

# The American Historical Review



Published for the  
AMERICAN HISTORICAL ASSOCIATION



One million of Ireland's 8 million inhabitants perished as a result of the Great Famine that began in 1846. Another 1.5 million Irish men, women, and children fled Ireland in order to avoid that fate, with most of them eventually moving to North America. About 10 percent of these emigrants settled initially in New York City. The vast majority of the Famine refugees had lived in the bucolic Irish countryside before they set sail for America. This reconstructed "famine cabin" sits in a mountain valley in southwestern Ireland in the County Kerry parish of Tuosist, where Cornelius and Honora "Norry" Sullivan and their children Mary, Timothy, Honora, and Daniel were born. Photograph of Famine Cabin in Gleninchaquin Park by Tyler Anbinder, available at <https://scholarspace.library.gwu.edu/downloads/3x816n34q?disposition=inline>.

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# Networks and Opportunities: A Digital History of Ireland's Great Famine Refugees in New York

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TYLER ANBINDER, CORMAC Ó GRÁDA, AND SIMONE A. WEGGE

AS HE TRUDGED DOWN the gangplank from the sailing ship *West Point* and first set foot in New York in March 1851, forty-seven-year-old Cornelius Sullivan must have felt a combination of exhaustion and exhilaration. Sullivan was a native of Tuosist, a remote parish of green mountain peaks in County Kerry in the southwest corner of Ireland. Before fleeing Tuosist, he, his wife “Norry” (short for Honora), and their four children—seventeen-year-old Mary, fifteen-year-old Timothy, ten-year-old Norry, and seven-year-old Daniel—had eked out a livelihood on the estate of an English landlord, the [Marquis of Lansdowne](#), whose 12,000 tenants were some of the most destitute, ill-clad, and decrepitly housed inhabitants of Ireland. Lansdowne was a prominent Whig politician who rarely visited Ireland to see how his tenants lived on his 105-square-mile property. They “are nearly half naked, and are but half fed,” reported an Englishman who did visit the estate a few years before the onset in 1845 of the potato blight that led to the Great Irish Famine. Rev. John O’Sullivan, the Catholic archdeacon of the estate’s only town, [Kenmare](#) (pop. 1,300 in 1841), called Lansdowne’s parishioners “the most wretched people upon the face of the globe.”<sup>1</sup>

The authors wish to acknowledge the many contributors who helped bring this project to fruition. Our undertaking could not have succeeded without our indefatigable project genealogist, Janet Wilkinson Schwartz. Geographer Richard Hinton generously devoted dozens of hours to perfecting our GIS maps, while David Heyman of Axis Maps constructed our interactive mapping tool, and Chris Robinson created the remaining maps. At George Washington University, Leah Richardson and Matthew Mihalik created the digital infrastructure that made the interactive features of the article possible. Lead research assistants at various stages of the project were Katie Carper, Lindsay Chervinsky, and Hope McCaffrey. Lindsay D. Graham created the project website, [beyondragstoriches.org](#), and was assisted by Melanie Strating. The transcription and database-entry work was done by Sara Barrack, Theresa Baum, Ali Beachman, Caitlyn Borghi, Meagan Byrne, Madeline Crispell, Emily deRedon, James Feenstra, Holly Firlein, Bill Horne, Greg Hughes, Jon Keljik, Erika MacLeod, Madlyn Murtha, Michelle Ordway, Mika Ramachandran, Lauren Ricci, Megan Rohrer, Elizabeth Rosenwasser, Michael Salgarola, Rachel Scharf, Aly Seeberger, Emma Shindell, Milica Taskovic, and Sam Wood. Finally, our project would not have been possible without the financial support of the George Washington University, the Andrew W. Mellon Foundation, and the National Endowment for the Humanities (grant RZ-51352-11).

*Note:* Information—sometimes referred to in the digital humanities as “metadata”—on each primary source document hyperlinked to the electronic version of this article can be found in the footnotes of the paragraph containing the hyperlink. The metadata for images linked to the article but not specifically referenced in the text can be found at <https://scholarspace.library.gwu.edu/collections/kd17ct46z?locale=en>.

<sup>1</sup> “Test book” entries for accounts [617](#), [2581](#), and [15839](#), Emigrant Industrial Savings Bank Records, R-USLHG ZI-815 [Microfilm], Rare Books and Manuscripts Division, New York Public Library [here-

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The Famine made these already miserable conditions on the Lansdowne estate truly catastrophic. “Nothing more usual than to find four or five bodies in the street every morning,” wrote O’Sullivan in his diary in 1847. “The cries of starving hundreds that besiege me” are so incessant, he told a government official in London, that they “ring in my ears during the night.” As the death toll climbed, a newspaper called Tuosist a “living tomb.”<sup>2</sup>

The British government sought to pass the responsibility for helping the Famine’s victims to local Irish taxpayers. This meant that the cost of relief in the Kenmare area fell primarily on the shoulders of local farmers and landlords, and especially on Lansdowne as the area’s major landowner. The fiscal burden of the unprecedented crisis was too much for taxpayers other than Lansdowne, and soon the local relief board (like those all across Ireland) was on the verge of bankruptcy. As a consequence, assistance was grossly inadequate, and hundreds of Lansdowne’s tenants died of starvation or starvation-related diseases in 1847, 1848, 1849, and 1850—collapsing in their huts, on the roads, and in Kenmare’s overcrowded and disease-ridden workhouse. Lansdowne’s tenants therefore rejoiced when his estate agent announced at the end of 1850 that the marquis would pay for their emigration to America. That winter, Cornelius Sullivan and his family, along with 1,700 other Lansdowne tenants, were taken to Cork, where they boarded steam-powered ferries to England and then [transatlantic sailing vessels](#) for the month-long voyage to the United States.<sup>3</sup>

Even in a metropolis like New York, teeming with 100,000 Famine refugees by 1851, the Lansdowne immigrants stood out. New York’s *Evening Post* lamented that Lansdowne’s tenants had been shamefully dumped on the docks “in a starving condition.” The *Sun* called them “the most miserable looking creatures that we have ever seen landed upon our shores.” Sullivan and hundreds of his kinsmen and former neighbors had to live at the charity boardinghouse run by the New York Commissioners of Emigration. He and his son Daniel were still lodging there (or had returned there) on May 7, five weeks after their arrival in New York, while Norry and the three eldest children were living at the city almshouse on Wards Island.<sup>4</sup>

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after Emigrant Bank Records]; manifest of the *West Point*, March 29, 1851, pp. 7 and 8, Passenger Lists of Vessels Arriving at New York, New York, 1820–1897, Record Group 36, National Archives, Washington, D.C.; Jonathan Binns, *The Miseries and Beauties of Ireland*, 2 vols. (London, 1837), 2: 336 (“nearly half naked”); Thomas Campbell Foster, *Letters on the Condition of the People of Ireland* (London, 1846), 389 (“most wretched people”). In the notes that follow, all biographical information about immigrants from the Emigrant Bank Records comes from its “test books” (so-called because they were used to test the identity of those seeking to withdraw money), while information on bank balances and transactions comes from the bank’s “deposit ledgers.” These documents, as well as all the census records and ship manifests cited below, are available on Ancestry.com. Other portions of the Emigrant Bank Records are available at <https://digitalcollections.nypl.org/collections/emigrant-savings-bank-records>.

<sup>2</sup> William Bennett, *Narrative of a Recent Journey of Six Weeks in Ireland* (London, 1847), 128; O’Sullivan Diary, ca. March 1847, Kerry Diocesan Archives, Killarney, quoted in Gerard J. Lyne, “William Steuart Trench and Post-Famine Emigration from Kenmare to America, 1850–1855,” *Journal of the Kerry Archaeological and Historical Society* 25, no. 1 (1992): 51–137, here 125; O’Sullivan to Charles Trevelyan, “February 1847,” in House of Commons, *Correspondence Relating to the Measures Adopted for the Relief of the Distress in Ireland, Commissariat Series [Second Part]* (London, 1847), 166; *Tralee Chronicle*, January 16, 1847.

<sup>3</sup> W. Steuart Trench, *Realities of Irish Life* (London, 1869), 111–127; Lyne, “William Steuart Trench and the Post-Famine Emigration from Kenmare to America,” 89–137; Tyler Anbinder, “From Famine to Five Points: Lord Lansdowne’s Irish Tenants Encounter North America’s Most Notorious Slum,” *American Historical Review* 107, no. 2 (April 2002): 351–387, here 358–362.

<sup>4</sup> “Pauper Emigrants,” *New York Evening Post*, February 21, 1851, 2; “Destitute Emigrants,” *New York Evening Post*, March 18, 1851, 2 (quote); “Irish Emigrants,” *New York Herald*, March 23, 1851, 2;

Given his precarious circumstances, Sullivan did something on May 7 that might surprise us: [he opened a bank account](#). When he walked into the Emigrant Industrial Savings Bank on Chambers Street behind City Hall, he placed \$5 (about a week's wages for a day laborer, and [about \\$170 in today's money](#)) on the counter as his first deposit.<sup>5</sup> The bank secretary asked Sullivan exactly where in Ireland he had been born, the date he had arrived in America, the name of the ship on which he had traveled, where he was living, and what his occupation was (Sullivan said "farmer"). The secretary eventually recorded Sullivan's mother's maiden name as well; the bank was apparently the first financial institution to use this information for security purposes.<sup>6</sup>

Life must have been incredibly difficult for the Sullivans. Little Norry died sometime during the family's first six weeks in America. Soon Cornelius moved the rest of his family out of the almshouse and into a dilapidated apartment among brothels and bawdy basement dance halls on Little Water Street, one of the seediest blocks in the city's most notorious slum, Five Points, where hundreds of other Lansdowne tenants had also settled. Scraping by was difficult. Three months after Sullivan opened his account, he withdrew his \$5 and closed it. But the Sullivans were determined to stop living hand to mouth. A year later, they opened a new account. Their initial deposit, \$136 (about six months' wages for an unskilled man, and equal to about \$4,600 in 2019), represented a feat of savings that must have required enormous work and frugality by every member of the family.<sup>7</sup>

For the next several years, the Sullivans struggled to save. Their balance rose and fell—dipping, for example, around the time that their fifth child, Margaret, was born. Like many Famine immigrants, Cornelius sought to improve his financial circumstances through self-employment—in [July of 1855 he reported that he was a peddler](#). Beginning in 1858, the family saved much more steadily and moved to an apartment diagonally [across the Five Points intersection on Worth Street](#). Perhaps Norry took in laundry or [boarders](#). Mary and Timothy were old enough to get full-time jobs by this point as well. Whatever the case, by 1859 the Sullivans' account held \$238. [A year after that, when Cornelius had returned to day labor](#), their balance reached \$341. In 1861, it climbed to \$447; by September of 1862, to \$600. Near the end of the American Civil War, [in January 1865, their balance peaked at \\$1,173](#) (equal to nearly \$19,000 in 2019), quite a feat for a family that had been mired in poverty and on the brink of starvation in the "living tomb" of Tuosist fourteen years earlier.<sup>8</sup>

Throughout their early years in America, the Sullivans utilized Irish immigrant net-

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*New York Sun* quoted in "The Landlord Vagabonds of Ireland," *New York Irish-American*, March 29, 1851, 2; "Emigrant Lodgers," *New York Spectator*, June 9, 1851, 1; test book entry, account [617](#), Emigrant Bank Records.

<sup>5</sup> The modern "purchasing power" of dollar amounts comes from MeasuringWorth, <https://www.measuringworth.com/uscompare/>, and is used for all such estimations.

<sup>6</sup> Deposit ledger and test book entries for account [617](#), Emigrant Bank Records; Bonnie Ruberg, "What Is Your Mother's Maiden Name? A Feminist History of Online Security Questions," *Feminist Media Histories* 3, no. 3 (2017): 57–81, here 57.

<sup>7</sup> Deposit ledgers and test book entries for accounts [617](#) and [2581](#), Emigrant Bank Records; Anbinder, "From Famine to Five Points," 368–371.

<sup>8</sup> Accounts [2581](#) and [15839](#), Emigrant Bank Records; entry for [Cornelius and Honora O'Sullivan \[Sullivan\], family 354, dwelling 81, third district, Ward Six, New York County, 1855 New York State Census](#), New York City Municipal Archives; entry for [Cornelius and Honora Sullivan, family 1346, dwelling 271, second district, Ward Six, New York County, 1860 United States Census](#), National Archives.



FIGURE 1: After first placing his wife and kids in the city almshouse, Cornelius Sullivan eventually moved them to 7 Little Water Street (the building at the far left behind the man standing next to the lamp post) in the Lansdowne enclave in New York's Five Points neighborhood. This photo dates from twenty years after the Sullivans moved in, but the appearance of the block changed very little over the course of those years. *Five Points—Baxter, Worth, and Park Streets*, Image 70956, New-York Historical Society.

works to help them survive, and ultimately thrive, in their unfamiliar new hometown. Word of mouth would have led them to the charity lodging house; intelligence from other Lansdowne immigrants must have directed them to Five Points; and networking was crucial for finding that first job as well as transitioning to higher-paying, more secure employment. For most Famine emigrants (though not the Sullivans), networks relaying information and remittances would also have played a crucial role in the decision to emigrate and the ability to do so.

That immigrants such as Sullivan used social networks to navigate the trials and tribulations of their migration to America will come as no surprise to scholars of migra-

tion. Such networks have been widely chronicled, in particular by social scientists examining contemporary migration.<sup>9</sup> The subject has also received some attention from historians.<sup>10</sup> Within the United States, networking is particularly well known among those who study Italian and Eastern European Jewish immigration history. American Jews assisted newly arrived *landsmen* in finding housing and employment, and also joined with them to form mutual aid and burial societies. Italians famously practiced *campanilismo*, favoritism toward others born within earshot of the same church bell tower (*campanile*). Jacob Riis noted this tendency in the late nineteenth century, reporting that the immigrants from the Basilicata village of Auletta concentrated on New York's Elizabeth Street, while on "Mulberry, Mott, and Thompson streets downtown, and in the numbered streets of Little Italy uptown, almost every block has its own village." Settlement house founder Jane Addams claimed to have observed the same tendency in Chicago, stating that Italians sought to fill "an entire tenement-house with the people from one village."<sup>11</sup> While American historians have studied immigrant net-

<sup>9</sup> This literature is voluminous, but notable examples include John S. MacDonald and Leatrice D. MacDonald, "Chain Migration, Ethnic Neighborhood Formation, and Social Networks," *Milbank Memorial Fund Quarterly* 42, no. 1 (1964): 82–97; L. A. Fallers, ed., *Immigrants and Associations* (The Hague, 1967); Mildred B. Levy and Walter J. Wadycki, "The Influence of Family and Friends on Geographic Labor Mobility: An International Comparison," *Review of Economics and Statistics* 55, no. 2 (1973): 198–203; Douglas S. Massey, "The Settlement Process among Mexican Migrants to the United States," *American Sociological Review* 51, no. 5 (1986): 670–684; Monica Boyd, "Family and Personal Networks in International Migration: Recent Developments and New Agendas," *International Migration Review* 23, no. 3 (1989): 638–670; Sara R. Curran and Estela Rivero-Fuentes, "Engendering Migrant Networks: The Case of Mexican Migration," *Demography* 40, no. 2 (2003): 289–307; Fred Krissman, "Sin Coyote Ni Patrón: Why the 'Migrant Network' Fails to Explain International Migration," *International Migration Review* 39, no. 1 (2005): 4–44; Marlou Schrover, Joanne van der Leun, and Chris Quispel, "Niches, Labour Market Segregation, Ethnicity and Gender," *Journal of Ethnic and Migration Studies* 33, no. 4 (2007): 529–540; Chipu Hungwe, "The Uses of Social Capital among Zimbabwean Migrants in Johannesburg," *Africa Review* 7, no. 2 (2015): 121–133; Filiz Garip and Asad L. Asad, "Network Effects in Mexico–U.S. Migration: Disentangling the Underlying Social Mechanisms," *American Behavioral Scientist* 60, no. 10 (2016): 1168–1193; Masato Hiwatari, "Social Networks and Migration Decisions: The Influence of Peer Effects in Rural Households in Central Asia," *Journal of Comparative Economics* 44, no. 4 (2016): 1115–1131.

<sup>10</sup> Simone A. Wegge, "Chain Migration and Information Networks: Evidence from Nineteenth-Century Hesse-Cassel," *Journal of Economic History* 58, no. 4 (1998): 957–986; Leslie Page Moch, "Networks among Bretons? The Evidence for Paris, 1875–1925," *Continuity and Change* 18, no. 3 (2003): 431–455; Clé Lesger, Leo Lucassen, and Marlou Schrover, "Is There Life outside the Migrant Network? German Immigrants in XIXth Century Netherlands and the Need for a More Balanced Migration Typology," *Annales de démographie historique* 2, no. 104 (2002): 29–50; Hillel Eyal, "Beyond Networks: Transatlantic Immigration and Wealth in Late Colonial Mexico City," *Journal of Latin American Studies* 47, no. 2 (2015): 317–348; David Holland, "The Social Networks of South Asian Migrants in the Sheffield Area during the Early Twentieth Century," *Past and Present*, no. 236 (August 2017): 243–279. Calvin Schermerhorn likewise emphasizes the importance of Chesapeake slaves' skills as "networkers" in shaping their lives in *Money over Mastery, Family over Freedom: Slavery in the Antebellum Upper South* (Baltimore, 2011), 22–62.

