Economic Opportunity in Mid-Eighteenth Century Rural Pennsylvania

by Alan Tully*

I

The most striking, recent statement on economic conditions in eighteenth century America is Kenneth A. Lockridge's hypothesis that by the second half of that century the long settled towns of New England were becoming "overcrowded" societies.¹ According to Lockridge demographic growth and the reluctance of third generation inhabitants to emigrate from the towns of their fathers produced conditions of restricted opportunity, economic hardship, and social stratification. Although historians have not examined southern society and the middle colonies with the same thoroughness as New England, there is sufficient evidence available to suggest that the Lockridge model may have more than regional applicability. In the former case, Aubrey C. Land's investigations of Maryland probate records indicate that rude living conditions and poor prospects confronted the small farmers, tenants, and laborers who principally peopled the old tobacco growing areas of the Chesapeake;² in the latter, supposed similarities in the structure of New England and middle colony communities³ and the logic of Alice Hanson Jones conclusions that per capita income in New England roughly corresponded with that of the other mid-Atlantic states⁴ suggests that many residents of New Jersey, New York, Pennsylvania, and Delaware faced similarly dismal economic and social conditions.

But even if the Lockridge model proves to be the best general framework for interpreting the economic and social structure of the older settled areas in eighteenth century America, there may be a number of significant regional exceptions. One such area is southeastern Pennsylvania. Here, as recent writers such as James T. Lemon and Gary B. Nash have argued, there are indications that residents enjoyed sustained economic

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⁴ Alice Hanson Jones, "Wealth Estimates for the New England Colonies about 1770," JEH, 32 (1972), 105. This assumes that Jackson Turner Main's criticism of the Jones figures — that they "offer too rosy a picture of the standard of living" — is correct. Jackson Turner Main, "Comments on Papers...," ibid., 158.
growth throughout the pre-Revolutionary years. Certainly, during the second quarter of the eighteenth century Pennsylvania experienced noticeable economic development. Between 1726 and 1755 provincial exports almost quadrupled, imports from England increased fivefold and population more than tripled. Marked economic expansion did, it seems, shape the structure of opportunity in mid-eighteenth century Pennsylvania. Because of the doubts that have been raised about the economic vitality of many of the eighteenth century colonies, I wish to explore the conditions underlying Pennsylvania’s prosperity and to suggest what this economic prosperity promised in the way of rising standards of living and vertical mobility, not only for the economic elite, but also for those who were not among the wealthy few.

II

One of the most frequently quoted indices of Pennsylvania’s prosperity is the record of trade between England and the colony. Between 1726 and 1755 exports almost quadrupled and imports from England rose from approximately £ 38,000 to £ 200,000 per annum. These statistics are worth all of the attention they have received for their conjunction emphasizes that it was the sale abroad of plantation produce such as wheat, flour, meat, and lumber that earned Pennsylvanian’s the income necessary to purchase manufactured goods from European suppliers, and the magnitude of their change indicates that the most crucial aspect of Pennsylvania’s economy was its export trade.

The development of overseas and coastal markets had begun early in Pennsylvania’s history. In comparison with the period from 1720 through 1755 when most of the immigrants who came to Pennsylvania were relatively poor men, those who arrived in the late seventeenth or

6 LEMON, Best Poor Man’s Country, 23, 28.
7 Although numerous writers have pointed to such data as import and export figures, assessment valuations, and small samples of inventories as evidence that the standards of living of some of the more well-to-do Pennsylvanians were rising, it has not been clear how widespread this prosperity was. See for example ibid., 88, 223 and LEMON and NASH, “The Distribution of Wealth,” 14-15.
8 The export ratio is based on figures for wheat, flour, and flaxseed only. LEMON, Best Poor Man’s Country, 28.
very early eighteenth centuries had been somewhat better off and had used their capital both to establish productive economic enterprises and to seek out export markets for locally produced goods. Because of their efforts and resources, the early economic difficulties that every new colony faced had been quickly overcome and by the second quarter of the eighteenth century a solid foundation for further economic growth had been laid in Philadelphia. A powerful merchant community — one that was largely made up of Quakers — had come into existence, and among members of the group both opportunity and motivation for the expansion of business were ever present: their firm religious and kinship ties gave them reliable business contacts in commercial centers across the Atlantic and in North America, their need to repay their overseas suppliers for the increasing number of imported goods Pennsylvanians were purchasing forced them to carry on a never ending search for lucrative markets for provincial produce, and the promptings of the profit motive were reinforced by their acknowledgement of a Quaker obligation to serve God by diligently following their vocation or “calling.”

Acting in response to these opportunities and motives Philadelphia’s merchants entered into competition with New England, New York and South Carolina and managed to gain and hold a substantial share of the West Indian and coastal trades. In the former, merchants supplied sugar planters in the Caribbean with “country produce,” while in the latter they distributed goods up and down the mainland coast. When these traditional markets became restricted or failed to expand with Pennsylvania’s ability to produce, the merchants cooperated with their overseas connections to exploit new areas. In response to these pressures in the early 1730s, Pennsylvania quickly developed a trade with Ireland and with the distant but lucrative southern European market. Between 1724 and 1739 ship clearances from Philadelphia to Ireland and Southern Europe grew from 800 tons to 5,030 tons while the coastal West Indian trade increased from 2,950 tons to 5,010 tons. Certainly, the resourcefulness of the Philadelphia merchants in exploiting export markets played a fundamental part in creating and continuing conditions of prosperity.

