor during the 1790s. This increase is most apparent in Upper Delaware Ward.

78

Numbers generated from the 1785, 1792, and 1795 Philadelphia City Taxes for Upper Delaware Ward, Philadelphia City Archives, City Hall Annex.

79

Actually, taxables dropped by half. The assumption is that this decline in taxables reflects a drop in overall population.

80

From Edmund Hogan's city directory The Prospect of Philadelphia.

81

Figures compiled from the 1798 Philadelphia City Taxes for Upper Delaware Ward and South Ward, and the 1797 Philadelphia City Tax for Lower Delaware Ward, Philadelphia City Archives, City Hall Annex.

82

This scenario is largely based on information taken from the various city tax lists. Additional information can be found in Thomas M. Doerflinger's A Vigorous Spirit of Enterprise: Merchants and Economic Development in Revolutionary Philadelphia, (Chapel Hill, N.C.: University of North Carolina University Press, 1986).

83

1795 Philadelphia City Directory for Lower Delaware Ward, Philadelphia City Archives, City Hall Annex.

84

1793 Philadelphia City Tax for Lower Delaware Ward.

85

Figures compiled from city tax lists 1785, 1791, 1792, 1795, 1797, and 1798 for South Ward, North Mulberry Ward, Upper Delaware Ward, and Lower Delaware Ward.

86

1793 Philadelphia City Tax for Lower Delaware Ward.

87

1795 Philadelphia City Tax for Lower Delaware Ward.

88

1797 Philadelphia City Tax for Lower Delaware Ward, Philadelphia City Archives, City Hall Annex.

89

1797 and 1800 Philadelphia City Taxes for lower Delaware Ward, Philadelphia City Archives, City Hall Annex.

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