<sup>11</sup> Jacob A. Riis, "Feast-Days in Little Italy," *The Century Illustrated Magazine* 58, no. 4 (August 1899): 491–499, here 494; Jane Addams, "Immigration: A Field Neglected by the Scholar," *The Commons* 10, no. 1 (January 1905): 9–19, here 16. For *campanilismo*, see Alberto Pecorini, "The Italians in the United States," *Forum* 45 (January 1911): 15–29, here 17; John Horace Mariano, *The Italian Contribution to American Democracy* (Boston, 1921), 19–22; Richard Gambino, *Blood of My Blood: The Dilemma of the Italian-Americans*, 2nd ed. (1996; repr., Toronto, 2003), 110; Rudolph J. Vecoli, "The Formation of Chicago's 'Little Italies,'" *Journal of American Ethnic History* 2, no. 2 (1983): 5–20; Donna R. Gabaccia, *From Sicily to Elizabeth Street: Housing and Social Change among Italian Immigrants, 1880–1930* (Albany, N.Y., 1984), 78–79. For Jewish *landsmen* networking, see *The Jewish Communal Register of New York City, 1917–1918* (New York, 1918), 735–864; *The Jewish Landsmanschaften of New York* (New York, 1938), 27–32, 150, 378–397; Sidney Sorkin, *Bridges to an American City: Chica-*

works most within those two communities, some have considered their impact on the Irish immigrant experience as well.<sup>12</sup>

Yet there are several crucial weaknesses in the historical literature on immigrant networks. First, much of it is based on impressionistic sources that are at times demonstrably inaccurate. Despite Riis's oft-cited assertions, there were many times more Italian villages represented in New York's Italian immigrant community than there were blocks in its Little Italies. Each village could not possibly have had its own block, or even half-block. Second, the literature implies that all immigrants network, and that those within a particular group do so to the same extent, yet that, too, seems hard to believe. Finally, the scholarship on immigrant networking rarely addresses the actual impact of such activity on the newcomers' lives. We are told that immigrants networked to determine where to live and find work, but we never learn how networkers fared compared to those who struck out on their own and shunned assistance from fellow countrymen.

The Emigrant Savings Bank's ledger books, which contain extraordinary detail about the precise birthplace, emigration experience, residence, and employment history of tens of thousands of Irish immigrants, enable historians to learn far more about its customers than other mid-nineteenth-century New Yorkers. One of us (Anbinder) previously exploited the bank's records in an article examining the savings habits of the Famine Irish immigrants. [That essay, which appeared in the \*Journal of American History\* in 2012](#), used a sample of 900 of the bank's customers from the 1850s to make two main points: 1) that the Famine immigrants managed to save more than one would have imagined, and 2) that the longstanding use of the "rags to riches" yardstick for judging immigrant financial achievement is misguided and ought to be scrapped.<sup>13</sup> Given the relatively small sample utilized in that study, however, Anbinder could not determine the causes of the patterns he found. What differentiated those who saved more than the median from those who saved less? Why were day laborers and other unskilled workers able to save more, on average, than skilled artisans? What differentiated

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go's *Landsmanshaften, 1870 to 1990* (New York, 1993); Daniel Soyer, *Jewish Immigrant Associations and Identity in New York, 1880–1939* (Cambridge, Mass., 1997).

<sup>12</sup> David T. Gleeson and Brendan J. Buttimer, "'We Are Irish Everywhere': Irish Immigrant Networks in Charleston, South Carolina, and Savannah, Georgia," *Immigrants and Minorities* 23, no. 2–3 (2005): 183–205; William Jenkins, "Deconstructing Diasporas: Networks and Identities among the Irish in Buffalo and Toronto, 1870–1910," *ibid.*, 359–398; John Belchem, "Priests, Publicans and the Irish Poor: Ethnic Enterprise and Migrant Networks in Mid-Nineteenth-Century Liverpool," in Enda Delaney and Donald M. MacRaild, eds., *Irish Migration, Networks and Ethnic Identities since 1750* (New York, 2007), 62–86; Tyler Anbinder, "Irish Origins and the Shaping of Immigrant Life in Savannah on the Eve of the Civil War," *Journal of American Ethnic History* 35, no. 1 (2015): 5–37.

<sup>13</sup> Tyler Anbinder, "Moving beyond 'Rags to Riches': New York's Irish Famine Immigrants and Their Surprising Savings Accounts," *Journal of American History* 99, no. 3 (2012): 741–770. For previous scholarship utilizing the Emigrant Bank's records, see Cormac Ó Gráda, "The Famine, the New York Irish and Their Bank," in Antoin E. Murphy and Renee Prendergast, eds., *Contributions to the History of Economic Thought: Essays in Honour of R. D. C. Black* (London, 2000), 227–248; Cormac Ó Gráda and Eugene N. White, "The Panics of 1854 and 1857: A View from the Emigrant Industrial Savings Bank," *Journal of Economic History* 63, no. 1 (2003): 213–240; Marion R. Casey, "Refractive History: Memory and the Founders of the Emigrant Savings Bank," in J. J. Lee and Marion R. Casey, eds., *Making the Irish American: History and Heritage of the Irish in the United States* (New York, 2006), 302–331; Meaghan Casey, "From Irish Rags to American Riches?," *The Recorder: The Journal of the American Irish Historical Society* 19–20 (2007): 104–128; Marion R. Casey, "Emigrant as Historian: Records, Banking, and Irish-American Scholarship," *American Journal of Irish Studies* 10 (2013): 145–163. The relationship of banking to the Famine has also been addressed in Tyler Beck Goodspeed, *Famine and Finance: Credit and the Great Famine of Ireland* (Oxford, 2017).

the unskilled workers from County Cork, who saved very little, from the unskilled workers from neighboring County Kerry, who saved much more? In other words, what separated Irish immigrants who flourished financially from those who did not? To answer these questions, Anbinder joined forces with economic historians Cormac Ó Gráda and Simone Wegge, and together we oversaw the transcription of tens of thousands of handwritten ship manifests, census schedules, and bank ledger entries into a database covering more than 15,000 immigrants. Then, with the help of a professional genealogist, we tracked several thousand of them longitudinally, discovering what the immigrants were doing and where they were living twenty or more years after their arrival in America, so that these questions, so fundamental to American social and economic history, could be answered.<sup>14</sup>

Analysis of the lives of these Famine immigrants leads to a number of important conclusions. First, while it is not surprising that networks of family, friends, and neighbors played a major role in determining who emigrated during the Famine, where they settled in New York, and what jobs they took there, the impact of these networks was much larger than one might imagine. For example, the Famine emigration varied not only from Irish region to region and county to county, but even from parish to parish within most Irish counties.<sup>15</sup> The factor that seems to have determined which parishes sent large numbers of immigrants to New York was not the severity of the Famine there or the wealth of the inhabitants, but rather the number of pre-Famine emigrants from that locale who could help Famine victims make the trip once the disaster struck. Second, once in New York, those who lived in enclaves with others from the same Irish parish saved significantly more than those who eschewed such enclaves. Likewise, emigrants who created occupational niches with natives of the same Irish parish accumulated substantially more savings than those who did not create such specializations, even if the niche was in a low-paid field like day labor. Third, despite the historiographic consensus that most unskilled Famine immigrants were doomed to lives of poverty in the United States, many accumulated significant savings—primarily through employment niches, self-employment, retail success, or moving west (sometimes no further than New Jersey) where opportunities for real estate ownership and other forms of socioeconomic advancement were more plentiful. The unskilled actually saved more than most artisans—perhaps because they were more willing than tradesmen to try their luck at other, potentially more lucrative lines of employment.<sup>16</sup>

THANKS TO A \$290,000 GRANT from the National Endowment for the Humanities, we were able to hire a small army of research assistants to transcribe into Microsoft Excel

<sup>14</sup> The Emigrant Savings Bank Depositor Database [hereafter Emigrant Depositor Database], in Excel format, can be accessed at <https://doi.org/10.7910/DVN/DDG8SW> and <https://scholarspace.library.gwu.edu/work/0k225b85w>.

<sup>15</sup> All references to “parishes” are to “civil parishes,” not Roman Catholic parishes. Civil parishes were formalized as territorial divisions after creation of the Cromwellian plantations of the seventeenth century.

<sup>16</sup> Throughout this essay, when the term “Famine immigrants” is used, it refers to those who left Ireland from 1846 to 1858. While starvation in Ireland came to an end by the early 1850s, much of the emigration that continued through the decade was funded by the earlier Famine emigrants. So while some refer to the emigration of the mid-1850s as “post-Famine,” we refer to all emigrants from 1846 to 1858 as “Famine emigrants.” Eighty-one percent of the “Famine” depositors in our database left Ireland from 1846 to 1852.

every piece of information the Emigrant Savings Bank had on the individuals who, from 1850 to 1858, opened its first 18,000 accounts. This stopping point was chosen because deposit and withdrawal ledgers are extant only for these accounts. We then searched the bank's records for any other information on these 15,700 individuals—many opened additional accounts after 1858, yielding a subsequent address, occupation, marital status, and so forth.<sup>17</sup> Next, we looked on [Ancestry.com](#) and [Family Search.org](#) for additional information on the depositors, especially in manuscript federal and state census population schedules. The research assistants could find only about one in ten depositors in the census, but our staff genealogist, Janet Wilkinson Schwartz, had a success rate of more than 50 percent. We did not have enough funding to pay her to search for all the depositors in our dataset, but we did locate nearly 5,000 of them in some census record. Combining census data with other sources, we managed to track down occupation and address information from 1860 or later for 30 percent of the 8,200 depositors who left Ireland during the Famine, making ours by far the largest longitudinal database of Famine emigrants created to date.<sup>18</sup>

The Emigrant Bank's customers were not a perfect cross-section of New York's Irish immigrant community, but in most ways that can be measured, they appear to be fairly representative of the city's Irish-born population. Twenty-two percent of them arrived in the United States before the Famine, for example, compared to 23 percent of all of New York's Irish immigrants.<sup>19</sup> In terms of occupations, too, the bank's depositors track the city's overall Irish population fairly well. The size of our database also adds to the confidence one can place in its representativeness. About 6 percent of New York's 140,000 adult Irish immigrants were customers of the Emigrant Bank at some point between 1850 and 1858. Given that just over half of New York's adult Irish immigrants were married, and that only a small fraction of accounts were owned by husbands and wives jointly, perhaps as many as 10 percent of Irish immigrants were customers of the bank or married to a depositor.<sup>20</sup>

The strongest case against the representativeness of the Emigrant Bank's Irish-born

<sup>17</sup> There are fewer customers than accounts because some customers opened more than one account. They would typically close their first account before opening a second, perhaps doing so because they feared losing their money during the decade's periodic financial "panics." Of these 15,700 depositors, 10,800 were Irish immigrants, 1,200 were German immigrants, 550 were English, 250 were Scottish, 400 were born in other countries, and no birthplace is listed for 1,600 depositors. The remaining 900 depositors were native-born Americans.

<sup>18</sup> For further details on how the data was collected, organized, and "cleaned," see Simone A. Wegge, Tyler Anbinder, and Cormac Ó Gráda, "Immigrants and Savers: A Rich New Database on the Irish in 1850s New York," *Historical Methods* 50, no. 3 (2017): 144–155. The next-biggest longitudinal database of Irish Famine immigrants is that created by William J. Collins and Ariell Zimran, who located nearly 1,500 sons of Famine immigrants (not the immigrants themselves) in the 1880 United States Census. See Collins and Zimran, "The Economic Assimilation of Irish Famine Migrants to the United States," National Bureau of Economic Research Working Paper no. 25287, November 2018, 38. Another longitudinal study with a much smaller number of Famine immigrants is Joseph P. Ferrie's *Yankeys Now: Immigrants in the Antebellum U.S., 1840–1860* (New York, 1999).

<sup>19</sup> Dates of arrival of all Irish-born New Yorkers who were age eighteen or older in 1855 are based on the authors' sample of all New York City wards taken from the 1855 New York State Census. This census asked residents how long they had lived in New York, which we used as a proxy for years since immigration. The 1855 New York State Census sample can be found at <https://doi.org/10.7910/DVN/YYNGWC>.

<sup>20</sup> The percentage of married Irish immigrants is based on the 1855 New York State Census sample. The number of adult Irish immigrants living in New York was calculated by multiplying the total number of Irish-born inhabitants in New York City in 1855 by the proportion of Irish immigrants who were adults, as identified in the authors' 1855 New York State Census sample.

**TABLE 1: Occupations of New York’s Irish-Born Male Emigrant Savings Bank Customers Compared to New York’s Overall Irish-Born Population**

<i>Occupational Category</i>	<i>Most Common Jobs in Category</i>	<i>Male Irish-Born Depositors, 1850–1858</i>	<i>All Male Irish Immigrants, 1855</i>
Professionals	Doctor, lawyer	0.4%	0.5%
Business owners	Saloonkeeper, grocer	9%	8%
Lower-status white-collar workers	Clerk	7%	4%
Petty entrepreneurs	Peddler	5%	1%
Skilled workers	Tailor, carpenter, shoemaker	36%	40%
Unskilled workers	Laborer, waiter, porter	40%	45%
Difficult to categorize	Gardener, farmer, nurse	4%	2%

*Note:* The vocations that comprise each occupational category can be found at <https://dataverse.harvard.edu/dataverse/anbinder> or <https://doi.org/10.7910/DVN/YYNGWC>.

*Source:* Emigrant Savings Bank Depositor Database; occupations of all of New York’s male Irish immigrants adapted from Robert Ernst, *Immigrant Life in New York City, 1825–1863* (1949; repr., Syracuse, N.Y., 1994), 214–217.

customers might be the assumption that having a bank account at all was atypical. Totally destitute immigrants were certainly less likely to open a bank account than those who did not live payday to payday. But there is no evidence to support a conclusion that only a small minority of the Famine Irish opened accounts, and much to contradict it. Many more New Yorkers patronized savings banks in the 1850s than we might imagine. Only 3 percent of New York’s savings bank customers had accounts at the Emigrant Bank as of 1855. At the end of that year, there were 133,000 savings accounts open in New York, a city with 380,000 adult inhabitants.<sup>21</sup> Because only 10 percent of those accounts were joint accounts owned by two or more people (usually married couples), and slightly more than half of adult New Yorkers were married, that means that about half of adult New Yorkers lived in a household with a savings account.<sup>22</sup> Nor is there reason to believe that Irish immigrants opened accounts less frequently than other New Yorkers. In Philadelphia, where bank records have been better preserved than in New York, the proportion of savings accounts owned by Irish immigrants was even larger than their share of the overall population.<sup>23</sup> Besides, since we are examining

<sup>21</sup> The number of bank accounts is from “Report of the Committee on Banks in Relation to Savings Banks,” in *Documents of the Senate of the State of New-York, Seventy-Ninth Session, 1856*, vol. 3 (Albany, N.Y., 1856), No. 107, April 7, 1856, 7; Alan L. Olmstead, *New York City Mutual Savings Banks, 1819–1861* (Chapel Hill, N.C., 1976), 157–161. More on the demographics of New York’s savings bank customers can be found in “The Commercial Revulsion: Our Savings Banks,” *New York Herald*, October 31, 1857, 2. Here we are specifically referring to “savings banks,” whose rules—such as the ones limiting the amount a customer could keep on deposit—ensured that those of modest means were the primary customers. See Olmstead, *New York City Mutual Savings Banks*, 59.

<sup>22</sup> The percentage of joint accounts is based on the Emigrant Depositor Database. The proportion of adult New Yorkers who were married is based on the authors’ 1855 New York State Census sample.

<sup>23</sup> See George Alter, Claudia Goldin, and Elyce Rotella, “The Savings of Ordinary Americans: The Philadelphia Saving Fund Society in the Mid-Nineteenth Century,” *Journal of Economic History* 54, no. 4 (1994): 735–767, here 747. The Philadelphia Savings Fund had more depositors than all other Philadelphia savings banks combined and did not cater to a certain facet of the city’s population as did the Emigrant Bank. Philadelphia Catholics opened the Beneficial Savings Fund in 1854 to serve the same purpose as the Emigrant Bank in New York. Its early records are extant but are still held by the company, now known as Beneficial Bank.

what factors separated immigrants who saved more from those who saved less, and not making blanket statements about how much money all Irish New Yorkers accumulated, it does not really matter if the Emigrant Bank's customers represent a precise cross-section of Irish New York. The bank's ledgers document the lives of thousands of Famine immigrants who managed to save a lot and thousands who did not. Teasing out what tended to separate the former group from the latter allows us to draw a far more nuanced portrait of the Famine immigrants and better understand the lives they made for themselves in America.

Before we do so, a few words concerning terminology are necessary. When we use the term "network" (both as a noun and as a verb), we do so in the most commonly used meaning of that word: As a verb, we use "network" to denote interacting with others to exchange information, especially to improve one's financial or professional prospects. As a noun, we define a network as a group of people acquainted with each other through ties such as birthplace, residential neighborhood, work, or kinship. Network theory and social network analysis have become popular fields of inquiry, especially as scholars increasingly use Big Data to rediscover connections from the past that have been forgotten over time, but we are not attempting to engage that literature.<sup>24</sup> We also use the word "entrepreneur" fairly frequently. This term, especially in recent years, has taken on a variety of meanings in the common vernacular. We use it, however, in its traditional sense. We consider "entrepreneurs" to be people who start and run their own businesses, typically risking some capital to do so. Any kind of self-employment, even a seemingly modest pursuit such as peddling, is, by this definition, entrepreneurial. In order to differentiate between brick-and-mortar retailers and those who did not sell from a fixed address, we categorize the former group as "business owners" and the latter as "petty entrepreneurs."