If one of the prerequisites of Pennsylvania’s prosperity was the availability of markets for agricultural produce, an equally important and

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closely related precondition was the ability to produce such goods. The province contained an abundance of rich agricultural land which, in conjunction with a long growing season, promised high levels of productivity, and it was word of this good land as well as the Quaker colony's reputation for peace and liberal government that attracted many settlers to Pennsylvania. The mere existence of this land was not enough, of course. More important was the fact that it was relatively easy to acquire. New settlers were not forced to rent or sharecrop land if they could not afford immediate purchase, for the Penn family did not have the necessary administrative machinery to enforce an outright purchase policy. In the 1720s and early 1730s it was enough for a man of initiative to mark out the limits of his intended plantation on unoccupied, proprietary-owned land and begin to cultivate the soil. Courts and county officials early recognized such "improvement" claims, viewing them as a form of personal property. By the time proprietary representatives pressed for payment of principal, interest on the purchase price, and back quit rents, the land in question often had produced enough to make the payment far less onerous than it would have been had it been collected at an earlier date. Even after Thomas Penn reorganized Pennsylvania's land administration in the 1730s the practice of occupying land for some time before tendering payment was common, and for those who wanted to secure a regular patent as soon as possible, the financial strain imposed by what was, in comparison with Maryland, a high price for land could be eased by applying to the Pennsylvania loan office. Loans, ranging in size from £12-10-0 to £100 in provincial currency, could be taken out provided the borrower could offer as collateral twice the value of his loan in "messuages, lands, tenements, and rents." The terms on which currency might be borrowed were specifically designed to make credit available to "the poor, industrious sort of people." Theoretically, the mort-

14 For a detailed consideration of land quality, availability, and usage see LEMON, Best Poor Man's Country, 33-40, 42-70, 180-183.
15 This is not to exclude the importance of cultural and kinship ties as reasons for Pennsylvania's remarkable record of immigration.
17 From 1717 to 1738 the price of unsettled Maryland land was 40 shillings for 100 acres; after the latter date it jumped to 52 shillings per 100. The standard quitrent for most of the second quarter of the eighteenth century was 4 shillings per 100. Clarence P. GOULD, The Land System in Maryland, 1720-1765 (Baltimore, 1913), 10, 55.
18 James T. MITCHELL and Henry FLANDERS, eds., The Statutes at Large of Pennsylvania from 1682 to 1801 (Harrisburg, 1896-1915), V, 10. Hereinafter cited as Statutes at Large. The loan office came into existence with Pennsylvania's first currency act in 1723 and continued to operate through this period.
ECONOMIC OPPORTUNITY IN RURAL PENNSYLVANIA

Gagor had to own the land before he could borrow on it, but, in fact, the loans usually financed the original purchase. In 1755, Assembly spokesmen estimated that one-half the outstanding loans had been taken out to buy proprietary land; a good portion of the remainder probably financed private transactions.20 When John Swift, a young Philadelphia merchant who managed a large tract of land for his English uncle, sold the tract to a number of settlers, he joined with them to convey title after one payment had been made.21 The new land-owners could then use the money they borrowed to expand their operations and hasten the liquidation of their debts. With the exception of the nine years (1730-38) during which Speaker of the Assembly Andrew Hamilton used his influence as acting trustee to curtail the number of loans, Pennsylvania's paper currency was constantly circulated through land loans, for the number of applicants who wanted to purchase their own plantations was constantly expanding.22

Even with her ready markets and abundant supply of rich agricultural land, Pennsylvania's economic development, like that of most American colonies, was hindered by a shortage of liquid investment capital. Yet circumstances in the Pennsylvania colony were not as straitened as they might have been. The provincial loan office, in effect, created capital for borrowers; the money was not only used to buy land but also to purchase labour and make other investments that raised productivity.23 Although generally poor, immigrants did bring some accumulated savings with them and this money was not merely for consumption when the new arrivals first reached Pennsylvania, but to purchase capital goods that enabled them to begin productive activities.24 Those who had little, and were motivated, recognized the opportunities to accumulate capital that expanding economic conditions provided. Some made good wages as labourers or tradesmen; others sharecropped or rented a plantation until they had gained enough experience and money to strike out on their own as landowners.25 Once an individual acquired land, appreciation could be counted on to increase the value of his original investment.26 In short, available markets, rich land, a high rate of immigration, and provincial institutions such as the loan office helped Pennsylvania to generate its own capital.

Another important factor contributing to Pennsylvania's prosperity was the substantial increase in immigration between 1726 and 1755. The

20 Votes, IV, 3519, V, 3834.
21 John Swift to John White, September 20, 1747, John Swift Letter Book. HSP.
22 Votes, IV, 3520. For Hamilton's activities see Votes, III, 2196-2197.
23 James Logan to John Penn, November 10, 1740, James Logan Letterbook, 1716-1743. HSP. Votes, III, 2570. On the loan office providing capital see Leonard W. Labree et al., eds., The Papers of Benjamin Franklin (New Haven, 1959- ). I, 142, and Penn Papers, Assembly and Provincial Council, 55. HSP.
approximately 70,000 people who came from Europe to settle in Pennsylvania during these three decades stimulated the economy in a variety of ways. They provided a growing market, not only for European imports, but also for locally produced goods. Recent arrivals had to buy necessities from neighbours until they could begin to supply their own needs. Thereafter, those who were intent upon becoming farmers had to purchase their seed grain and the nucleus of their livestock herds from established residents; those who joined the growing body of rural tradesmen continued to rely on their farming friends for whatever their garden and few acres did not supply; those who became town dwellers in Philadelphia and the lesser centers consumed quantities of agricultural produce which farmers from the surrounding areas were quick to supply.

At the same time as they stimulated demand, the new immigrants helped established farmers, tradesmen, and entrepreneurs meet both domestic and export markets by providing a supply of labour entirely adequate for the province's needs. Throughout most of the eighteenth century, a prospective employer could choose from among four types of labour — slave, apprenticed, indentured and free. The first two types were not used with any great frequency; slaveowning was confined largely to the well-to-do, while apprenticeship foundered against servant competition, restricted opportunity, and a predilection for informal training. As Pennsylvania's economy gained momentum in the second quarter of the eighteenth century, however, the numbers of freemen, labourers, and craftsmen who participated in the free labour market, as well as the numbers of indentured servants simultaneously increased. Between 1720 and 1755 the population of Pennsylvania almost quadrupled as it grew from 37,000 to 150,000. Many of the native born joined recent immigrants to participate, if briefly, in the free labour pool.