THE NETWORKS THAT PLAYED such an important role in shaping the Famine immigrants' lives often had their origins in the depositors' birthplaces within Ireland. In previous scholarship, the Famine immigrants' precise hometowns have usually remained a mystery.<sup>25</sup> When looking at the birthplaces of the Emigrant Bank's Irish-born depositors who opened accounts from October 1850 to October 1858, several surprises emerge. The first is that **County Dublin** was a leading source of Irish immigration to New York. Previous scholarship on Famine emigration, which used Ireland's population decline from 1841 to 1851 in conjunction with Famine death reports to infer emigration rates, failed to detect *any* emigration from Dublin because its population rose during the crisis as thousands migrated there in search of work or charity. Second, an even bigger source of Irish New Yorkers than County Dublin was central and south Ulster. Scholars of Irish demography have long understood that **County Cavan** sent large

<sup>24</sup> A good introduction to the field of social network analysis is John Scott and Peter J. Carrington, eds., *The SAGE Handbook of Social Network Analysis* (London, 2011). The scholarship on *historical* networks is already voluminous, even though most of it dates to the twenty-first century. An excellent, constantly updated bibliography can be found at <http://historicalnetworkresearch.org/bibliography/>.

<sup>25</sup> David Noel Doyle, "The Remaking of Irish America, 1845–1880," in Casey and Lee, *Making the Irish American*, 213–252, here 219–221, 245 n. 21; Anbinder, "Irish Origins and the Shaping of Immigrant Life in Savannah on the Eve of the Civil War," 8.

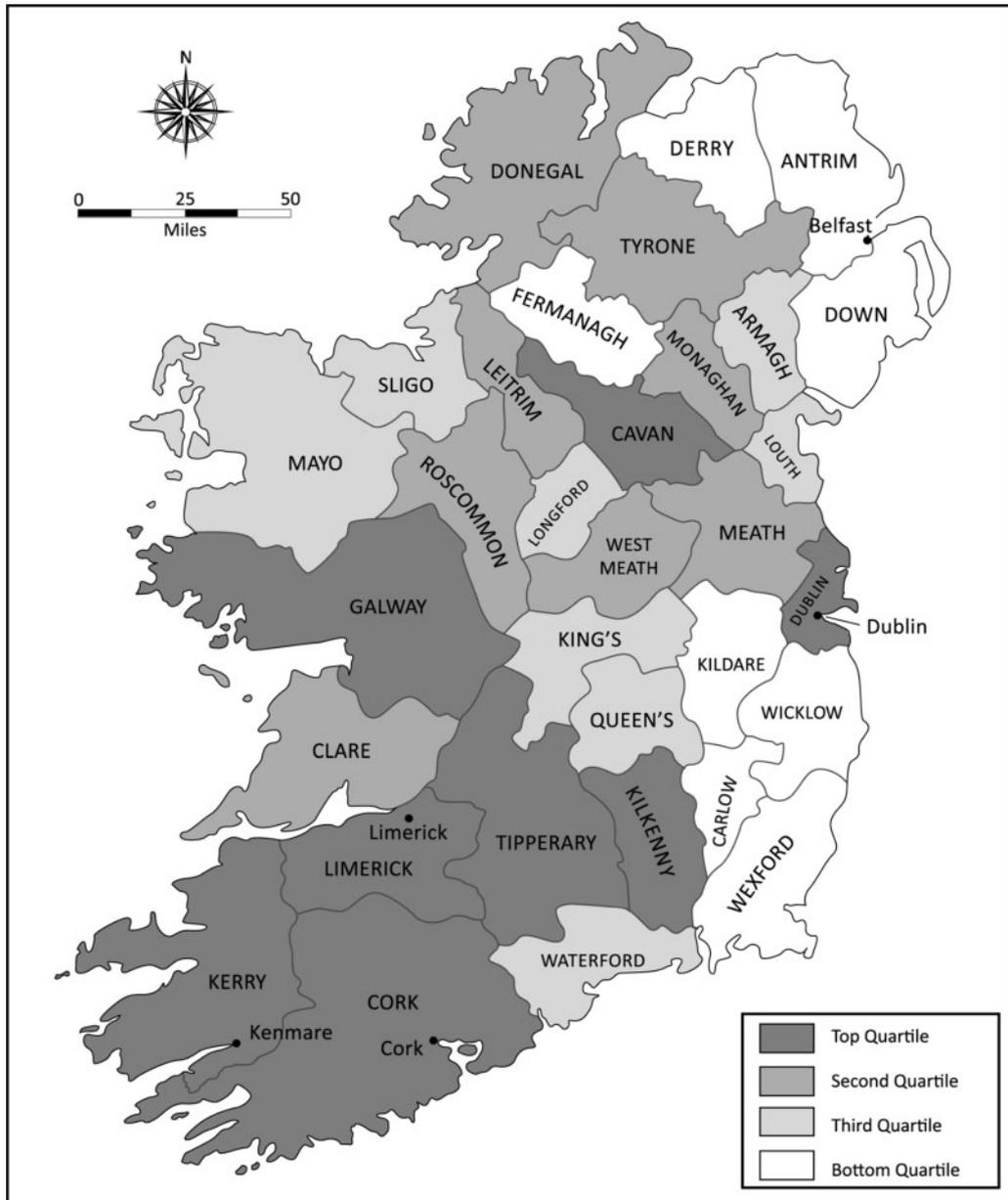


FIGURE 2: Birth County of Famine Immigrants Who Opened Accounts at New York’s Emigrant Savings Bank from 1850 to 1858. Emigrant Savings Bank Depositor Database.

numbers of emigrants to the United States during the Famine, but that other Ulster counties such as [Tyrene](#) and [Monaghan](#) did so, too, is not well known.<sup>26</sup>

<sup>26</sup> S. H. Cousens, “The Regional Pattern of Emigration during the Great Irish Famine, 1846–51,” *Transactions and Papers of the Institute of British Geographers*, no. 28 (1960): 119–134. Most subsequent examinations of Famine-era emigration have relied on Cousens’s work. See C. Ó Gráda, “A Note on Nineteenth-Century Irish Emigration Statistics,” *Population Studies* 29, no. 1 (1975): 143–149; Oliver MacDonagh, “The Irish Famine Emigration to the United States,” *Perspectives in American History* 10 (1976): 357–446, here



FIGURE 3: Birth Parish of Irish Famine Immigrants Who Opened Accounts at New York's Emigrant Savings Bank from 1850 to 1858. The 10,800 Famine immigrants who opened accounts at the Emigrant Bank from 1850 to 1858 hailed from about 1,600 of Ireland's 2,428 civil parishes. But in most of Ireland's thirty-two counties, there were four or five parishes that contributed disproportionately large numbers of emigrants. Emigrant Savings Bank Depositor Database.

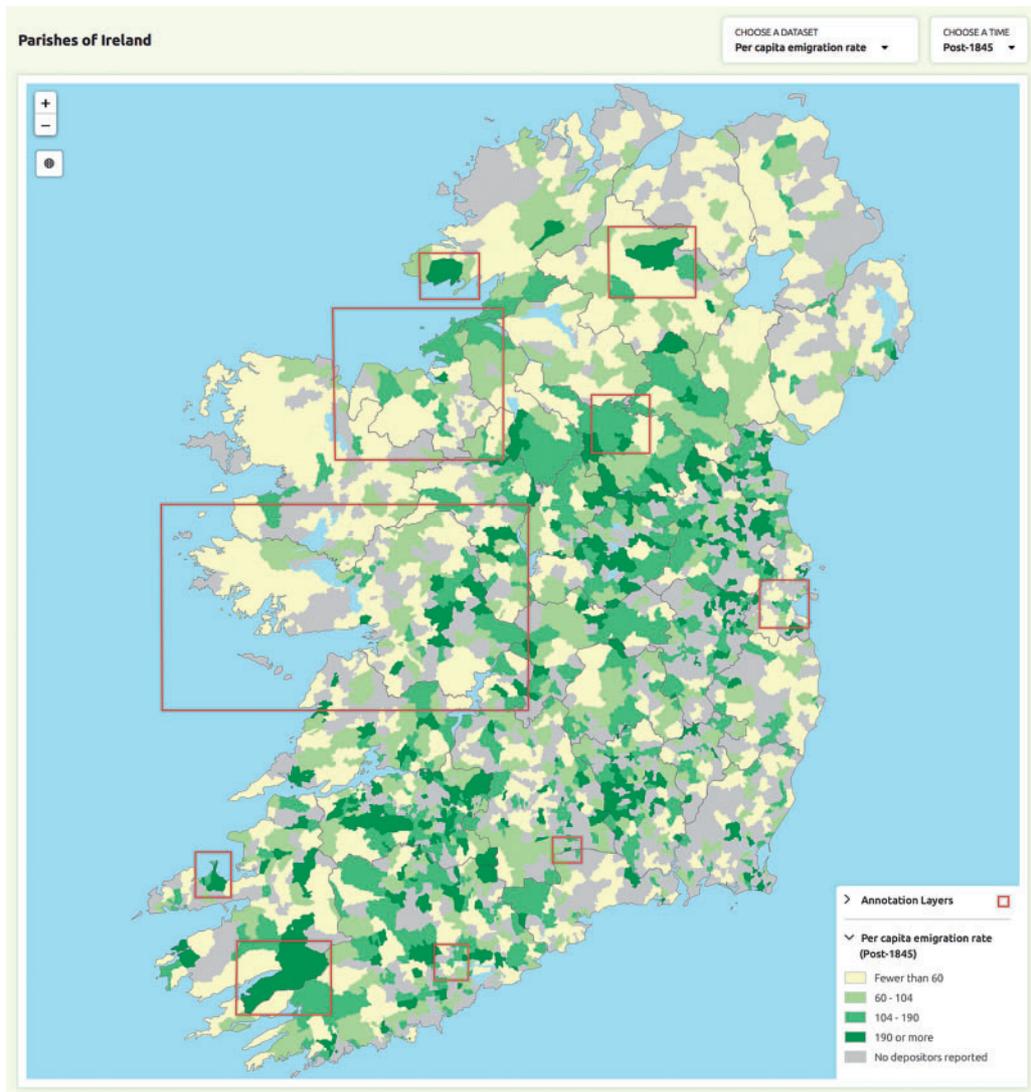


FIGURE 4: Per Capita Emigration Rate by Civil Parish of Irish Famine Immigrants Who Opened Accounts at New York's Emigrant Savings Bank from 1850 to 1858 (in Quartiles). Even when considering emigration on a per capita basis, parishes in south Ulster and the north midlands show the most consistently high rates, while emigration from the southwest displays much more variation from parish to parish. The immigration to New York from the southeast, northeast, and middle-western counties was light when measured per capita, though in almost all of those counties a sizable number of inhabitants did emigrate from a few parishes or towns. In the online version of this article, or when reading the PDF version on a device connected to the Internet, this map is interactive. Click on this caption to launch the interactive map. Readers can click on any part of that map to zoom in and learn more about the emigration rate of a particular locale. Clicking on the red rectangles displays more about the immigrants from that particular county, city, or town. Clicking on the pull-down menus changes the data or time period displayed. Emigrant Savings Bank Depositor Database.

419–421; Kerby A. Miller, *Emigrants and Exiles: Ireland and the Irish Exodus to North America* (New York, 1985), 297; David Fitzpatrick, “Emigration, 1801–70,” in W. E. Vaughan, ed., *A New History of Ireland*, vol. 5: *Ireland under the Union, I, 1801–70* (Oxford, 1989), 562–622, here 620; William J. Smyth, “Exodus from Ireland—Patterns of Emigration,” in John Crowley, William J. Smyth, and Mike Murphy, eds., *Atlas of the Great Irish Famine* (New York, 2012), 494–503, here 496–497. A different approach was taken by Tyler Anbinder and Hope McCaffrey, “Which Irish Men and Women Immigrated to the

Even more surprising is the large variation in emigration rates *within* each county, and these disparities resulted in large part from the snowball effect of emigrant networking. In [County Cork](#), for example, which sent more Famine emigrants to New York than any other county in Ireland, some parishes contributed dozens of customers to the Emigrant Bank's depositor rolls, while others (often right next door) contributed very few or, in 30 percent of the parishes, none at all. This sharp parish-to-parish variation in emigration occurred across Ireland. For example, while [County Tipperary](#) ranked fourth when we tabulated the birthplaces of Irish-born Emigrant Bank customers, 40 percent of its parishes were completely unrepresented. The same proportion of parishes in [County Kilkenny](#) was absent from the depositor ledgers; in fact, more than 40 percent of bank customers from County Kilkenny came from just five places (the town of Kilkenny and four of the county's 133 parishes that were not part of the town). The most extreme example of this clustering occurred in Kerry: nearly half of its Emigrant Bank depositors came from just three of the county's eighty-six parishes (the three owned almost entirely by Lansdowne). Only in Ulster and north midlands counties such as Cavan, Leitrim, Longford, Monaghan, and Tyrone—counties divided into a small number of large parishes—does one find virtually every parish represented among the bank's customers.<sup>27</sup> One might imagine that the variation in emigration from parish to parish resulted merely from the differences in their populations. But even when emigration was measured as a proportion of the pre-Famine population, the rate still varied dramatically from one parish to another, albeit to a lesser extent in the south Ulster/north midlands area, where the emigration rate was more consistent.<sup>28</sup>

Networks were essential in determining which parishes sent emigrants to New York and which did not. Those parts of Ireland whose inhabitants emigrated to New York in large numbers during the Famine were almost always areas of significant pre-Famine migration. A parish-by-parish comparison of pre-Famine and Famine emigration demonstrates just how important these networks were. Parishes that had sent few immigrants to New York before the Famine rarely sent large numbers there after the crisis hit, whereas almost all the parishes that were large sources of New York's Famine immigrants had sent a significant number to the city before the potato blight struck.

In each county, the parishes with higher levels of pre-Famine emigration tended to be the ones with the highest Famine emigration, too, suggesting that a significant pre-Famine emigration was almost a precondition for a heavy Famine-era exodus. Areas

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United States during the Great Famine Migration of 1846–54?," *Irish Historical Studies* 39, no. 156 (2015): 620–642, here 627, 629. While the Emigrant Bank data is the best source yet found for determining the geographic origins of New York Famine immigrants, its depositors are not a perfect cross-section of all Famine emigrants. We know, for example, that emigrants from northeast Ulster preferred Philadelphia to New York, those from west Donegal tended to settle in the coal-mining region of Pennsylvania, those from Wexford often moved to Savannah, and emigrants from Mayo gravitated to Cleveland, and there is a dearth of all these groups in the bank's customer rolls. Furthermore, because the bank was located in lower Manhattan, it attracted a relatively small number of customers from the northern part of town, who were more likely to be from south Ulster and north midlands counties such as Cavan, Meath, Monaghan, and Tyrone.

<sup>27</sup> Emigrant Depositor Database.

<sup>28</sup> The per capita emigration rate for each parish was calculated from the Emigrant Depositor Database and the population of each parish in 1841 as reported in *Census for Ireland for the Year 1851, Part I: Showing the Area, Population, and Number of Houses by Townlands and Electoral Divisions* (Dublin, 1852).

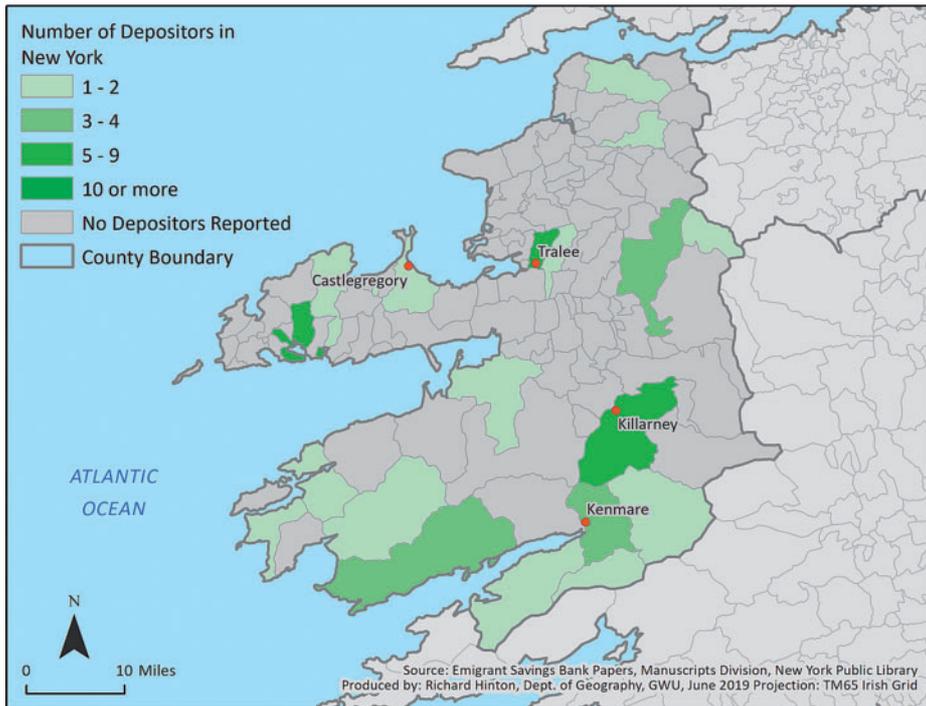


FIGURE 5: Birth Parishes of Emigrant Bank Depositors from County Kerry Who Left Ireland before 1846. Emigrant Savings Bank Depositor Database.

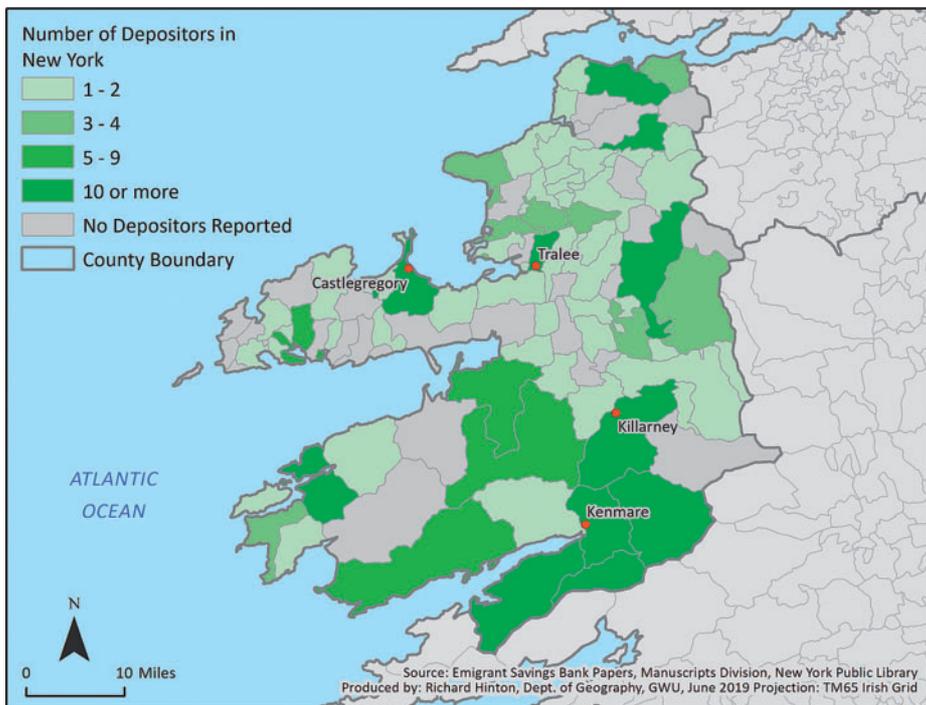


FIGURE 6: Birth Parishes of Emigrant Bank Depositors from County Kerry Who Left Ireland from 1846 to 1858. Emigrant Savings Bank Depositor Database.

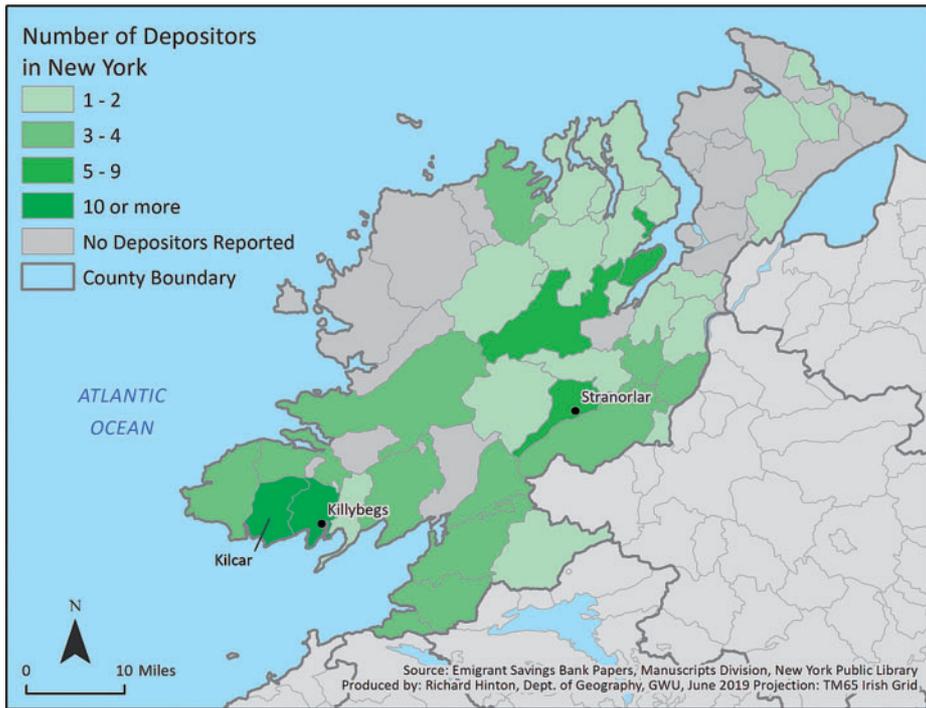


FIGURE 7: Birth Parishes of Emigrant Bank Depositors from County Donegal Who Left Ireland before 1846.

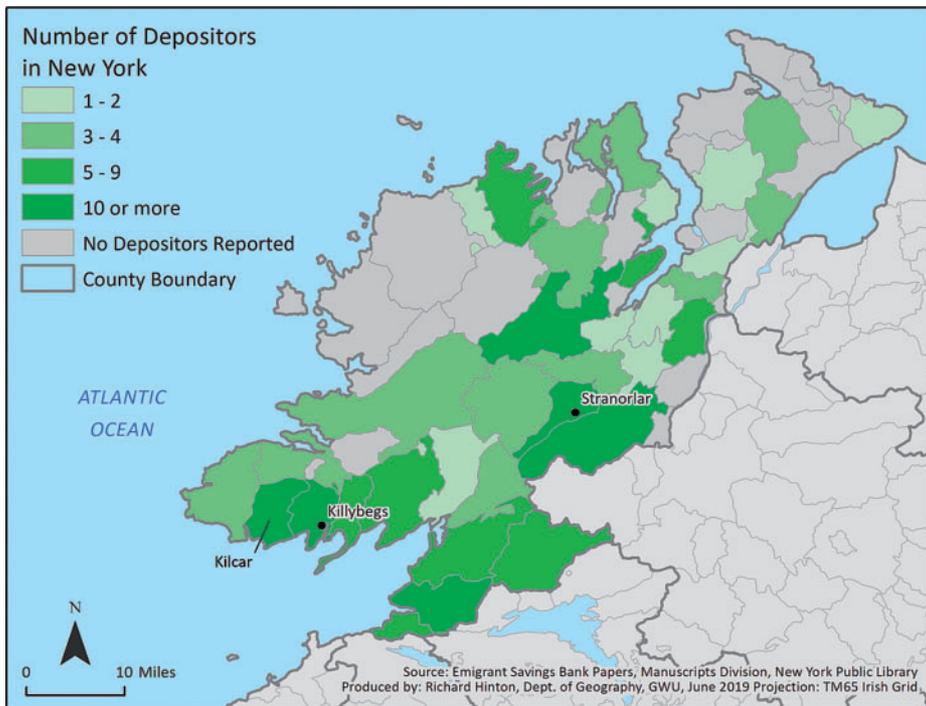


FIGURE 8: Birth Parishes of Emigrant Bank Depositors from County Donegal Who Left Ireland from 1846 to 1858.

with little pre-Famine emigration almost never show more than moderate Famine-era migration, and this holds true even when emigration is measured on a per capita basis. No other factor seems to explain this pattern. These parishes were not consistently wealthy or poor. Some were fairly isolated, but others were not. Some had particularly high mortality rates during the Famine, but in others that was not the case. The only factor we could find that most of the high-Famine-emigration parishes had in common was relatively high pre-Famine emigration. This connection probably results from early emigrants having sent passage money to those left behind. The immigration trailblazers may also have written letters encouraging those who remained in Ireland to emigrate or promised to help Famine victims find housing and work in New York. Whatever the reason, the network effect is apparent. The parish-level emigration rate to New York during the Famine was determined far less by the severity of the catastrophe in any given locale than by the rate at which one's neighbors had previously moved there. We suspect that the presence of preexisting emigration networks strongly influenced which parishes sent large numbers of Famine victims to New York and which did not.

FOLLOWING THE LEAD OF earlier generations of immigrants—both Irish and non-Irish—the Famine refugees asked the advice of previous emigrants in deciding where in New York to live. But when doing so, they did not talk with just any Irishmen. Instead, they consulted others from their own county or parish, or even their “townland,” a sub-parish division of land that could range in size from several hundred inhabitants to as few as a dozen or so.

After seeking guidance from these already established immigrants, the greenhorns chose where to make their homes. Some spread out relatively evenly across the city, and this was especially the case with immigrants from big Irish towns. The largest Irish contingent in New York, the Dubliners, dispersed all over Manhattan, as did the second-largest, from the city of Cork. The third-largest, from the city of Limerick, could also be found all across New York, though a substantial number chose to settle in the heavily Irish Fourth Ward along the East River piers. The next-biggest Famine-era contingents from urban Ireland—from Clonmel (population 13,505 in 1841) in south-central Ireland, Belfast (75,308) in the northeast, and the town of Kilkenny (19,071) in the southeast—also spread widely and relatively evenly across the city. There were some exceptions, and almost all of them involved newcomers from towns in Kerry and Cork in southwest Ireland. But other than immigrants from those two counties, Famine refugees from large Irish towns rarely clustered tightly in New York.<sup>29</sup>

Famine emigrants from Ireland's countryside far outnumbered those from its cities, however, and these rural folk were far more likely than their urban countrymen to settle in close-knit enclaves in New York. Because the city was so big and nearly all the Famine immigrants walked to work, Irish newcomers from a particular parish tended to cre-

<sup>29</sup> Emigrant Depositor Database. For a study of Irish county concentrations within New York, focusing on the late nineteenth century and based on press accounts and memoirs, see John Ridge, “Irish County Colonies in New York City (Part I),” *New York Irish History* 25 (2011): 58–68; Ridge, “Irish County Colonies in New York City (Part II),” *New York Irish History* 26 (2012): 47–55; Ridge, “Irish County Colonies in New York City (Part III),” *New York Irish History* 27 (2013): 46–58.

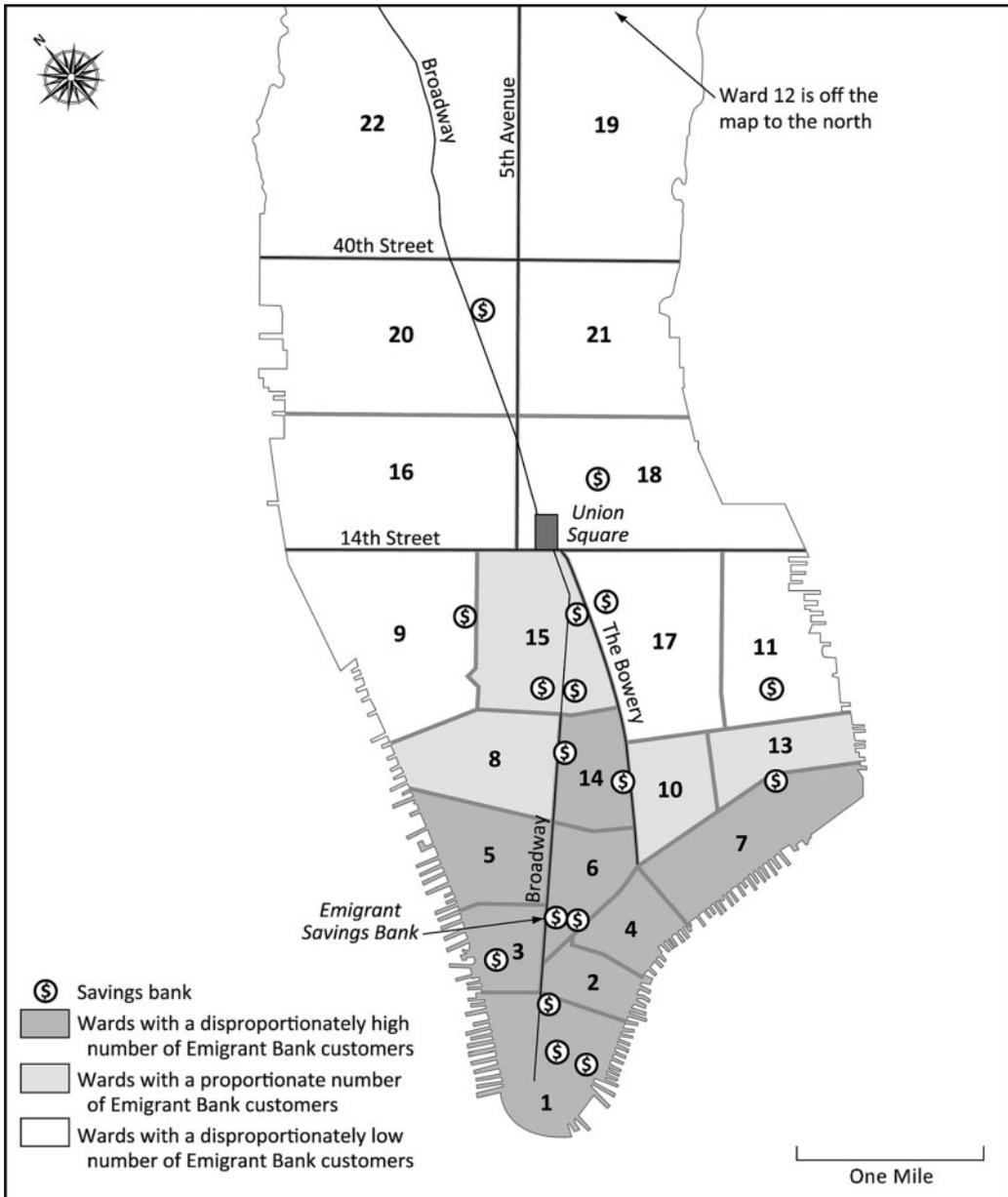


FIGURE 9: New York City's Wards, 1855, Showing the Location of the Emigrant Savings Bank and Its Competitors.

ate two or three enclaves in Manhattan rather than just one. Nearly three-quarters of the immigrants from [Kildorrery](#) in northeast Cork, for example, lived in just three [New York wards](#)—the First, at the southern tip of Manhattan; the Fourth, along the East River; and the Seventeenth, further up the East Side. Ninety percent of the immigrants from Kilgarvan in southwest Kerry settled in three downtown wards—the First, the



FIGURE 10: Distribution of Dubliners Who Emigrated to New York City in the Famine Years. This map shows the fairly even distribution of Dubliners throughout New York City. In the online version of this article, or when reading the PDF version on a device connected to the Internet, this map is interactive. Click on this caption to launch the interactive map. Once it is launched, readers can click on the “Back” button on the upper left and then zoom out to see other parts of Ireland, surrounded by red rectangles, whose emigrants can be mapped by place of residence in New York. Those from County Cavan and the city of Cork spread out fairly evenly across Manhattan, while those from the Lansdowne estate in Kerry, Castlegregory (also in Kerry), County Sligo, Killybegs and vicinity in Donegal, and Bodoney Lower in Tyrone all formed fairly tight residential clusters.

Fourth, and the Sixth—while two-thirds of the immigrants from [Ballinarry](#) in Tipperary concentrated in the Sixth Ward downtown and the Eighteenth uptown.<sup>30</sup>

Immigrants from the midlands and the north of Ireland sometimes clustered in the same manner as their southern Irish compatriots, albeit often in different wards. Almost all the emigrants from Castletown parish in Meath concentrated uptown, especially on the West Side, in Wards Sixteen, Eighteen, and Twenty. Nearly 80 percent of the emigrants born in [the County Tyrone parish of Bodoney Lower](#) in central Ulster settled in the [Seventh](#) and Thirteenth Wards along Manhattan’s East River waterfront. In contrast, emigrants from the contiguous parishes of Ahamlish and [Drumcliff](#) along the Atlantic coast in northern County Sligo lived away from New York’s waterfront in Wards Six and Fourteen, while those from [Killybegs Upper](#) and neighboring Kilcar on the sea in southwest Donegal clustered inland as well in Wards Fourteen and Seventeen.