In her expanding markets, rich land, growing pools of capital, and rapidly growing population, Pennsylvania possessed the physical resources that could produce a flourishing colony; in the acquisitive values of her residents and the liberating experience of immigration lay the sources of personal motivation that activated the provincial economy. The much heralded "puritan ethic" was most visibly internalized among the Quaker merchants in Philadelphia and among the rural Quakers and Mennonites

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27 LEMON, Best Poor Man's Country, 7-8, 114-115.
29 Evidence of this development may be seen on the Chester County tax lists. See also Conrad Weiser to Richard Peters, December 13, 1755, Penn Papers, Additional Misc. Letters, where Weiser reported that "most of the town [Reading] are but day laborers." HSP.
30 LEMON, Best Poor Man's Country, 23; Abbot E. Smith, (Colonists in Bondage, 3-4) estimated that south of New England indentured servants made up one-half of all persons who came to America.
who had established prosperous plantations and businesses in Chester and Lancaster counties. But aside from these peculiar religious fraternities, manifestations of belief in a secular calling and in the intrinsic value of work appeared in the behavior of adherents to a wide variety of religious denominations. Scotch-Irish Presbyterians and Covenanters, German Lutherans and Calvinists all drew on this common reservoir of motivation of economic achievement.  

The marked allegiance of Pennsylvanian residents to the values of nascent capitalism arose, in part, from a selective immigration process. Many immigrants were competent, ambitious men who had fused their yearning for economic success with their image of the new world. They were prepared to risk all they had to pursue the promise of that vision. But what intensified their strivings and often lit the fires of ambition where there had been no flame was the liberating effect of the immigration experience. Despite former frustrations, failures, and fears, conditions in Pennsylvania were conducive to personal optimism and effort. Here land was available even for the man of very limited means; whereas in Europe he would likely sink to the level of a labourer or landless mechanic, in Pennsylvania he could still become a landowner; whereas in Europe he felt victimized, dependent and insecure, in Pennsylvania he could enjoy freedom, independence and security.  

Economic opportunity in

32 TOLLES, Meeting House and Counting House, 51-62; LEMON, Best Poor Man's Country, 6, 19-22.

33 Recently James T. LEMON has argued, that immigration operates as a selective process that claimed for Pennsylvania an aristocracy of the economically motivated from the "middling" social groups of the old world countries (Best Poor Man's Country, 4-7 and passim). Although there is almost certainly some truth to it, I find Lemon's argument unconvincing as a sole explanation for Pennsylvanians' diligence. First, his grouping of settlers as members of a "middling" class is far too broad to connote anything significant in terms of immigrant attitudes. Second, there is no evidence, save that of their immigration to suggest that the settlers were a peculiarly dedicated breed of economic individualist and given evidence on horizontal mobility in pre-industrial England the act of immigration does not set them so clearly apart [E. E. RICH, "The Population of Elizabethan England," Economic History Review, 2nd series, 2 (1950), 247-265; Peter LASLETT and John HARRISON, "Clayworth and Cogenhoe" in H. E. BELL and R. L. OLLARD, eds., Historical Essays, 1600-1750 Presented to David Ogg (New York, 1963), 157-184; Peter Clark, "The Migrant in Kentish Towns, 1580-1640" In Peter CLARK and Paul SLACK, eds., Crisis and Order in English Towns, 1500-1700 (London, 1972), 117-154]. Third, if in fact, many immigrants come from areas that were "economically active" yet they were "not getting their share of wealth," it is arguable that they must have been among the less successful, not sufficiently motivated to survive under conditions of tough economic competition. Fourth, it seems most likely that in any mass movement of western peoples sloth will tag along.

34 For evidence of this see Christopher Saur's interpretation of the German immigrants' experiences. Pennsylvania Verichte, March 1, 1749. The Scotch-Irish had felt many of the same kinds of pressures as the Germans. Dickson, Ulster Immigration, 1-60. Historians have tended to cite the listed occupations of immigrants as husbandmen or artisan as proof that they were men of skill and means who were upwardly mobile prior to immigration. It would seem, however, that the relative youth of Pennsylvania's immigrants indicates that although many came from families whose status was that of yeoman or artisan and although their parents educated them for occupations at that level the family could not provide all children with the resources they needed to set out on their own in an occupation at that status level. Hence, although the move to Pennsylvania eventually produced upward mobility for many, as long as they remained in Europe, many of these same people were probably downwardly mobile.
Pennsylvania was readily visible — jobs were available, markets for agricultural goods were expanding, the demand for locally manufactured goods was growing, specialization was advancing, and land was appreciating. Nor was personal economic endeavor confined by a maze of local or regional strictures and customs, for the rules of the market place in Pennsylvania were relatively simple. What magnified the liberating effect of those innumerable personal confrontations with economic opportunity was the relatively unsophisticated social structure of Pennsylvania, which in comparison with European societies was open and devoid of rigid subtleties and extremes. The accumulated customs of European society — built haphazardly on various traditions of place and degree, restraint and order — no longer pressed down directly on the settlers' shoulders. By crossing the Atlantic they had stepped out from under this weight of custom to a province where rapidly accumulated wealth could bring respect and the prospect of participation in the social life of the provincial élite. For the great mass of immigrants who came to Pennsylvania the fruits of diligence were visible as never before.

III

Various indicators point to the conclusion that the period 1726 to 1755 was distinguished by significant economic development. Population grew from approximately 37,000 to 150,000; five new counties were organized; twenty new towns were founded whereas none had been established in the preceding twenty-five years; the value of exports and imports increased by approximately four times over the thirty year period; by 1739 the tonnage of shipping out of Philadelphia more than doubled what had cleared that port fifteen years earlier. But what these indicators fail to yield is an answer to the most important question about the nature of economic opportunity in Pennsylvania: did members of all economic strata share in the province's prosperity?