In some cases, the Famine refugees from a particular parish concentrated in a single large enclave. Sixty-two percent of the emigrants from the parish of [Stranorlar](#) in eastern Donegal, for example, lived in the Fourth Ward. Seventy-nine percent of the emi-

<sup>30</sup> Emigrant Depositor Database.

grants from the three parishes primarily owned by Lansdowne in southwest Kerry resided in the Sixth Ward, while 89 percent of the emigrants from the parish of Killiney in northwest Kerry settled uptown on the East Side in the Eighteenth Ward. In rare cases, immigrants created enclaves on specific blocks. Almost all of the Lansdowne immigrants, for example, concentrated on just a few blocks within the Five Points neighborhood: [Baxter Street just north of Worth](#), [Worth just west of Baxter](#), and Mission Place (previously Little Water) on either side of Worth. Likewise, immigrants from Ahamlish and Drumcliff parishes in north Sligo preferred to settle a few blocks north of the Lansdowne enclave on Mulberry Street just above and below Canal Street.<sup>31</sup>

Religion also helped determine where New York's Irish immigrants settled. The Emigrant Bank did not ask immigrants about their religious affiliations, but by examining the names of the depositors, especially those from northeast Ireland, where a preponderance of Irish Protestants lived, one can identify Irish Protestant bank customers with a fairly high degree of confidence. Irish Protestants were less likely to live in the Lower East Side wards favored by the immigrants from southwest Ireland, and much more likely to live uptown in the wards north of Fourteenth Street. The Ulster Protestants were also more likely than their Catholic counterparts to live on the West Side of Manhattan (in [Wards Five, Eight, Nine, and Fifteen](#)), where native-born Protestants predominated. Quite a few Ulster Catholics also settled in the uptown wards favored by Ulster Protestants, but if they lived downtown, they gravitated to the East Side.<sup>32</sup>

One of the advantages of a digital history project such as ours is that readers can easily ask their own questions of the data, questions that might be far different from those we considered. Were there regional variations in the ways the Irish named their children? Did such patterns persist in the United States? Did those who traveled on the same ship to America make connections that persisted after their arrival? Did people with above-average savings have an above-average number of children? Did bachelors save as much as married men? Were there certain months of the year in which people deposited more money than they withdrew and vice versa, indicating seasonal fluctuations in their employment opportunities? How much of a financial impact did the death of a spouse have on Irish-born New Yorkers? The number of questions one can ask, and answer, is almost limitless. All that is required is a rudimentary knowledge of Excel, learning how to activate its "AutoFilter" feature, and clicking on a few drop-down

<sup>31</sup> *Ibid.* The bank records and other sources confirm that the Irish did not concentrate by birthplace to the extent that Riis claimed that Italian immigrants did. For example, combining the bank data with that from the marriage register of the [Church of the Transfiguration](#) in the Five Points neighborhood, which lists the birthplaces of all brides and grooms married there from 1854 to 1859, shows that while certain buildings did have high concentrations of Irish immigrants from certain counties, no Irish contingent (with the exception of the Lansdowne immigrants) came remotely close to comprising a majority of the Irish residents (much less all residents) of any block. Marriage Register, Church of the Transfiguration, 29 Mott Street, New York.

<sup>32</sup> Emigrant Depositor Database. Because the Emigrant Bank did not record depositors' religious affiliations, we cannot determine if it attracted the business of a disproportionately high or low percentage of Irish Protestants. The Irish Emigrant Society, whose officers spearheaded the founding of the bank, were drawn from both the Catholic and Protestant immigrant communities. If Protestants are underrepresented, it is likely because the bank was located downtown, where the poor Irish Catholics tended to concentrate, while more well-to-do Protestant Irish immigrants living uptown would have been more likely to patronize a bank located there. See Casey, "Refractive History"; and Richard J. Purcell, "The Irish Emigrant Society of New York," *Studies: An Irish Quarterly Review* 27, no. 108 (1938): 583–599.



FIGURE 11: In the 1850s and 1860s, these four buildings on the east side of Baxter Street just north of Worth, the heart of the Kenmare enclave in Ward Six, housed dozens of immigrants from the Lansdowne estate in southwest Kerry. Hundreds of them lived no more than a block away in this very tight-knit enclave. Gustavus W. Pach, *View in the Five Points*, 1875, Image G91F179\_046F, New York Public Library Digital Collections, <https://digitalcollections.nypl.org/items/510d47e0-1b4c-a3d9-e040-e00a18064a99>.

menus. Those with more technical training could interrogate the data using Geographic Information Systems (GIS) mapping or one of the proliferating number of data visualization applications now readily available.

NETWORKS ALSO PLAYED a role in determining the occupations of New York's Irish immigrants. Although hard evidence is lacking, newly arriving Famine refugees must have consulted with those already established in New York about where they should look for work. Indeed, some may have been enticed to emigrate by promises that family or friends would help them find employment. The results of such networking are manifest in the bank records. One group consisted of immigrants from the Donegal parishes of Kilcar, Killybegs Upper, and Killaghtee, situated next to each other on the southwest

Donegal coast. While these parishes contained only 5 percent of the county's pre-Famine population, they accounted for a quarter of New York's Donegal-born Emigrant Bank customers. These immigrants specialized in a single trade: peddling. In fact, about one-fifth of all male Irish peddlers with accounts at the Emigrant Bank in the 1850s came from just those three parishes. There is no evidence that these immigrants had worked as peddlers in Donegal, where fishing, farming, and weaving were the predominant occupations. A second group of Donegal immigrants, living primarily in the Fourth Ward, concentrated in leather production. These "morocco dressers," who cured goat hides for use as cheap leather for bookbinding, upholstery, and shoes, emigrated primarily from Donaghmore and Stranorlar, two contiguous parishes in east-central Donegal.<sup>33</sup>

We find a similar story among the immigrants from another northern county, Tyrone, immediately east of Donegal. Large numbers of immigrants from Tyrone sought employment in the charcoal trade. Of the Emigrant Bank depositors whose Irish origins are known and who worked in New York's charcoal business in any capacity—from charcoal merchant all the way down to charcoal wagon driver—95 percent were from County Tyrone. Seventy percent of these workers were from just one of Tyrone's forty-two parishes: Bodoney Lower.<sup>34</sup>

Famine refugees from southern Ireland sometimes created occupational niches as well. More than half of the male immigrants from [Castlegregory](#) (pop. 500), for example, found employment in Manhattan as "gasmen," working at the hulking New York Gas Works, which occupied an entire city block northeast of the corner of First Avenue and East Twenty-First Street. These immigrants spent their days [shoveling tons of coal into huge "retorts," where it was heated to 1,500 degrees Fahrenheit](#). The gas produced at that temperature was channeled into condensing and purifying units before being stored in huge tanks, among the biggest structures in the city. They supplied fuel to the city's thousands of gaslights. Once the gas-making process was complete, the gasmen had to shovel out the coal ash that remained in the retorts before starting the process all over again. This was noxious, dangerous, unhealthy work, but year after year, new immigrants from Castlegregory flocked to it. A majority of all male New Yorkers from Castlegregory were employed at the gas works; perhaps a quarter of all its Irish employees were from this one tiny town. Like the southwest Donegal peddlers and the west Tyrone charcoal sellers, these Castlegregory immigrants adapted to an occupation that would have been wholly foreign to them before they arrived in America.<sup>35</sup>

The Lansdowne immigrants from southwest Kerry had their own occupational niche of sorts—day labor. While only 24 percent of other employed male Famine immigrants worked as day laborers, 67 percent of Lansdowne's former tenants did so, primarily on construction sites in the city's booming commercial and residential build-

<sup>33</sup> Emigrant Depositor Database. For a study of New York's Killybegs peddlers, see [Angela Carothers, "From Killybegs to Mulberry Street," NYU Irish Studies Research Collective, \[http://www.nyuirish.net/ethnicvillage/mulberry-street/donegal\\\_in\\\_new\\\_york/from-killybegs-to-mulberry-street/\]\(http://www.nyuirish.net/ethnicvillage/mulberry-street/donegal\_in\_new\_york/from-killybegs-to-mulberry-street/\)](#). Social scientists recognize the interplay between immigrant residential enclaves and the newcomers' entrepreneurial success among today's immigrants. See John R. Logan, Richard D. Alba, and Brian J. Stults, "Enclaves and Entrepreneurs: Assessing the Payoff for Immigrants and Minorities," *International Migration Review* 37, no. 2 (2003): 344–388.

<sup>34</sup> Emigrant Depositor Database.

<sup>35</sup> *Ibid.*; Louis Bader, "Gas Illumination in New York City, 1823–1863" (Ph.D. diss., New York University, 1970), 38–50.

ing industries. This concentration must have been a conscious choice to some extent. The Lansdowne immigrants were no more likely than other newcomers from southwest Ireland to arrive in New York without training in an artisanal craft, and there were plenty of other jobs available to those without prior experience, such as hostler, janitor, longshoreman, porter, and watchman. Irish immigrants from parts of Meath and Sligo gravitated largely to day labor as well.<sup>36</sup>

About a third of all male Famine immigrants found jobs in New York requiring artisanal training that they may have received before they emigrated, and some of those newcomers were part of occupational clusters, too. As one might expect, these immigrants were primarily from Ireland's cities and large towns. A disproportionate number of Irishmen from Clonmel in Tipperary, for example, worked in New York as carpenters. The skilled emigrants from Ireland's three biggest cities—Dublin, Cork, and Belfast—clustered in the printing trade. Only 1 percent of Irish-born men in New York worked as printers, but the proportion was ten times higher among immigrants from those three cities.<sup>37</sup>

Employment options were far more circumscribed for Irish women than for men. Eighty-six percent of Famine immigrant women who worked for pay toiled as domestic servants, as washerwomen, or in the needle trades, but the vast majority were domestics. With so few employment options, women apparently did not make use of employment networks specific to their Irish birthplaces the way men did. But women from Irish cities were much less likely to be employed as domestics than were women from rural areas. Women from Dublin, Belfast, and Limerick chose needlework over domestic service by a large margin. It is hard to determine whether these women chose employment in the needle trades because they had gained experience in it while living in Ireland or because they were led to it by their social networks in New York. It is also possible that emigrants from urban Ireland, who were much more likely either to have worked as domestics or to have known women who had, consciously avoided taking such jobs in New York.<sup>38</sup>

NETWORKS PLAYED AN IMPORTANT role not merely in determining who came to the United States and what the immigrants did after they arrived, but also in how much financial success they enjoyed in America. The most important factor that influenced how much money the Famine immigrants could accumulate, however, was their line of work. Among the men, predictably, doctors and lawyers saved the most, followed by business owners such as saloonkeepers and grocers. More surprising, though, is how much money peddlers managed to save. They accumulated more than both skilled tradesmen and clerks (often a lot more—peddlers' average savings was nearly double that of artisans).<sup>39</sup>

The bank records show that starting a business was the quickest way to wealth in

<sup>36</sup> Emigrant Depositor Database.

<sup>37</sup> Ibid. For the lives of New York's printers, see Richard B. Stott, *Workers in the Metropolis: Class, Ethnicity, and Youth in Antebellum New York City* (Ithaca, N.Y., 1990), 48–55.

<sup>38</sup> Emigrant Depositor Database.

<sup>39</sup> For the role of networks and immigrant savings in a later period, see Rohit Daniel Wadhvani, "Banking from the Bottom Up: The Case of Migrant Savers at the Philadelphia Saving Fund Society during the Late Nineteenth Century," *Financial History Review* 9, no. 1 (2002): 41–63, here 62.

**TABLE 2: Highest Bank Balances Achieved by Male Irish Famine Immigrants Living in New York City, by Occupational Category at the Time First Bank Account Was Opened**

<i>Occupational Category</i>	<i>Median High Balance</i>	<i>Average High Balance</i>	<i>Most Common Jobs in Category</i>
Professionals	\$630	\$1,273	Physician
Business owners	\$389	\$649	Saloonkeeper, grocer
Lower-status white-collar workers	\$207	\$351	Clerk
Petty entrepreneurs	\$251	\$543	Peddler
Skilled tradesmen	\$139	\$287	Tailor, carpenter, shoemaker
Unskilled workers	\$163	\$294	Day laborer, waiter, porter

**TABLE 3: Highest Bank Balances Achieved by Female Irish Famine Immigrants Living in New York City, by Occupational Category at the Time First Bank Account Was Opened**

<i>Occupational Category</i>	<i>Median High Balance</i>	<i>Average High Balance</i>	<i>Most Common Jobs in Category</i>
Business owners	\$230	\$422	Boardinghouse keeper, grocer
Nurses	\$99	\$170	Hospital nurse, private nurse
Petty entrepreneurs	\$100	\$239	Fruit peddler
Servants	\$96	\$194	Domestic, cook
Laundresses	\$116	\$177	“Washer,” “ironer”
Needle trades	\$94	\$218	Seamstress, dressmaker

**TABLE 4: Comparison of Highest Bank Balances Achieved by the Native-Born and Major Immigrant Groups in New York City, by Occupational Category**

<i>Occupational Category</i>	<i>Irish Median High Balance</i>	<i>German Median High Balance</i>	<i>Native-Born Median High Balance</i>
Business owners	\$389	\$414	\$500
Lower-status white-collar workers	\$207	\$125	\$243
Male petty entrepreneurs	\$251	\$112	\$305
Skilled tradesmen	\$139	\$150	\$306
Unskilled workers	\$163	\$113	\$373
Female servants	\$96	\$62	\$200
Female needle trades	\$94	\$103	\$204

*Note:* These figures denote the median *household* savings of those who worked in the occupational category listed when they opened their Emigrant Bank accounts. We refer to “household savings” because we counted every Emigrant Bank account owned by a member of the depositor’s family who lived with the depositor to determine the depositor’s savings. Thus, if a day laborer had \$100 in his account, and simultaneously his seamstress daughter living with him had her own account with \$50, we considered both in determining their savings, and marked each as having household savings of \$150. As best we can determine, the 15,700 depositors in our database lived in 12,800 households. Note that the final table compares Famine Irish immigrants only to Germans who emigrated in those same years, 1846 to 1858. The Germans who patronized the Emigrant Savings Bank do not appear to have been representative of New York’s overall German-born population. Emigrant Savings Bank Depositor Database.

**TABLE 5: Peak Bank Balances Achieved by Irish Famine Immigrants Living in New York City and Brooklyn, Categorized by Occupation When First Bank Account Was Opened**

<i>Occupation</i>	<i>Median</i>	<i>Average</i>	<i>N</i>
Doctor	\$560	\$1,389	7
Policeman	\$458	\$477	58
Liquor dealer	\$428	\$810	89
Grocer (male)	\$313	\$527	42
Peddler (male)	\$304	\$673	132
Mason	\$297	\$509	49
Boardinghouse keeper	\$295	\$477	57
Porter	\$203	\$320	227
Clerk (office)	\$200	\$355	229
Driver/Coachman	\$190	\$330	93
Day laborer	\$164	\$280	987
Shoemaker	\$159	\$262	168
Carpenter	\$145	\$271	173
Blacksmith	\$140	\$303	73
Painter	\$138	\$275	59
Groom/Hostler	\$133	\$253	42
Sailor/Boatman	\$121	\$388	52
Laundress	\$116	\$178	117
Needlewoman	\$100	\$215	375
Waiter	\$100	\$205	99
Domestic servant (female)	\$100	\$196	1,045
Tailor	\$97	\$209	176
Nurse (female)	\$95	\$162	48
Printer	\$55	\$298	64
ALL	\$150	\$306	7,031

*Note:* We included in the “policeman” category all Irish-born depositors who worked as policemen, not just those who arrived after 1845 or were already policemen when they opened their first Emigrant Bank account. We did so to provide a more robust sample, because only four Irish-born depositors who immigrated after 1845 worked as policemen when they opened accounts from 1850 to 1858. The expanded police sample includes seventeen Famine immigrants who became policemen after opening their first accounts, thirty-six pre-Famine immigrant policemen, and one whose immigration date is not known. The four Famine immigrants who were policemen when they opened their accounts had a similar average and higher median savings than the remaining policemen. Emigrant Savings Bank Depositor Database.

the United States. Looking at the immigrants who saved the most money, the majority were small business owners.<sup>40</sup> Thomas Finton (later spelled Fenton) from County Waterford, for example, worked for nearly a decade as a gardener after his arrival in New York in 1849 at age thirty-two, saving nearly \$800, before opening a saloon north of Harlem. That business was far more lucrative than gardening, and by 1870 he owned \$10,000 in New York real estate. Fenton showed a level of frugality that was characteristic of many Famine immigrants. Psychologically scarred by their experiences, some

<sup>40</sup> It is notable that the blossoming historical scholarship on American capitalism has focused largely on the wealthiest Americans (bankers, planters, industrialists, railroad magnates) while ignoring the stories of ordinary entrepreneurs. And while there is significant scholarship on modern immigrant entrepreneurship, there is very little historical work on this subject. A good overview on contemporary immigrant entrepreneurship is Robert W. Fairlie and Magnus Lofstrom, “Immigration and Entrepreneurship,” in Barry R. Chiswick and Paul W. Miller, eds., *Handbook of the Economics of International Migration*, 2 vols. (Amsterdam, 2015), 1B: 877–911.

remained exceedingly thrifty (some obsessively so) even when it was no longer necessary. When Fenton died in 1899, the courts valued his clothing at \$10 and his other possessions at \$50, but when the miser's heirs opened a small safe found among those items, they were shocked to discover passbooks from thirty bank accounts with balances totaling \$90,000.<sup>41</sup>

It is hardly surprising that business owners like saloonkeepers made so much money. But even the self-employed who took up seemingly menial trades such as peddling could amass substantial savings. Nearly 40 percent of the Famine immigrants who worked as peddlers saved \$500 (equal to \$15,000 today), and the median peddler saved more than \$300. Male peddlers, who sold a larger variety of goods and traveled more widely and freely, earned much more than female peddlers, who stuck close to home and overwhelmingly sold fruit from street-corner tables. James McShane, for example, who arrived in New York from Killybegs in 1851, quickly found the network of Killybegs peddlers and settled in their Fourteenth Ward enclave. By 1856, he had saved \$574. Historians have characterized peddling as “an occupation of last resort” for Irish immigrants, one they turned to when they had no other options, but that does not appear to have been the case for the bulk of New York's Irish peddlers. The peddling life was a hard one, but it paid fairly well, and many peddlers eventually plowed their profits into brick-and-mortar businesses that were even more profitable.<sup>42</sup>

We also found it surprising that unskilled Famine immigrants saved more than those who came to America with an artisanal skill, a result that may also relate to the opportunities for self-employment open to unskilled workers.<sup>43</sup> The amount of money a porter earned, for example, depended on how long a day he was willing to work, how quickly he completed each job, and how well he negotiated his fee with each customer. Consequently, porters saved more money than Irish tradesmen. Cartmen—essentially porters who no longer had to carry their loads on their backs—accumulated even more than

<sup>41</sup> Accounts 8502, 12661, 44393, and 69023, Emigrant Bank Records; entry for Thomas Finton, family 100, dwelling 71, eighteenth district, Ward Twelve, New York County, 1870 United States Census; *New York Supplement*, vol. 71 (*New York State Reporter*, vol. 105): *Containing the Decisions of the Supreme and Lower Courts of Record of New York State, July 18–October 10, 1901* (St. Paul, Minn., 1901), 1083–1088.