Any answer to this question is of particular importance because of the type of expectations immigrants shared. Promotion literature had promised economic opportunity, and private letters had described a world of abundance. By coming to Pennsylvania, those who had amassed some

capital in Europe or in the other colonies, hoped to use this stake and whatever other advantages they had to increase their property holdings, and those who possessed little hoped to leave behind the conditions of relative deprivation, hardship, and oppression that had heretofore dogged their footsteps. The new world posed an alternative to the old and when individuals opted for the new, they expected to take advantage of the conditions that supposedly distinguished that world, conditions that would best allow the newcomers to "make an inheritance for [them]selves and [their] children." 38

Table I summarizes evidence on how well the residents of southeastern Pennsylvania were able to satisfy their hopes for a better inheritance. Based on the total value of all extant inventories in Chester and Lancaster Counties over three successive decades, 39 Table I indicates that, overall, residents of this area were successful in accumulating more personal property as the second quarter of the eighteenth century progressed. In each of two successive decades (1739-48, 1749-58) deceased heads of households in Chester and Lancaster left more possessions than had their counterparts who died in the preceding time periods. The total value of personal estates for any one of the three periods is not a full estimate of wealth because probate records were filed for only a fraction of the deceased 40 and because land holdings are omitted from the calculations. But it is a sound indicator of the acquisitiveness of Pennsylvanians, for the sample of inventories filed during any one of the three periods and represents quite well the economic profile of the counties. 41 Hence, what momentarily lost sight of his purpose when he saw the economic abundance provincials enjoyed. Journey to Pennsylvania, 48-51. For a dissenting note see Waldemar WESTERGAARD, trans. and ed., "Two Germantown Letters of 1738," PMHB, 56 (1932), 9-14.

38 Address of the Settlers in Springtown Manor to Governor Thomas, April 1744, Society Miscellaneous Collection, Springtown Manor, HSP.

39 I chose to examine the records of this county rather than Philadelphia or Bucks because data for these areas was more available and much more complete.

40 Using the number of taxables on the 1730, 1740, and 1751 tax lists, the average number of inventories extant over the years 1729-1730-1731-1732, 1739-1740-1741, and 1750-1751-1752, and Alice Hanson Jones estimates of mortality rates for "free adult living potential wealth holders" in the middle colonies, I have calculated the approximate number of inventories extant as a percentage of expected wealth holding decedents. The percentage of inventoried decedents in Chester drops from approximately 48% in 1730, to 32% in 1740, to 28% in 1751. Alice Hanson Jones, "Wealth Estimates for the American Middle Colonies, 1774," Economic Development and Cultural Change, 18 (1970), 112-113.

41 The chief difficulty in working with inventory information is to determine how representative these records are. In order to get at this problem I performed the following exercise. I selected 10 townships in Chester County — East and West Fallowfield, East and West Nantmeal, Tredyffrin, Goshen, Upper and Lower Darby, Chester, and Kennett — to reflect differences in ethnic diversity, distance from county seat, economic development, etc. and located those who died during the 30 years in those townships and for whom I had inventories on the one of seven tax lists (1725, 1730, 1735, 1740, 1748, 1750, 1754) that immediately preceded their demise. Of the 321 inventoried decedents 223 could be found on the above tax lists. Grouping the township tax lists together in each of the 7 sample years I broke down these cumulative lists into three groups, those on the 1725 and 1730 lists, the 1735 and 1740 lists and the 1748, 1750, and 1754 lists, and compared their distribution with the distribution of decedants on the inventory scale. This comparison indicated that the upper 80% of the personal property records represent quite well the upper 60% of the townships' taxables and that the proportion varied little over time. In order to test the
appreciation of land did take place merely exaggerated both the total value of private property and the incremental difference between the deciles of property owners.

In each of the two counties the percentage distribution of personal property and both the median and mean values for the various deciles are the crucial figures. Over the thirty-year period the relative holdings of each decile group remained virtually constant while the mean and median holdings of each increased proportionate to the overall economic growth of the community. Not just the upper strata but the lesser economic groups shared in the gradual accumulation of both capital goods and consumables.42

Although the rise in the value of personal property among the lower half of the population appears small, it did represent a considerable improvement. The following inventory gives some idea of the type of personal possessions a Chester County yeoman or tenant in the 25-35% bracket (Table I) might hold in 1756.

potential distorting influence of the 98 inventoried decedents whom I had been unable to locate on the tax lists, I located them on the inventory scale. They were evenly distributed and failed to alter, appreciably, the pattern of distribution and hence, the relationship of inventoried descendants to taxed descedants.

Although at first glance it would appear that the lower 40% of the taxables were under represented in the probate records by approximately 20%, in reality this is not so. Because I included freemen in the same category as the lowest group of property holders, and because many of the freemen were young men at the beginning of their property accumulating careers, among whom a lower than average death rate would apply, they should, in fact, be under represented. Second, there were a number of inventoried decedents scattered throughout the 30 year period who had no township of residence. On the basis of the ratio of taxables from my sample townships to that of the whole county, residency within the sample townships could be imputed to 49 such cases. The values of the personality of these decedents placed approximately 50% of them in the top 80% of all inventoried decedents and 50% in the bottom 20%. Given the age bias of freemen and the distribution bias of these decedents of no fixed residency, I would argue that the lower 40% of the county taxables were probably under represented by no more than 10%. These qualifications should be borne in mind when interpreting the evidence in Table I.

It is important to note, as well, that this correspondence between a personal property profile and that based on taxable property is a phenomenon that occurs in the aggregate only. The relative position of individuals on a personality scale need not and often does not correspond with his position on the tax list.

42 Inventories in Pennsylvania include notes, bonds, and book debts as well as physical goods. The value in each case is a statement of total personal assets. In 45% of the Lancaster and approximately 15-20% of the Chester inventories improvement rights also were included. Since these were property rights, analogous in many ways to deeded property, I subtracted them from the total in order to arrive at a total value for personal assets.