<sup>42</sup> Account 10141, Emigrant Bank Records; Lynn Hollen Lees, *Exiles of Erin: Irish Migrants in Victorian London* (Ithaca, N.Y., 1979), 97 (quote), 100. Labor historians, who have devoted much attention to the lives of artisans and industrial workers, have given hardly any to peddlers and other petty entrepreneurs, and none at all to Irish peddlers. See Joseph T. Rainer, “The ‘Sharper’ Image: Yankee Peddlers, Southern Consumers, and the Market Revolution,” in Scott C. Martin, ed., *Cultural Change and the Market Revolution in America, 1789–1860* (Lanham, Md., 2005), 89–110; Danielle van den Heuvel, *Women and Entrepreneurship: Female Traders in the Northern Netherlands, c. 1580–1815* (Amsterdam, 2007); Hasia R. Diner, *Roads Taken: The Great Jewish Migrations to the New World and the Peddlers Who Forged the Way* (New Haven, Conn., 2015); Melissa Calaresu and Danielle van den Heuvel, eds., *Food Hawkers: Selling in the Streets from Antiquity to the Present* (New York, 2016). The role of self-employment in contemporary immigrant life has been examined in Jimmy M. Sanders and Victor Nee, “Immigrant Self-Employment: The Family as Social Capital and the Value of Human Capital,” *American Sociological Review* 61, no. 2 (1996): 231–249; Magnus Lofstrom, “Labor Market Assimilation and the Self-Employment Decision of Immigrant Entrepreneurs,” *Journal of Population Economics* 15, no. 1 (2002): 83–114; Don E. Bradley, “A Second Look at Self-Employment and the Earnings of Immigrants,” *International Migration Review* 38, no. 2 (2004): 547–583; Magnus Lofstrom, “Low-Skilled Immigrant Entrepreneurship,” *Review of Economics of the Household* 9, no. 1 (2011): 25–44; Maude Toussaint-Comeau, “Ethnic Social Networks and Self-Employment of Immigrant Men in the US,” *Eastern Economic Journal* 38, no. 1 (2012): 74–98.

<sup>43</sup> Economic historians have noted that the gap between the income of skilled and unskilled workers was rapidly shrinking in this era. See Peter H. Lindert and Jeffrey G. Williamson, *Unequal Gains: American Growth and Inequality since 1700* (Princeton, N.J., 2016), 126, 132–134.

porters. Patrick Barry, for example, who emigrated from Kildorrery in 1851, became a porter in New York and by 1860 had saved \$1,522. Barry became a cartman sometime between 1860 and 1870, by which point he had also bought real estate valued at \$15,000. Barry may be an unusual case, but the bank records bear out how lucrative the transition from wage earner to self-employment could be for his compatriots.<sup>44</sup>

It is understandable why porters could save sizable sums, but why day laborers were able to squirrel away even more than many tradesmen—including blacksmiths, butchers, carpenters, metalworkers, painters, plasterers, printers, shoemakers, and tailors—is harder to determine. It is possible that there was a greater demand in New York's booming construction industry for day laborers than for workers in these other fields. Native-born artisans as well as immigrants from other places (especially the German states and England) competed for jobs in these skilled trades, while day labor became virtually the exclusive purview of the Irish. Furthermore, in an era before backhoes, elevators, and construction cranes, each construction site needed far more day laborers than carpenters or painters (many bricklayers were required, but the Irish seem to have been frozen out of that field). As a result, day laborers in New York may have fared better than contemporary observers imagined.<sup>45</sup>

A more likely explanation, however, is that day laborers transitioned into self-employment far more often than tradesmen. Of the 2,000 unskilled male Famine immigrants in our database, we were able to determine for 1,000 of them the occupation that they held at some point after they opened their initial Emigrant Bank account. We managed to do the same for 57 percent of the 1,600 Famine-immigrant artisans who had accounts there. The artisans tended to stick to their trades much more than day laborers and other unskilled workers. Only 10 percent of the skilled workers later worked as peddlers or business owners, while 25 percent of unskilled men made that leap.<sup>46</sup> Edmund Butler from the tiny townland of Rathnagard (pop. 89) in hilly north-central Cork, for example, arrived in New York at age twenty-four in May 1849 with his mother and two brothers, settled near the East River waterfront, and took a job as a stevedore. **By 1856, he had saved about \$100** in his Emigrant Bank account. As Butler hauled sacks, crates, and barrels on and off ships, he noticed that while in some months work was slow, in others the managers of the shipping lines were desperate to find enough longshoremen to offload and reload the vessels efficiently. He decided to become a labor contractor, striking agreements with shipping companies to supply labor on their docks at a certain

<sup>44</sup> Test book and deposit ledger entries for accounts 11849 and 15794, Emigrant Bank Records; entry for Patrick Barry, family 475, first district, Ward Six, New York County, 1855 New York State Census; entry for Patrick Barry, family 184, dwelling 57, second district, Ward Six, New York County, 1860 U.S. Census; entry for Patrick Barry, family 149, dwelling 43, third district, Ward Six, New York County, 1870 U.S. Census; "Barry" [death notice], *New York Herald*, December 15, 1871, 9. For the benefits of self-employment, see "Self-Employment, Again," *New York Tribune*, April 29, 1853, 4. The work lives of cartmen are explored in Graham Hodges, *New York City Cartmen, 1667–1850* (New York, 1986).

<sup>45</sup> New York's Irish day laborers remain virtually unstudied, but see Stott, *Workers in the Metropolis*, 58–61; and Tyler Anbinder, *Five Points: The Nineteenth-Century New York Neighborhood That Invented Tap Dance, Stole Elections, and Became the World's Most Notorious Slum* (New York, 2001), 120–122.

<sup>46</sup> These figures are for men we could track for ten or more years. This difference was not the result of laborers being younger and therefore having more opportunity to change occupations later on before marrying and having kids. The Emigrant Bank's Famine-emigrant artisans were significantly younger than the day laborers. Thirty-seven percent of the bank's Irish Famine artisans were born after 1825, versus only 26 percent of laborers. We counted those who bought farms as "business owners" because farming also involved investment of capital and the risk of its loss. Emigrant Depositor Database.

price, hiring other Irish immigrants to do the work, and pocketing the difference. Although there were risks involved in such undertakings, and some entrepreneurs invariably failed, the potential profits for clever and enterprising contractors were substantial. Butler eventually became one of the largest suppliers of labor on the New York and Brooklyn waterfronts, and [by 1870 he owned a home in Brooklyn worth \\$7,000](#). It is possible that day laborers viewed that vocation as a stepping-stone and were always on the lookout for something better, whereas artisans had a pride in their training and trade that made them reluctant to leave it for a potentially more lucrative line of work.<sup>47</sup>

Of course, not all occupational mobility was upward. Looking at all the male Famine depositors—not only artisans and the unskilled—we were able to find employment information from 1860 or later for 33 percent of them. Of this group, 69 percent stayed in the same occupational category, 21 percent moved into what was generally considered a higher-status occupation, and 8 percent saw their occupational status decline. But members of this last group were not abject failures. Their median savings was \$337, double that of Famine immigrants overall. From a savings standpoint, therefore, even a failed attempt to move up in the occupational hierarchy was better on average than never having tried at all.<sup>48</sup>

Take Peter Faye, for example. Two years after his arrival in 1848 from [Loughrea](#), a lakeside town in central Galway, Faye was one of several dozen Irish immigrants [working as servants at a large Manhattan hotel](#). Five years after that, he had found a higher-status job as a clerk (he had beautiful handwriting), yet he soon gave that work up for a seemingly lowly position as a doorman. Why? Because he was opening doors at the New York Stock Exchange, a dream job for a resourceful immigrant who knew the value of networking. Faye, apparently the Exchange's only doorman for nearly thirty years, reaped a windfall from his seemingly humble position. The Exchange had very few employees in those days, and as a result [Faye "was the custodian of money, packages of securities, important messages and the like, for every member of the exchange," reported the \*New York Herald\*](#). He tracked members down at their clubs and homes after hours with important messages and news that might cost the traders dearly if they were missed or delayed. For this dedication to his employers, the Exchange's leaders rewarded Faye with thousands of dollars annually in gratuities, according to the *Herald*. The brokers also "let him in on stock-exchange deals" that were "a sure thing." As a result, when Faye died in 1884, he left an estate supposedly worth \$100,000. Several Wall Street titans attended his funeral.<sup>49</sup>

Another element that may have contributed to the relatively low savings rate of the tradesmen was that they were disproportionately from Ireland's cities. The bank records reveal that immigrants born in Ireland's largest towns saved far less than their rural

<sup>47</sup> Test book and deposit ledger entries for accounts 11842, 16104, 65666, and 65667, Emigrant Bank Records; entries for Edmund Butler, family 47, dwelling 15, second district, Ward One, New York County, 1860 U.S. Census, and family 492, dwelling 138, Ward One, Kings County, 1870 U.S. Census; *Brooklyn Daily Eagle*, February 23, 1894, 4 (Butler obituary).

<sup>48</sup> Emigrant Depositor Database. Of the 15,700 depositors in our database, about 11,000 were Irish-born; 8,000 of these emigrated after the start of the potato blight in 1845, and about 5,000 of those "Famine immigrants" were men.

<sup>49</sup> Account 17539, Emigrant Bank Records; entry for Peter Faye, family 1, dwelling 1, eastern division, Ward One, New York County, 1850 United States Census; entry for Peter Faye, family 10, dwelling 5, first district, Ward Two, New York County, 1855 New York State Census; "Old Peter Faye," *New York Herald*, May 30, 1884, 8 (quotes); "Brokers at Peter Faye's Funeral," *New York Times*, June 2, 1884, 2.

counterparts. Fourteen percent of the Emigrant Bank's Famine depositors were born in Irish towns that had 10,000 inhabitants or more in 1841. The median peak bank balance achieved by these urban Famine immigrants was just \$100, whereas immigrants from the rest of Ireland saved 61 percent more.<sup>50</sup>

We found this result surprising, having imagined that those who had worked in Ireland's urban areas were more likely to possess job skills that were in demand in New York. Immigrants from urban parts of Ireland also had larger hometown-based networks to help them find good housing and steady work. (Of the 200,000 or so Irish immigrants in New York in 1860, about 10,000 were from the city of Dublin, 3,000 were from the city of Cork, and 2,000 were from the city of Limerick.)<sup>51</sup> The lower bank balances of newcomers from urban Ireland were not solely the result of their working disproportionately in artisanal trades. Even if we consider only unskilled male workers, the median savings was 70 percent higher for rural Irish immigrants than for immigrants from urban Ireland.

It is not clear why emigrants from urban Ireland saved less than those from the countryside. Perhaps emigrants from Ireland's cities could not network as assiduously with other immigrants from their hometown because they were much less likely to have kinship or social ties to them. Or perhaps immigrants from urban Ireland did not feel the need to network as actively because the adjustment to life in New York was not as difficult for them as it was for those who had grown up in tiny villages. Overall, the urban Irish may not have "stuck together" as much as immigrants from rural Ireland, and this may have hurt their ability to save.

Several pieces of evidence support this hypothesis. First, as previously noted, Emigrant Bank depositors from the cities of Dublin, Cork, and Limerick spread out fairly evenly across New York. In contrast, the three biggest groups of rural depositors—Lansdowne's tenants from Kerry, the immigrants from the Killybegs area in southwest Donegal, and immigrants from Ahamlish and Drumcliff in north Sligo—all clustered with their former neighbors in enclaves. Seventy percent of the Killybegs emigrants, for example, lived in just three New York wards. About the same proportion of the Ahamlish/Drumcliff emigrants lived in Wards Six, Fourteen, and Seventeen. And four out of five Lansdowne immigrants lived in a single neighborhood: Five Points in Ward Six. This pattern is borne out in a more thorough survey of all the parishes and towns that contributed large numbers of depositors to the Emigrant Bank's customer rolls. Those from primarily rural parishes were three times more likely to cluster tightly in New York than were emigrants from Ireland's large towns and cities.<sup>52</sup>

This clustering is important because it seems directly correlated to the amount of

<sup>50</sup> Emigrant Depositor Database. The towns with 10,000 or more inhabitants in 1841 were, from largest to smallest, Dublin, Cork, Belfast, Limerick, Waterford, Kilkenny, Galway, Drogheda, Derry, Clonmel, Dundalk, Wexford, Ennis, Sligo, Youghal, Nenagh, Athlone, Tralee, Navan, Mitchelstown, and Carlow. See *The Census of Ireland for the Year 1851*, part VI: *General Report* (Dublin, 1856), xv.

<sup>51</sup> These figures are extrapolated from the Emigrant Depositor Database. We know that about 5 percent of the Irish-born depositors living in New York City whose birthplaces are known were Dublin natives and that 200,000 Irish immigrants lived in New York in 1860. Therefore we estimate that 10,000 Dubliners lived in New York in 1860.

<sup>52</sup> Emigrant Depositor Database. If more than 50 percent of immigrants from a parish lived in three or fewer of New York's twenty-two wards, we designated them as tightly clustered. Emigrants from only four of the twenty-one Irish towns with more than 10,000 inhabitants (Athlone, Galway, Sligo, and Tralee) clustered tightly in New York. In contrast, natives of eighteen of the twenty-nine predominantly rural parishes that contributed the most customers to the Emigrant Bank clustered tightly in New York.

money immigrants saved. Social scientists generally measure the correlation of one factor to another (such as the impact on one's savings of being a doctor) on a scale of  $-1$  to  $1$ . A correlation of  $1$  indicates a perfectly positive correlation: working as a doctor always leads to high savings. A correlation of  $-1$  denotes a perfectly inverse correlation: working as a doctor always leads to low savings. A correlation of zero would mean that working as a doctor had no correlation whatsoever to savings. The correlation between being a member of an Irish group that was tightly clustered and savings was  $0.61$ , a fairly high correlation. All other things being about equal, living near a lot of other immigrants from the same part of Ireland was associated with higher savings, as these newcomers saved significantly more than other Famine refugees.<sup>53</sup> While we do not fully understand the reasons why, it appears that residing near many others from the same part of Ireland paid significant savings dividends.<sup>54</sup>

There was an even stronger correlation,  $0.67$ , between savings and being part of an immigrant cohort that had an especially large concentration in a single occupation. The peddlers from the Killybegs area, the charcoal workers from Bodoney Lower, the morocco dressers from Stranorlar, the gasmen from Castlegregory, and even the day laborers from Kenmare all saved far more than the median Famine immigrants in their occupation. Even the immigrants from these places who did not work in the group's occupational niche seemed to benefit in some way from the group's close networking. For example, the non-peddlers from Killybegs, the non-leather workers from Stranorlar, and those from Castlegregory not employed at the gasworks all saved more than the median Famine immigrants in their occupational categories.<sup>55</sup> In some cases, occupa-

<sup>53</sup> Emigrant Depositor Database. There was also a significant correlation,  $.41$ , between high savings and emigrating from a parish that had a high per capita emigration rate, but this correlation was not as strong as that for residential clustering in New York.

<sup>54</sup> Economists and sociologists vigorously debate the impact of modern immigrant enclaves on the earnings potential of their residents. See Howard Aldrich, John Cater, Trevor Jones, David Mc Evoy, and Paul Velleman, "Ethnic Residential Concentration and the Protected Market Hypothesis," *Social Forces* 63, no. 4 (1985): 996–1009; Jimmy M. Sanders and Victor Nee, "Limits of Ethnic Solidarity in the Enclave Economy," *American Sociological Review* 52, no. 6 (1987): 745–773; Greta A. Gilbertson and Douglas T. Gurak, "Broadening the Enclave Debate: The Labor Market Experiences of Dominican and Colombian Men in New York City," *Sociological Forum* 8, no. 2 (1993): 205–220; Ivan Light, Georges Sabagh, Mehdi Bozorgmehr, and Claudia Der-Martirosian, "Beyond the Ethnic Enclave Economy," *Sociological Problems* 41, no. 1 (1994): 65–80; George J. Borjas, "To Ghetto or Not to Ghetto: Ethnicity and Residential Segregation," *Journal of Urban Economics* 44, no. 2 (1998): 228–253; John R. Logan, Wenquan Zhang, and Richard D. Alba, "Immigrant Enclaves and Ethnic Communities in New York and Los Angeles," *American Sociological Review* 67, no. 2 (2002): 299–322; Barry R. Chiswick and Paul W. Miller, "Do Enclaves Matter in Immigrant Adjustment?," *City and Community* 4, no. 1 (2005): 5–35; Mark Ellis, Richard Wright, and Virginia Parks, "Geography and the Immigrant Division of Labor," *Economic Geography* 83, no. 3 (2007): 255–281; Yu Xie and Margaret Gough, "Ethnic Enclaves and the Earnings of Immigrants," *Demography* 48, no. 4 (2011): 1293–1315; Sarah Bohn and Sarah Pearlman, "Ethnic Concentration and Bank Use in Immigrant Communities," *Southern Economic Journal* 79, no. 4 (2013): 864–885; Roberto Pedace and Stephanie Rohn Kumar, "A Warm Embrace or the Cold Shoulder? Wage and Employment Outcomes in Ethnic Enclaves," *Contemporary Economic Policy* 32, no. 1 (2014): 93–110; Harriet Orcutt Duleep, "The Adjustment of Immigrants in the Labor Market," in Barry R. Chiswick and Paul W. Miller, eds., *Handbook of the Economics of International Migration*, vol. 1A: *The Immigrants* (Amsterdam, 2015), 105–182, here 143–146.