In the above calculations, I purposely omitted the problem of indebtedness. There were two reasons for this. First, administration accounts exist for only about one half of the estates. Second, I am not at all certain what indebtedness means in colonial Pennsylvania. Over the thirty year period, indebtedness did increase but this seems perfectly natural in a situation where standards of living are rising. Notes, bonds, and book debts supplemented currency supplies and the fact that such assets appeared more often as the years advanced appeared to be one indicator of the strength of the Pennsylvania economy.
## Table I
### BREAKDOWN OF PERSONAL PROPERTY HOLDINGS FOR CHESTER AND LANCASTER COUNTIES

<table>
<thead>
<tr>
<th>Decile Groups</th>
<th>Chester 1729-39</th>
<th>Chester 1739-48</th>
<th>Chester 1749-58</th>
<th>Lancaster 1729-38</th>
</tr>
</thead>
<tbody>
<tr>
<td>90-100</td>
<td>19,489.10.7</td>
<td>37,065.61</td>
<td>45,085.11.5</td>
<td>5,481.52</td>
</tr>
<tr>
<td>80-90</td>
<td>8,328.92</td>
<td>17,109.12.10</td>
<td>18,985.62</td>
<td>1,635.52</td>
</tr>
<tr>
<td>70-80</td>
<td>6,684.42</td>
<td>12,022.17.9</td>
<td>9,519.11.9</td>
<td>8,576.52</td>
</tr>
<tr>
<td>60-70</td>
<td>4,297.42</td>
<td>8,345.48</td>
<td>6,345.17.9</td>
<td>558.31</td>
</tr>
<tr>
<td>50-60</td>
<td>3,280.96</td>
<td>5,662.39</td>
<td>3,530.15.7</td>
<td>441.02</td>
</tr>
<tr>
<td>40-50</td>
<td>2,347.21</td>
<td>3,849.48</td>
<td>2,977.15.8</td>
<td>329.61</td>
</tr>
<tr>
<td>30-40</td>
<td>1,852.85</td>
<td>1,550.32</td>
<td>1,675.15.8</td>
<td>164.52</td>
</tr>
<tr>
<td>20-30</td>
<td>1,332.13.0</td>
<td>1,150.15.8</td>
<td>1,032.15.8</td>
<td>100.52</td>
</tr>
<tr>
<td>10-20</td>
<td>909.19.8</td>
<td>709.15.8</td>
<td>605.15.8</td>
<td>30.52</td>
</tr>
<tr>
<td>0-10</td>
<td>356.13.1</td>
<td>237.15.8</td>
<td>235.15.8</td>
<td>25.52</td>
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<tr>
<td>Mean</td>
<td>699-6-11</td>
<td>659-6-11</td>
<td>626-8-9</td>
<td>391-10-4</td>
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<tr>
<td>Median</td>
<td>552-2-8</td>
<td>556-6-9</td>
<td>513-12-9</td>
<td>133-4-0</td>
</tr>
<tr>
<td>High</td>
<td>1995-18-0</td>
<td>1786-18-3</td>
<td>1728-18-0</td>
<td>301-8-5</td>
</tr>
<tr>
<td>Low</td>
<td>366-8-6</td>
<td>476-8-4</td>
<td>312-8-0</td>
<td>85-0-11</td>
</tr>
</tbody>
</table>

### Notes
- Wealth values are in thousands of dollars.
- The table provides a breakdown of personal property holdings by decile groups for Chester and Lancaster counties from 1729 to 1758.
- Columns include percentage (%), mean, median, high, and low values.
- The data for Chester and Lancaster counties are separated by decades (1729-39, 1739-48, and 1749-58).

### Economic Opportunity in Rural Pennsylvania

This table illustrates the economic opportunity and distribution of personal property holdings in rural Pennsylvania, showing how wealth was accumulated and distributed among different social classes over time. The data suggest variations in wealth concentration and possibly the impact of economic policies and social structures of the period.
### Lancaster 1739-48

<table>
<thead>
<tr>
<th>Decile Groups</th>
<th>Wealth</th>
<th>%</th>
<th>Mean</th>
<th>Median</th>
<th>High</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>90-100</td>
<td>19,687</td>
<td>38.0</td>
<td>364-11-7</td>
<td>266-2-2</td>
<td>1431-10-4</td>
<td>197-12-0</td>
</tr>
<tr>
<td>80-90</td>
<td>8,465.2</td>
<td>16.3</td>
<td>156-15-3</td>
<td>152-19-3</td>
<td>197-5-9</td>
<td>131-14-8</td>
</tr>
<tr>
<td>70-80</td>
<td>6,129.0</td>
<td>11.8</td>
<td>113-10-0</td>
<td>113-0-5</td>
<td>131-10-10</td>
<td>105-19-6</td>
</tr>
<tr>
<td>60-70</td>
<td>4,945.13.2</td>
<td>9.5</td>
<td>91-11-9</td>
<td>90-16-3</td>
<td>103-4-6</td>
<td>80-4-5</td>
</tr>
<tr>
<td>50-60</td>
<td>3,820.2</td>
<td>7.3</td>
<td>70-14-10</td>
<td>70-9-2</td>
<td>79-14-0</td>
<td>61-15-0</td>
</tr>
<tr>
<td>40-50</td>
<td>2,987.16.9</td>
<td>5.7</td>
<td>55-6-7</td>
<td>56-2-6</td>
<td>61-14-0</td>
<td>51-4-0</td>
</tr>
<tr>
<td>30-40</td>
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<td>42-18-10</td>
<td>42-15-0</td>
<td>50-17-7</td>
<td>39-1-10</td>
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<tr>
<td>20-30</td>
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<td>3.4</td>
<td>33-6-1</td>
<td>34-6-0</td>
<td>38-16-0</td>
<td>29-15-0</td>
</tr>
<tr>
<td>10-20</td>
<td>1,264.11.11</td>
<td>2.4</td>
<td>23-8-4</td>
<td>23-12-6</td>
<td>29-14-2</td>
<td>18-19-4</td>
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<tr>
<td>0-10</td>
<td>599.05</td>
<td>1.1</td>
<td>11-1-10</td>
<td>11-9-0</td>
<td>18-4-0</td>
<td>3-0-0</td>
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Total: 52,015.16.10