<sup>55</sup> The median peak balance achieved by the peddlers from Killybegs and the neighboring parishes of Kilcar and Killaghtee was \$571, versus \$237 for all other Famine peddlers. The median for Stranorlar morocco dressers was \$515, versus \$325 for all other morocco dressers. The median for gas workers from Castlegregory was \$229, versus \$155 for others. The median for day laborers from the Lansdowne estate was \$267, versus \$160 for all other Famine laborers. There were not enough depositors working in the charcoal trade from places other than Bodoney Lower to make a meaningful comparison. To qualify as having a "concentration" in an occupation, a group had to have at least five times the typical percentage

tional clustering may have helped these immigrants save more because dominating a business (such as the charcoal trade) could reduce competition and therefore increase profits for those lucky enough to work in the field. It is also possible that while members of these occupational niches might not have made more per day than others in the same fields, their tight networks may have allowed them to avoid unemployment better than others, or to find the best-paying jobs in their particular line of work.

Our findings call into question the prevailing view of the socioeconomic mobility of the Famine Irish. Since 1941, when Oscar Handlin published *Boston's Immigrants*, immigration historians have portrayed the Famine Irish as hopelessly mired in poverty due to discrimination, illiteracy, a lack of skills, and an oversaturated job market in the cities where they lived. Economic historians such as Joseph Ferrie have taken a more positive view, noting that while Irish immigrants had less wealth than natives or other foreign-born groups, many Irish Americans managed to significantly improve their circumstances during their first decades in the United States. But the scholarship of these economists has been almost wholly ignored by historians. "In the two decades before the Civil War," notes one survey summing up the prevailing view among historians, "the success of German and English immigrants stood in stark contrast with the dire poverty of the famine Irish."<sup>56</sup> The account ledgers at the Emigrant Savings Bank suggest that this interpretation needs reassessment. By the middle of the 1850s, a majority of the Emigrant Bank's Famine-immigrant customers with a male breadwinner in the household had an emergency fund equal to about six months of wages. Even if only half of Irish households had bank accounts, this level of savings indicates that while these immigrants may have started out with very little, most did not remain in "dire poverty" for very long.<sup>57</sup>

Still, while most of the Famine Irish were no longer living in poverty by the eve of the Civil War, their toeholds above the bottom rung of the socioeconomic ladder were in many cases quite precarious. A fall from a scaffold, a mistake by a co-worker, careless-

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of Irish workers in a given field, and those workers had to comprise at least 20 percent of all male workers from that parish or town. The only exception was day labor. Because a quarter of all male Famine immigrants were day laborers, we defined a concentration in that occupation as double the normal percentage.

<sup>56</sup> Oscar Handlin, *Boston's Immigrants, 1790–1880: A Study in Acculturation* (1941; Fiftieth Anniversary Edition, Cambridge, Mass., 1991), 55, 69; Miller, *Emigrants and Exiles*, 314–316, 321–322; Stephan Thernstrom, *Poverty and Progress: Social Mobility in a Nineteenth Century City* (Cambridge, Mass., 1964), 58–59, 132, 163, 251–252; Thernstrom, *The Other Bostonians: Poverty and Progress in the American Metropolis, 1880–1970* (Cambridge, Mass., 1973); JoEllen McNernney Vinyard, *The Irish on the Urban Frontier: Nineteenth-Century Detroit, 1850–1880* (New York, 1976); Clyde Griffen and Sally Griffen, *Natives and Newcomers: The Ordering of Opportunity in Mid-Nineteenth-Century Poughkeepsie* (Cambridge, Mass., 1978); James A. Henretta, "The Study of Social Mobility: Ideological Assumptions and Conceptual Bias," *Labor History* 18, no. 2 (1977): 165–178; Richard H. Steckel, "Poverty and Prosperity: A Longitudinal Study of Wealth Accumulation, 1850–1860," *Review of Economics and Statistics* 72, no. 2 (1990): 275–285; David W. Galenson, "Economic Opportunity on the Urban Frontier: Nativity, Work, and Wealth in Early Chicago," *Journal of Economic History* 51, no. 3 (1991): 581–603; Ferrie, *Yankees Now*, 128; Kevin Kenny, "Twenty Years of Irish American Historiography," *Journal of American Ethnic History* 28, no. 4 (2009): 67–75, here 67–69; Kenneth A. Scherzer, "Immigrant Social Mobility and the Historian," in Reed Ueda, ed., *A Companion to American Immigration* (Malden, Mass., 2006), 374 (quote).

<sup>57</sup> Other scholars have recently begun to study the economic mobility of Irish immigrants, albeit for the generations after the Famine. See Collins and Zimran, "The Economic Assimilation of Irish Famine Migrants to the United States"; and Dylan Shane Connor, "Class Background, Reception Context, and Intergenerational Mobility: A Record Linkage and Surname Analysis of the Children of Irish Immigrants," *International Migration Review*, Online First, November 2018, <https://doi.org/10.1177/0197918318806891>.

ness with a tool or a heavy load, or even a serious illness not related to work could lead to unemployment for months or years, quickly draining an emergency fund that had been painstakingly accumulated. And many never managed to accrue much savings even if no accident, injury, or medical malady befell them. Bartholomew O'Donnell, for example, sailed from his birthplace, the city of Limerick, to New York in 1849 with his widowed mother, his brother, his sister, and her child. They initially settled right across the street from Cornelius Sullivan in the least desirable part of Five Points. But no matter what O'Donnell did, he could not manage to save. He tried relocating with his wife Jane and daughter Margaret to Brooklyn, but that did not improve his financial status. After more than a decade of day labor, he became a junk dealer, but he apparently found running his own business harder than expected, and soon he went back to menial labor. By the late 1870s, when he was in his sixties, O'Donnell had trouble finding employers willing to hire him. "Although strictly temperate and industrious in his habits," reported the *Brooklyn Daily Eagle*, "he has never made muc[h] headway in securing a competence." He could get by in the summer when work was more plentiful, the paper noted, "but in the Winter he has to depend for his support on being employed to shovel snow or put in coal." In a desperate attempt to reverse his fortunes, O'Donnell in 1879 tried a daring feat of entrepreneurship. He rented a meeting hall, set up an indoor track, announced that he would attempt to walk seventy-five miles around the track in twenty-four hours, and charged people admission to witness the feat. He even lied about his age, claiming that he was eighty, in an attempt to boost attendance. Not only did O'Donnell fail to make it to seventy-five miles in the allotted time, but the door receipts fell "far short" of his outlay, according to the *Eagle*. Upon his death in 1889, O'Donnell clearly had no "competence" to pass along to Margaret and her husband, cooper William Cowing. A few years later, in order to keep the family afloat, Margaret committed three of her five surviving kids to the Brooklyn Home for Destitute Children. Thousands of Famine immigrants like the O'Donnells struggled financially even decades after arriving in New York.<sup>58</sup>

A FINAL WAY THE FAMINE immigrants used networks was to find new homes once New York no longer suited them. Locating the new residences of those who left the city is difficult, but we managed to trace 500 Irish-born New Yorkers to homes outside of

<sup>58</sup> Test book and deposit ledger entries for accounts 1589 and 3918, Emigrant Bank Records; entry for Patt [Bartholomew] O'Donnell, manifest of the *Heather Bell*, January 8, 1849, Passenger Lists of Vessels Arriving at New York, New York, 1820–1897, Record Group 36, National Archives, Washington, D.C.; entry for Bartholomew O'Donnell, family 79, Ward Six, New York County, 1850 U.S. Census; entry for Bartholomew O'Donnell, family 65, dwelling 8, second district, Ward Four, New York County, 1855 New York State Census; J. Lain, comp., *The Brooklyn City Directory for the Year Ending May 1st, 1864* (Brooklyn, 1863), 352; J. Lain, comp., *The Brooklyn City Directory for the Year Ending May 1st, 1865* (Brooklyn, 1864), 315; entry for Bartley O'Donnell, family 2414, dwelling 1137, Ward Ten, Kings County, 1870 U.S. Census; entry for Bernard O'Donnell, family 151, dwelling 58, seventh district, Ward Twelve, Kings County, 1875 New York State Census; "The Walking Mania: An Octogenarian on the Track," *Brooklyn Daily Eagle*, February 8, 1879, 4; "Unsuccessful: A Plucky Old Man on the Track," *Brooklyn Daily Eagle*, February 23, 1879, 4 (quotes); entry for Bartholomew O'Donnell, October 5, 1889, Brooklyn Death Records, accessed via "New York City Municipal Deaths, 1795–1949," FamilySearch, <https://www.familysearch.org/search/collection/2240477>; entries for Loretta, Willie, and Viola Cowan [Cowing], sheet 4A, enumeration district 810, Kings County, New York, 1900 United States Census. Long-distance speed-walking became a popular craze in the late 1870s. See Matthew Algeo, *Pedestrianism: When Watching People Walk Was America's Favorite Spectator Sport* (Chicago, 2014).

Manhattan. Most did not go far. Forty-four percent of those who left New York moved just across the East River to Brooklyn, then a separate municipality. Brooklyn appears in many cases to have been the destination for Irish immigrants who had succeeded financially. The median savings of the Famine immigrants who moved to Brooklyn was \$214, one-third higher than that for all Famine immigrants, and 21 percent of the Famine immigrants who relocated there owned real estate by 1870, five times the rate among those who remained in Manhattan, where real estate was much more expensive.<sup>59</sup>

The financial profile of immigrants who left New York for the second most popular destination, New Jersey, was even more impressive. Their median savings was \$243, and 55 percent of them owned real estate by 1870.<sup>60</sup> [Thomas Gilmartin, a porter from Ahamlish parish in Sligo](#), for example, continued in that line of work in Jersey City, and [by 1870 he valued his real estate holdings at \\$4,000](#). The typical immigrant who relocated did not do quite so well, of course, and some fared worse after they left New York. Five Points tailor [Patrick Twigg and his wife Bridget, who had arrived together in 1849 from Clonakilty, Cork, saved \\$149 by 1854](#) before moving to Newark. [In 1860, however, they reported to the census enumerator that their net worth was only \\$50](#).<sup>61</sup>

Networks helped determine whether these immigrants chose Brooklyn or New Jersey. Those from Counties Cavan and Sligo, for example, overwhelmingly selected New Jersey, while those from Dublin, Cork, Limerick, and the midlands settled primarily in Brooklyn. Networks could draw the Famine Irish to relocate farther away as well. Every one of the Irish immigrants we could trace to Massachusetts, for instance, had been born in Cork or Kerry. The Cork natives who relocated there all moved to the Boston area, while those from Kerry all chose the mill towns around Springfield.<sup>62</sup>

Networks must also have helped determine the settlement patterns of those who left the Northeast altogether, but those connections are more difficult to reconstruct. Some returned to a life of farming. [James Lynch and his sister Jane](#), who worked in New York as a grocery clerk and a domestic respectively after emigrating from the tiny rural townland of Rahood in Castletown, County Meath, managed along with three other siblings to save \$1,671 by 1856. Soon thereafter they all moved to [Sibley County](#) in the Minnesota Territory, where they bought cheap land and returned to farming. The hundreds of Irish surnames adorning the nineteenth-century tombstones in the area's Catholic cemetery, [where the Lynches and their siblings are buried](#), suggest that they were part of a large Irish community in this far-flung locale. [Adam Strain from County Down saved \\$843 working as a porter in a drugstore](#) in New York during the 1850s before he moved west. He, his wife Sarah, and their two children took their nest egg to Marquette County, Wisconsin, first buying a small farm, and eventually purchasing a much larger one ten miles away. He was known there for "his thrift and enterprise," according to the obituary that appeared in a local newspaper when he died at age fifty-

<sup>59</sup> Emigrant Depositor Database.

<sup>60</sup> Previous research has found a link between geographic mobility and increased wealth accumulation. See Ferrie, *Yankees Now*, 110–116.

<sup>61</sup> Accounts [579](#), [11612](#), [16199](#), 19066, 26044 ([Gilmartin](#)), and [4987](#) ([Twiggs](#)), Emigrant Bank Records; entry for [Thomas Gilmartin, family 1359, dwelling 454, Ward Six, Jersey City, Hudson County, New Jersey, 1870 U.S. Census](#); entry for [Patrick and Bridget Twigg, family 1805, dwelling 982, Ward Six, Newark, Essex County, New Jersey, 1860 U.S. Census](#).

<sup>62</sup> Emigrant Depositor Database.

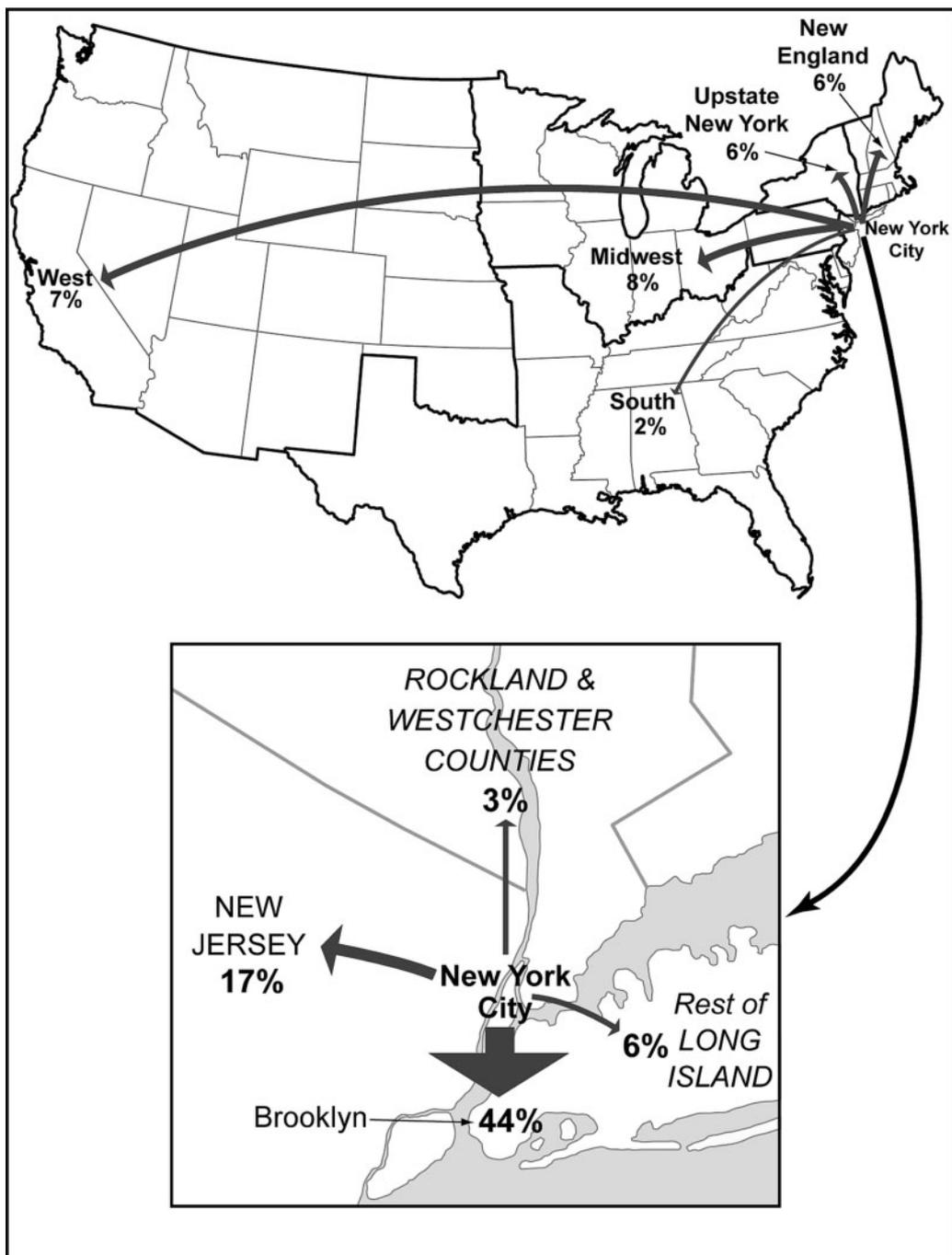


FIGURE 12: Final Residence of Famine Irish Who Initially Lived in New York City but Eventually Moved Elsewhere. About three-quarters of the Famine Irish who lived in New York City when they opened their Emigrant Savings Bank accounts lived there the rest of their lives. But the remainder eventually relocated, and this map shows their final known place of residence. Nearly 60 percent of those who left New York City stayed in New York State. For those who moved to a different state, the most popular destination was New Jersey, but the second most popular was, surprisingly, California. Emigrant Savings Bank Depositor Database.

eight in 1882. He had “handsome farm buildings, the best of stock, broad, well-cultivated fields, and a good bank account.”<sup>63</sup>

It was much more common, however, for the Irish who went west to avoid agriculture, and again, networking shaped these experiences. The gasmen from the Dingle Peninsula were especially likely to head west. Matthew Dowd and his wife Catherine from Castlegregory moved in the mid-1850s to [Hastings, Minnesota](#), on the Mississippi River just south of St. Paul, where he worked as a laborer. Even for menial workers, opportunities abounded on the western frontier. Catherine’s brother Eugene Dean, who had worked as a laborer for a railroad just outside of New York City, arrived in Hastings in 1855, and only two years later became the county treasurer.<sup>64</sup> At least three of the Kerry gasmen with accounts at the Emigrant Bank moved in the 1860s to the same small Indiana town, [Greencastle](#), situated on the rail line from Indianapolis to St. Louis. Two of the men, from Castlegregory, became railroad track workers, while another, from Dingle, toiled in a nail mill, but all three were able to purchase modest homes—worth \$300 to \$600—by 1870. Even so, their lives were far from secure. One of the Castlegregory natives, James Moriarty, [died at age forty-seven](#) while doing track maintenance when he was struck in 1877 by a westbound express train.<sup>65</sup>

CORNELIUS SULLIVAN WOULD HAVE appreciated the drive and determination that had led his fellow Kerry men to Greencastle, even if the passage of time has made it hard for us to recognize how much the desire to save and get ahead dominated the lives of his fellow Famine immigrants. Sullivan, like so many of his countrymen in the United States, used a variety of networks—one based on his place of birth, another on his place of residence in New York, and another on his occupation, and perhaps others still—to help him achieve his goals. While he spent much of his first decade in New York as a day laborer, he managed, less than eighteen months after arriving as a pauper, to accumulate a sum equal to about five months’ wages in New York, giving his family an emergency fund that would have been unimaginable to them when they lived on the Lansdowne estate. Sullivan also seemed to recognize that self-employment was the best means of

<sup>63</sup> Accounts 1067, 2797, 2798, 3576, 8852, 11674, 14200, 79101 (Lynches), 11131, and 13156 (Strain), Emigrant Bank Records; entry for Peter Lynch, family 877, dwelling 877, Faxon Township, Sibley County, Minnesota, 1860 U.S. Census; entries for Peter and James Lynch, family 83, dwelling 83, Faxon Township, Sibley County, Minnesota, 1880 U.S. Census; entry for Ann, James, Jane, and Peter Lynch, family 66, Faxon Township, Sibley County, Minnesota, 1885 Minnesota State Census; entries for Adam Strain, family 1276, dwelling 1497, Westfield, Marquette County, Wisconsin, 1860 U.S. Census, and family 33, dwelling 33, Oxford, Marquette County, Wisconsin, 1870 U.S. Census; “Death of Adam Strain,” *Montello (Wis.) Sun*, March 4, 1882, 5, <http://files.usgwarchives.net/wi/marquette/obits/strain.txt>.

<sup>64</sup> Accounts 6832, 9402, 9404, and 41701 (accounts of Catherine Dean Dowd), Emigrant Bank Records; entry for Matthew and Catherine Dowd, family 1, dwelling 1, city of Hastings, Dakota County, Minnesota Territory, 1857 Minnesota Territorial Census; entry for Matthew and Catherine Dowd, family 39, dwelling 30, Ward One, city of Hastings, Dakota County, Minnesota, 1860 U.S. Census; J. Fletcher Williams, *History of Dakota County and the City of Hastings* (Minneapolis, 1881), 304.

<sup>65</sup> Entry for Bartholomew Flinn [Finn], family 624, dwelling 582, Greencastle Township, Putnam County, Indiana, 1870 U.S. Census; entry for John Forhan, family 649, dwelling 604, Greencastle Township, Putnam County, Indiana, 1870 U.S. Census; entry for James Moriarty, family 490, dwelling 453, Ward Three, Greencastle Township, Putnam County, Indiana, 1870 U.S. Census; accounts 8162, 9797, 17009 (Finn), 9512, 15884 (Forhan), 14149, and 30497 (Moriarty), Emigrant Bank Records; “James Moriarty,” *Greencastle (Ind.) Banner*, July 5, 1877, 3; untitled account of Finn funeral, *Greencastle (Ind.) Herald-Democrat*, July 16, 1915, 3.

making the leap from stability to prosperity. His transition from day laborer to peddler helped him and Norry accrue a bank balance worth nearly \$19,000 today, a princely sum for Famine victims who had arrived hungry and penniless in New York fourteen years earlier.

The Sullivans' story was not typical, but neither was it that unusual. A third of male-headed Famine-immigrant households with an account at the Emigrant Bank managed to save \$325, a year's wages for a day laborer, and the equivalent of about \$10,000 in 2019. Nor did it take them decades to do so. Eighty percent of those who achieved this level of savings did so within eight years of arriving in New York. These figures are especially impressive when we consider that 40 percent of American households today have no savings at all.<sup>66</sup> What explains the ability of so many Famine immigrants to save impressively? One possibility is that a large proportion of the Irish arriving in New York already possessed the financial acumen necessary to succeed in the United States. Throughout the Famine years, observers in Ireland lamented that the nation's middle class comprised the bulk of the emigrants, who were escaping before they exhausted all of their savings on emergency food purchases. In contrast, most of the Irish who had been impoverished even before the onset of the Famine remained in Ireland, too poor to buy a ticket to America and the five-week supply of food and water necessary for the journey. "The pith and marrow of Ireland, with money and value," were the ones who had come to America over the past two years, observed the *New York Irish-American* in 1849. Newspapers in Ireland often made similar statements. The Famine immigrants may have included many clever, ambitious, fairly successful men and women who were laid low by the circumstances of the Famine and the limited opportunities available to them in Ireland. Once in the United States, these immigrants were able to rely upon those skills to replenish savings that had disappeared as they struggled to survive and flee the Famine. Other Famine immigrants probably had these innate skills but nonetheless had been unable to save in Ireland due to "structural" impediments—chronic unemployment, the stagnant Irish economy, and a lack of educational opportunities. They, too, could often accumulate a "competence" in America, where those obstacles no longer stood in their way.<sup>67</sup>

It is also possible that historians' preconceived notions about the limited opportuni-

<sup>66</sup> Cameron Huddleston, "69% of Americans Have Less Than \$1,000 in Savings," GOBanking Rates, <https://www.gobankingrates.com/saving-money/savings-advice/data-americans-savings/>; Danielle Paquette, "Living Paycheck to Paycheck Is Disturbingly Common," *Washington Post*, December 29, 2018. On the decline in the American savings rate since 1950, see Megan McArdle, "Why Has the Personal Savings Rate Declined So Dramatically?," *Washington Post*, May 22, 2018.

<sup>67</sup> Peter Gray, *The Irish Famine* (London, 1995), 68; William Henry, *Famine: Galway's Darkest Years* (Cork, 2011), 176–177; Gerard MacAtasney, *The Dead Buried by the Dying: The Great Famine in Leitrim* (Sallins, Ireland, 2014), 258; Cormac Ó Gráda, *Ireland's Great Famine: Interdisciplinary Perspectives* (Dublin, 2006), 123, 133; James S. Donnelly Jr., *The Great Irish Potato Famine* (Stroud, 2001), 182–186; Cormac Ó Gráda, *Black '47 and Beyond: The Great Irish Famine in History, Economy, and Memory* (Princeton, N.J., 1999), 116; "Liberty and a Welcome for the Exil[e] of Ireland," *New York Irish-American*, August 26, 1849, 2. The lack of banking experience for most of the Irish population is well documented in House of Commons, *Poor Inquiry (Ireland), Appendix E, Containing Baronial Examinations Relative to Food, Cottages and Cabins, Clothing and Furniture, Pawnbroking and Savings Banks, Drinking* (London, 1836), Supplement, 2–393; but see also Eoin McLaughlin, "'Profligacy in the Encouragement of Thrift': Savings Banks in Ireland, 1817–1914," *Business History* 56, no. 4 (2014): 569–591; and Cormac Ó Gráda, "Savings Banks, Famine and Financial Contagion: Ireland in the 1840s and 1850s," *Irish Economic and Social History* 36, no. 1 (2009): 21–36. McLaughlin estimates that there were only forty savings banks, with 40,000 depositors, in Ireland on the eve of the Famine, and that these depositors were concentrated overwhelmingly in urban areas.

ties afforded the poor and unskilled in the United States in this era need revision. “The prudent, penniless beginner in the world,” stated Abraham Lincoln in 1859, “labors for wages awhile, saves a surplus with which to buy tools or land, for himself; then labors on his own account another while, and at length hires another new beginner to help him.”<sup>68</sup> This was, in essence, the path that Lincoln himself had followed, and it was one that many Famine immigrants followed as well. Historians have commonly assumed that the Famine Irish immigrants were doomed to a lifetime of poverty due to structural barriers they faced, such as nativism, illiteracy, and a lack of vocational skills. Yet even though climbing out of poverty was much harder for the Famine Irish than for native-born Americans, the Emigrant Bank’s records indicate that many of the immigrants did significantly improve their situations, especially if they made use of the social networks available to them and deployed their accrued social capital wisely.<sup>69</sup> The bank accounts of the Famine Irish remind us that those with the most education and vocational training often are not the ones who make the most money. Other, intangible talents possessed by technically “unskilled” workers are often more important. Far more so than in Ireland, the New York economy rewarded those who took risks, tried new lines of work, and had a talent for entrepreneurship.

These findings also have implications for understanding the experiences of other American immigrant groups in other eras. First, immigrant groups large and small throughout American history have created residential enclaves, their residents have developed employment niches, and the extent to which they use such networks has probably influenced how they have fared in the United States. Second, historians have undoubtedly underestimated how much money immigrants save. Americans might have bemoaned the fact that immigrants dressed poorly, ate terribly, and suffered in overcrowded living conditions, but these were often strategic decisions made to enable the immigrants to create an emergency fund, start a business, buy a house or a farm, or send their kids to college. In fact, they would have saved even more had they not been [remitting so much money to their homelands to support parents and other loved ones](#) they had left behind. The Famine immigrants spoke proudly of their economic success in America, but historians do not take them at their word.<sup>70</sup>

<sup>68</sup> Abraham Lincoln, “Address before the Wisconsin State Agricultural Society, Milwaukee, Wisconsin,” September 30, 1859, in *The Collected Works of Abraham Lincoln*, ed. Roy P. Basler, 9 vols. (New Brunswick, N.J., 1953–1955), 3: 472–482, here 478–479.

<sup>69</sup> Cormac Ó Gráda, “The Next World and the New World: Relief, Migration, and the Great Irish Famine,” *Journal of Economic History* 79, no. 2 (2019): 319–355. For the concept of “social capital” and its origins, see Alejandro Portes, “Social Capital: Its Origins and Applications in Modern Sociology,” *Annual Review of Sociology* 24 (1998): 1–24; Nan Lin, Karen Cook, and Ronald S. Burt, eds., *Social Capital: Theory and Research* (New Brunswick, N.J., 2001); Ted Mouw, “Estimating the Causal Effect of Social Capital: A Review of Recent Research,” *Annual Review of Sociology* 32 (2006): 79–102.

<sup>70</sup> For two examples of how the Irish boasted of their success in America, see Michael Coogan to the Editor, *New York Irish-American*, July 30, 1853, 4; and Francis Walsh, “Lace Curtain Literature: Changing Perceptions of Irish American Success,” *Journal of American Culture* 2, no. 1 (1979): 139–146. Immigrant remittances have not received much attention from historians, but see Gary B. Magee and Andrew S. Thompson, “The Global and Local: Explaining Migrant Remittance Flows in the English-Speaking World, 1880–1914,” *Journal of Economic History* 66, no. 1 (2006): 177–202; Barbara M. Posadas and Roland L. Guyotte, “Sending Money ‘Home’: Toward a Transnational History of Migrant Remittances,” in Agnieszka Małek and Dorota Praszalowicz, eds., *Between the Old and the New World: Studies in the History of Overseas Migrations* (Frankfurt am Main, 2012), 11–26. For Irish American remittances, see Robert A. Doan, “Green Gold to the Emerald Shores: Irish Immigration to the United States and Transatlantic Monetary Aid, 1854–1923” (Ph.D. diss., Temple University, 1999), chaps. 6–7.

Is the case of the Famine Irish in New York anomalous? A study by economists of the largest savings institution in Philadelphia suggests that it is not. And other immigrant groups accumulated more wealth than the Irish.<sup>71</sup> African Americans in former slave states are the only other group from this era whose savings accounts have been examined in detail, and historians have found that they did not fare nearly as well as the Irish. The Irish appear to have benefited both from being white and from living in an economically vibrant locale. Those African Americans who did accumulate sizable savings followed the same path as the successful Irish—they managed to save money while employed in menial occupations and then used their savings to open businesses or purchase real estate.<sup>72</sup>

One also wonders how the savings of immigrants of the past compare to those of immigrants and native-born Americans today. We know that Americans in the twenty-first century do not save as much as Americans of previous generations. We also know that Americans—both immigrants and natives—do not enjoy as much socioeconomic mobility as in the past, and that the mobility rate today varies significantly from one immigrant group to another. Social scientists debate the root causes of these trends and their impact on immigrant life today, but these scholars rarely acknowledge that the experiences of previous generations of immigrants might shed light on their debates.<sup>73</sup>

Famine immigrants did not typically have the combination of ambition, business acumen, and good luck necessary to achieve the financial success of Cornelius and Norry Sullivan. But few ended their lives in the desperate financial circumstances of marathon walker Bartholomew O'Donnell. Most were able to establish a sizable rainy-day fund, and a significant minority saved enough to start a small business, buy a home (though not often in New York City itself), or even purchase a farm out west and return to the agricultural life they had known in Ireland. The Famine immigrants may have

<sup>71</sup> Alter, Goldin, and Rotella, "The Savings of Ordinary Americans," 747; Ferric, *Yankees Now*, 128; Scherzer, "Immigrant Social Mobility and the Historian," 374; Galenson, "Economic Opportunity on the Urban Frontier," 583; Steckel, "Poverty and Prosperity," 282.

<sup>72</sup> Marcus Anthony Allen, "Cautiously Capitalistic: Black Economic Agency at the Savings Bank of Baltimore, 1850–1900" (Ph.D. diss., Morgan State University, 2013), chap. 3. See also Walter L. Fleming, *The Freedmen's Savings Bank: A Chapter in the Economic History of the Negro Race* (Chapel Hill, N.C., 1927); Carl R. Osthaus, *Freedmen, Philanthropy, and Fraud: A History of the Freedmen's Savings Bank* (Urbana, Ill., 1976); Barbara P. Josiah, "Providing for the Future: The World of the African American Depositors of Washington, DC's Freedmen's Savings Bank, 1865–1874," *Journal of African American History* 89, no. 1 (2004): 1–16; Mehrsa Baradaran, *The Color of Money: Black Banks and the Racial Wealth Gap* (Cambridge, Mass., 2017).

<sup>73</sup> Good summaries of the state of research on contemporary American immigrant economic mobility can be found in George J. Borjas, "Making It in America: Social Mobility in the Immigrant Population," *Future of Children* 16, no. 2 (2006): 55–71; and Brian Duncan and Stephen J. Trejo, "Assessing the Socioeconomic Mobility and Integration of U.S. Immigrants and Their Descendants," *Annals of the American Academy of Political and Social Science* 657, no. 1 (2017): 108–135. On socioeconomic mobility throughout the world, see Ambar Narayan, Roy Van der Weide, Alexandru Cojocaru, Christoph Lakner, Silvia Redaelli, Daniel Gerszon Mahler, Rakesh Gupta N. Ramasubbaiah, and Stefan Thewissen, *Fair Progress? Economic Mobility across Generations around the World* (Washington, D.C., 2018). On economic mobility today for all Americans, native as well as foreign-born, good starting points are Susan K. Urahn, Erin Currier, Dana Elliott, Lauren Wechsler, Denise Wilson, and Daniel Colbert, *Pursuing the American Dream: Economic Mobility across Generations* (Washington, D.C., 2012); Raj Chetty, David Grusky, Maximilian Hell, Nathaniel Hendren, Robert Manduca, and Jimmy Narang, "The Fading American Dream: Trends in Absolute Income Mobility since 1940," *Science* 356, no. 6336 (2017): 398–406 (and Chetty's ongoing work on this subject, found at <https://opportunityinsights.org/>). Historical context on these issues can be found in Lawrence R. Samuel, *The American Dream: A Cultural History* (Syracuse, N.Y., 2012).

been ragged, sickly, relatively uneducated, and largely unskilled upon arrival, more so than any other immigrants who had previously landed in New York; and the footholds they established above the bottom rungs of the American socioeconomic ladder may have been more precarious than those of the native-born. Nonetheless, their hard work and thrift, entrepreneurial skills, and networking ingenuity enabled them to survive, and in many cases thrive, in New York and beyond.

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