### Lancaster 1749-58

<table>
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<th>Decile Groups</th>
<th>Wealth</th>
<th>%</th>
<th>Mean</th>
<th>Median</th>
<th>High</th>
<th>Low</th>
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<td>90-100</td>
<td>39,114.5</td>
<td>41.2</td>
<td>686-4-4</td>
<td>542-5-6</td>
<td>2370-6-3</td>
<td>345-6-0</td>
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<td>80-90</td>
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<td>16.8</td>
<td>279-16-9</td>
<td>286-0-4</td>
<td>342-17-2</td>
<td>221-12-6</td>
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<tr>
<td>70-80</td>
<td>10,831.9.3</td>
<td>11.4</td>
<td>193-8-8</td>
<td>196-14-5</td>
<td>219-13-6</td>
<td>168-0-0</td>
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<td>60-70</td>
<td>8,392.10.1</td>
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<td>149-17-4</td>
<td>148-0-1</td>
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<td>132-17-0</td>
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<tr>
<td>50-60</td>
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<td>6.8</td>
<td>101-8-1</td>
<td>109-14-10</td>
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<td>84-10-8</td>
<td>96-9-3</td>
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<td>4.0</td>
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<td>66-14-1</td>
<td>77-13-1</td>
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<td>3.0</td>
<td>51-5-11</td>
<td>52-3-3</td>
<td>58-6-4</td>
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<td>2.1</td>
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<td>43-13-11</td>
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<tr>
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<td>954.9</td>
<td>1.0</td>
<td>17-0-1</td>
<td>17-7-2</td>
<td>26-5-10</td>
<td>4-11-6</td>
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Total: 94,910.18.10

---

**Inventory of the Goods of Joseph Bell of Chester County**

- his horse, saddle and wearing apparel
- a mare and two colts
- two milk cows
- five young cattle
- one suit of clothes
- two "great" coats and a street coat
- two shirts
- shoes, stockings and hat
- one buckskin
- ten yards of linen
- books
- linen and stocking yarn
- a chest
- two bridles
- one bridle
- one mare and colt
- a note
- a note
- one cow
- one cow

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43 Chester County Inventory #1635. Chester County Court House. Hereinafter cited as CCCH. For others at a little lower level see #1384 and #1401. Compare the above with the inventory of John Turner, labourer, #1307. CCCH.
fifteen sheep
two swine
two fat cattle and a calf
a plow and gears
wheat in the barn
Indian corn
two oxes, maul rings and wedges, a mattock and corn hoe
two augers, a fire shovel, a tongs, two pot racks and two flat irons
five pots, three pairs of hangings, a frying pan and skillet
household plenishing
two chests and a dough trough
a long wheel and clock reel
a bed and clothes
two beds and clothing
eight bags
six yards of druggett and thirteen yards of flannel
lumber
a gun and powder horn
a handsaw and hammer
two forks, a cutting knife and steel
a servants time
3-0-0
0-10-0
2-5-0
1-7-6
8-0-0
1-0-0
0-12-0
0-14-0
0-19-0
0-18-0
0-11-0
0-6-0
3-0-0
2-0-0
1-0-0
2-16-0
1-0-0
0-18-0
0-13-0
0-2-0
3-0-0
61-11-6

Thirty years earlier a man in the same relative position would have owned personal property totalling only £47-12-0. He certainly would have had less cattle, less wheat, less clothing, and no servant labour. The difference in money value of the descendent's assets, then, was reflected by a similar difference in actual goods owned. 44

What the inventory information in Table I demonstrates, then, is that most Pennsylvanians were producing more than they consumed and that they were able to loan out the difference to other provincial residents, to invest it in new capital goods and consumer durables or to spend it on luxury items. It is not demonstrable from this data that per capita income and hence, standards of living were on the rise, but circumstantial evidence strongly supports that conclusion. The heavy immigration into Pennsylvania, and the inclusion of a proportion of the relatively recent arrivals in the probate samples, tends to dilute the economic gains that established Pennsylvanians had made. It seems likely that after a certain period of residency, Pennsylvanians were able to save more and consequently, individuals enjoyed a rising standard of living and the provincial economy underwent a measure of real economic growth.

The record of personal property holdings has its limitations as an index of economic development, but, because it supplies crucial information about the relationship between production and consumption, it best

44 Unquestionably, there were changes in the values neighbours assigned to descendants' possessions over the thirty years. These reflected a whole series of conditions including geographical location, seasonal fluctuations, costs of British manufactured goods, prices of export commodities, and peculiarities of local market conditions. In the absence of an adequate price index for inventoried goods in rural Pennsylvania, it is necessary to assert the obvious: that simply by reading inventories from the 1740s and 50s and comparing them with those from the 1720s and 30s one can see that men of all economic levels, save the very lowest, were accumulating more possessions.
summarizes the structure of opportunity at that time. Farmers who either owned or occupied a plantation increased production to take advantage of a growing world market. By clearing more land, sowing more wheat, seeding down more meadow, the yeoman and tenant farmer realized a progressively larger return which allowed them to purchase more capital and consumer goods. Tradesmen, too, benefited from the growing provincial economy, as did the rural shopkeeper, the bondholder, the mortgagee, the miller, the cooper, and the casual labourer.

Of course, there were the usual instances of economic failure. Since prosperity depended on such variables as location, skills, and existing financial resources not all shared the same degree of economic opportunity. But overall the province’s profile of prosperity was unquestionable; it meant that in Pennsylvania as in few other places, men were able to fulfill their hopes of accumulating an inheritance for their children. Here, the most predominant individual experience was not the frustration of economic expectations but the opportunity to fulfill them.

Nor did the Pennsylvania experience include any of the kinds of serious disruptions that often occur along with economic development. Recessions, when they hit, were only short pauses in a rising secular trend. Specialization increased but there was no major alteration in the techniques of production or organization of trade that caused serious dislocation. Moreover, in a new, rapidly growing, and changing settler society increased production and consumption did not mean, as it did in traditional societies, that established patterns of behaviour were being wrenched apart by the new market economy. Rather, it indicated that immigrants had, and were continuing to establish the kind of ordered relationships by which they both could contribute to, and enjoy, Pennsylvania’s economic abundance.

Any discussion of Pennsylvania’s relative prosperity must include the effect economic conditions had on vertical mobility for very early in Pennsylvania society wealth came to be regarded as an important determinant of status. The reasons for this were obvious: in this new colonial society the upper echelons in the social scale were missing for in European terms there was no social and political élite befitting the name; similarly, the whole complex structure of class boundaries, occupational distinctions and kinship networks, that constituted the European social edifice and provided the criteria for establishing status in the old world, were not present in the new. In so far as certain features of the old world societies could be duplicated in the colonies, even in attenuated form, and in so far as the colonies constituted an extension of the parent societies, the status hierarchy of the old world continued to apply. But generally, there was no deeply entranched opposition to the wealthy man of talent and integrity asserting himself as a social leader. Thus, partially by default,

45 LEMON, Best Poor Man’s Country, 29-30, 150-151, 216-217. The major change during this period was the founding of a number of towns “to foster the expansion of the economy, to maintain order, and to sustain social values.” LEMON, Best Poor Man’s Country, 118. See generally, 118-149, 221-223.
wealth was to become a handy guide for a rough determination of relative social position.

Pennsylvania's prosperity in the three decades before the French and Indian War meant more to provincial residents than the simple opportunity to accumulate personal possession; in the context of local society it meant the opportunity for upward social mobility. That such mobility occurred may be inferred from Table I. For each of the three successive decades (1729-38, 1739-48, 1749-58), the size of the inventory sample expanded to include some representatives of the most recent waves of immigrants — men who swelled the ranks of the less affluent freeman. Despite the constant infusion of these newcomers, personal property distribution remained relatively constant, indicating that the rate of property accumulation among those who were settled for some time, increased far more rapidly than Table I suggests. For those who owned appreciating land, increased the production rate of their plantations, or expanded their businesses, upward mobility was assured. The very real gains the freeholder made in his standard of living were magnified by the social context in which they were attained; as the proportion of servants and labourers, poor artisans and tenants increased, so did the freeman's wealth relative to that of the total population.

A second and more pointed way of demonstrating upward social mobility in rural Pennsylvania is by examining the changes in relative wealth holdings of specific individuals. Table II presents the results of such an investigation in five sample townships. The overall trend is obvious: men who settled in any of the five areas, either in the 1720s or 1730s, had a very good chance of increasing their own share of the township's wealth relative to the other residents. Similarly, a respectable number of those who appeared in the same areas in the 1740s quickly moved into the ranks of the larger property holders (line 13, Table II). Clearly, upward mobility was a prominent feature of rural life in southeastern Pennsylvania.

The vertical mobility of Pennsylvanians as expressed through the economic success stories of southeastern Pennsylvania operated as an extension of the upward social mobility that was intrinsically a part of the move from Europe. By leaving a more rigidly structured society where concentration of wealth, and minute social differentiation, formed a comparatively weighty and elongated social framework, craftsmen, freemen, tenants, merchants, and labourers experienced a social relocation that was equivalent in some respects to a movement up the social scale. Merchants and country entrepreneurs were no longer "middling" — and probably poor middling — folk, but were the economic, political, and social elite in Pennsylvania; freemen, craftsmen, and labourers were not so far submerged in this telescoped society that they could fail to envisage significant economic advancement. In Pennsylvania where distinctions of wealth and rank were not so great, economic and social movement that might have been very limited in the context of old European societies was more readily discernible and, because of the truncated social order, signified a much greater advance.
Table II
INTRAGENERATIONAL MOBILITY IN FIVE CHESTER TOWNSHIPS

<table>
<thead>
<tr>
<th></th>
<th>Coventry</th>
<th>Goshen</th>
<th>Lower Chichester</th>
<th>New London</th>
<th>Tredyffrin</th>
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<td>1. No. of taxables from 1730 list identifiable on 1740 list</td>
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<td>22</td>
<td>12</td>
<td>29</td>
<td>16</td>
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<tr>
<td>2. No. that rose 10% or more in relative position</td>
<td>6</td>
<td>9</td>
<td>5</td>
<td>16</td>
<td>8</td>
</tr>
<tr>
<td>3. No. that remained stationary +</td>
<td>1</td>
<td>9</td>
<td>6</td>
<td>11</td>
<td>5</td>
</tr>
<tr>
<td>4. No. that dropped 10% or more in relative position</td>
<td>6</td>
<td>4</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>5. No. of above taxables identifiable on 1751 list</td>
<td>4</td>
<td>16</td>
<td>6</td>
<td>17</td>
<td>8</td>
</tr>
<tr>
<td>6. No. that rose 10% or more in relative position</td>
<td>2</td>
<td>8</td>
<td>1</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td>7. No. that remained stationary +</td>
<td>2</td>
<td>5</td>
<td>4</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>8. No. that dropped 10% or more in relative position</td>
<td>-</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>9. No. of other taxables from 1740 list identifiable on 1751 list</td>
<td>13</td>
<td>14</td>
<td>8</td>
<td>11</td>
<td>9</td>
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<tr>
<td>10. No. that rose 10% or more in relative position</td>
<td>8</td>
<td>11</td>
<td>5</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>11. No. that remained stationary +</td>
<td>2</td>
<td>3</td>
<td>-</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>12. No. that dropped 10% or more in relative position</td>
<td>3</td>
<td>-</td>
<td>3</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>13. No. of taxables on 1751 list in top 50% of county wealth-holders</td>
<td>33</td>
<td>39</td>
<td>14</td>
<td>43</td>
<td>23</td>
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<tr>
<td>14. No. of new taxables on 1751 list that were in the top 50% of property holders x</td>
<td>26</td>
<td>14</td>
<td>7</td>
<td>21</td>
<td>11</td>
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<tr>
<td>15. No. of taxables in 1730*</td>
<td>32</td>
<td>32</td>
<td>29</td>
<td>73</td>
<td>33</td>
</tr>
<tr>
<td>16. No. of taxables in 1740*</td>
<td>63</td>
<td>50</td>
<td>35</td>
<td>80</td>
<td>44</td>
</tr>
<tr>
<td>17. No. of taxables in 1751*</td>
<td>81</td>
<td>69</td>
<td>56</td>
<td>91</td>
<td>44</td>
</tr>
</tbody>
</table>

+ The tendency of most of these cases was to rise slightly (i.e. less than 10%).
* In a very few cases downward mobility apparently occurred because of partition of property among sons.
x A number of these new taxables bore old family names and were, undoubtedly, sons of established families.
* Totals exclude freemen.

Source:— 1730, 1740 and 1751 tax lists for Chester County. CCHS.

46 The five townships represent different geographical areas, national groups, length of settlement, degree of development, etc., within Chester county. I located as many individuals as possible in each county who appeared on 2 or 3 of the 3 tax lists (1730, 1740, and 1751) and then judged vertical mobility over time. I arbitrarily selected a change of 10% as a noteworthy degree of either upward or downward mobility. The frame of reference for judging this mobility was the distribution of property among all residents of Chester county for the years 1730, 1740, and 1751.
The peculiar nature of upward social mobility in rural Pennsylvania—depending as it did not solely on individual and family efforts to attain success within a closed community but also on relative changes in economic position due to large scale immigration—points out one important trend in the development of local society; prosperity entailed a growing disparity between rich and poor. Although tax lists suggest a pause in the trend towards wealth concentration there is reason to doubt that such an interlude took place. Assessors, chosen from the ranks of the more well-to-do, undervalued the estates of the rich, a procedure that was perfectly legitimate in circumstances where the officials were allowed to consider not just the estate but "the necessary expenses" of each man before assigning him an assessment ratio. Even if the movement towards concentration of wealth was gradual, however, the gap between the top 20% and the lowest 20% of property owners increased significantly between 1730 and 1750. Although the percentage of wealth held by each group remained roughly the same, the increase in the province's wealth meant that those in the upper economic strata had benefited much more. And this growing economic disparity did have important practical consequences; not only did the lesser merchant or tradesmen have a longer route to travel if he aimed to enter the ranks of the most successful businessmen, but also the county freeholder had to branch out into milling, land speculation, tanning or some other commercial business if he were to join the company of the richest rural residents.

But despite the increasing distance between rich and poor, no signs of severe social strain appeared. As society became more specialized and population continued to increase, opportunities for the rapid accumulation of wealth were certainly no less noticeable and could, conceivably, have increased. The number of poor actually supported by the townships was never very large even in the older settled areas, and the growth in numbers of lesser property holders on tax lists reflects the impact of immigration on the society rather than the polarization of second and third generation residents into antagonistic groups of prosperous and deprived. The expanding economy, the existence of unoccupied land on the frontier, the growth of new urban centers in the backcountry, and the appearance of new faces at centers of economic or political power (even if they had previously accumulated a substantial stake in Europe or another colony), reinforced the notion that Pennsylvania was an open

47 LEMON and NASH, "The Distribution of Wealth in Eighteenth Century America," 11.
48 "Our method of assessments is by certain imaginary rates or valuation of estates, but is, properly speaking, a ratio or proportion of one man's estate to another. Thus, one man is rated at £20, another at £40 and another at £100 when, perhaps, their yearly incomes may sometimes be twice as much and at other times not half so much; for the necessary expenses of one shall induce the mitigation and the contrary of the other..." Lewis EVANS, A Breif Account of Pennsylvania... - (1753). HSP.
49 A Book for the Poor of the Township of East Caln, 1735-1755. Chester County Historical Society Hereinafter cited as CCHS.
50 For an example of a man with capital coming from Ireland, see William Pim's Account Book. CCHS. Pim became one of the largest property holders in East Caln, a Justice of the Peace, and an influential member of the Society of Friends.
society. Finally, in provincial Pennsylvania where economic means were judged to be directly related to differing personal capacities, a growing economic disparity was to be expected — in all, a perfectly natural phenomenon.  

IV

The available evidence clearly indicates that conditions of economic prosperity prevailed through 1750 in southeastern Pennsylvania, that many provincial residents in the lower economic strata shared in this prosperity, and that upward mobility was a marked feature of that society. Of course, in the light of the Lockridge model, the crucial period for Chester county had yet to come. But despite some signs to the contrary — the growing numbers of freemen on tax lists, the increasing length of poor relief roles, and the slow down in the accumulation of personalty between 1749 and 1758 — Pennsylvania was never caught in the same serious dilemma as New England. Rational inheritance patterns, the openness of the frontier, and structural changes in the economy, all militated against serious economic stagnation and narrowly restricted opportunity. Trends such as these and the momentum of what was a remarkably open and vital economy at mid-century indicates that throughout much of the eighteenth century Pennsylvania was distinguished by economic growth and development — the land of opportunity that many immigrants hoped to find.

51 See for example, American Weekly Mercury, August 7, 1729.
52 LEMON, Best Poor Man's Country, 71, 73-77, 91, 93, 114-115, 118-149; HENRETTA, Evolution of American Society, 68-76.