Female Entrepreneurs in Albany 1840-1885

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Most historians of nineteenth-century American working women have stressed limitations to success in the entrepreneurial field. Indeed, it has been assumed that the cult of domesticity and women's "separate sphere" largely precluded not only women's engagement in business activities, but any desire for commercial careers among respectable females. Alexis de Tocqueville's observation of 1831 -- "You will never find American women in charge of the external relations of the family, managing a business, or interfering in politics" [15] -- has gone largely unchallenged. American history textbooks contain no hint that enterprising women may have directed business concerns before 1900. Women's histories discuss colonial proprietors of taverns and small shops, or married women working alongside their artisan or merchant husbands, then describe 19th-century working women without any mention of business opportunities.

Consequently, American business in the 19th century has been seen as an exclusively male preserve. If we think of women at all, we picture them nesting at home, soothing and supporting the entrepreneurial male. Women appear on the pages of our histories as consumers, not producers: always buying, never selling.

To correct this image, we need to descend from the broad overview to the eyewitness view, from the city panorama to the city street. My research concentrates on a single American city -- Albany, the New York State capital and eastern terminus of the Erie Canal -- over a period of 45 years, from 1840 to 1885. According to the history texts we use in our classrooms, this should be the height of the cult of domesticity. One should find few, if any, respectable women engaged in business pursuits [12], perhaps a widow, or a

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couple of spinster sisters, eking out a bare living in a subterranean shop [16], perhaps an immigrant wife of loose morals running a bordello alongside her drunken spouse.

Businesswomen in Albany

Yet research on female entrepreneurs in mid-nineteenth-century Albany reveals that hundreds of respectable women (single, married, and widowed) were involved in business activities, operating as owners and managers, conducting business either under their own names or the names of male relatives. Had we strolled around the city's commercial neighborhood any year between 1840 and 1885, we would have passed dozens of enterprises run by women. As the years went by, we could have observed such female-managed businesses moving from location to location, expanding and declining, and sometimes changing focus (as when women switched from milliners to fancy goods dealers, or vice versa, or combined their offerings -- as in "variety and toys"). We would have seen enterprises owned and managed by particular women prosper, while others failed -- often to be replaced by similar female-owned or operated concerns.

By matching information on female-owned businesses in Albany City Directories with credit reports from the R.G. Dun & Co. Collection at the Baker Library of the Harvard Business School, plus federal and state census records where possible, I am in the process of compiling the biographies of hundreds of Albany businesswomen. At present, I have identified by name over four hundred individual female entrepreneurs: 209 milliners, and 217 women involved a variety of other business activities. My sample currently includes only a few boarding house keepers, laundresses, and dressmakers (13 out of the above 217), simply because these fields have commonly been acknowledged as possible ones for 19th century women's business endeavors. Instead, I have concentrated my research on businesswomen such as those who ran eating and drinking places, a variety of stores, and small manufacturing concerns.

Although this sample is by no means complete, I believe it includes most of the successful and prominent female entrepreneurs in mid-nineteenth century Albany. The real histories of these women provide a vivid and interesting portrait of female activity in the business sphere. They allow us to consider questions such as: why did women enter business? What businesses were open to women, and in which could women become successful? What was the demographic profile of these female entrepreneurs? Were there clear limitations to women's business success? And, in general, to what degree does the traditional view of women's economic role in the 19th century need to be modified?

Let me state immediately that I have discovered no female business tycoons in Albany. The stories of female entrepreneurs are "limited" success stories. The businesses in which they were engaged were often family ventures, and even the best of these concerns rarely built up estates worth more than $20,000. Still, in an age when most working women struggled to make a living wage, at least 215 of the businesswomen in my sample were able

to make a living for five years or more. Although many businesses eventually closed, relatively few (that is, in only 39 of the 264 cases I have located in the R.G. Dun & Co. credit ledgers) appear to have ended in judgements, failure and bankruptcy. And, in a city where the average wage for a woman worker in a relatively skilled, female-dominated trade such as millinery was about $144 a year in 1860 (as recorded in the Census of Manufactures), estates of $2,000 and over must have marked female entrepreneurs as fairly successful -- at least in comparison with others of their sex. (For example, in 1860, 96% of female industrial workers in America made less than 75¢ a day; thus, the yearly salary for working women in mid-nineteenth century America as a whole very rarely exceeded $225. In the same period, even skilled male workers, such as a stonecutters, blacksmiths, and printers, made only about $2 a day, or less than $600 a year) [11, Table 20, p. 414; Table 15, p. 409; Table 11, p. 395]. Finally, at the end of their lives, Albany's more effective businesswomen were able to bequeath prosperous businesses and substantial property -- including real estate holdings -- to their heirs.

Of the more than 200 businesswomen in my sample who were able to at least make a living for five years or more, 92 were in business more than ten years, 36 more than 20 years, 9 more than 30 years, and 2 more than 40 years. Surprisingly, the majority of Albany's successful businesswomen seem to have been married for at least part of their working careers. Of the 49 entrepreneurs in my sample who were not milliners, 32 (or approximately 65%) were either married when they began conducting business or remained in business after their marriages; only about 10% of these successful proprietors were single women, while less than 20% were widows when they started out. (However, about a third of these married women were widowed while in business.) Milliners were more likely to be single; 25% of the successful milliners remained single, but less than 10% began as widows, and once again more than half (58%) were married at some point in their business lives. As married women and widows, many of Albany's successful entrepreneurs raised children while working; census records suggest that they were assisted in their domestic duties by female relatives and servants. And, though most enterprises appear to have been small family affairs with less than five employees, individual female entrepreneurs in mid-century Albany employed and supervised as many as thirty women workers.

Success Stories

For the purpose of this paper, I have defined as "successful" those female entrepreneurs in business between 1840 and 1885 who 1) remained in business five years or more, 2) built up or maintained an estimated worth of at least $2,000 and 3) whose businesses merited relatively positive descriptions in the R.G. Dun & Co. credit records. I have identified 80 individual businesswomen who fit these criteria (31 milliners and 49 entrepreneurs involved in other types of ventures); all of the women discussed by name in this paper fit this definition of relative success. I began my research with millinery entrepreneurs because other studies of local history had suggested that they comprised both the largest and the most prosperous segment of 19th

century businesswomen, at least for the first half of the century [1, 10, 14]. In Albany, however, I discovered women who made as much -- or more -- money in enterprises producing lace, fringe and trimmings, ornamental hair goods, and confections[2]. My sample of 49 relatively successful businesswomen outside the millinery field included fifteen proprietors of Dry Goods, Fancy Goods, or Ladies' clothing stores, and nine grocers or saloon keepers.

Why did this group of businesswomen enter and remain in the male entrepreneurial sphere? Were they, as one might expect, forced into trade by bad fortune? Were they the victims of fathers or spouses who left them to fend for themselves with few resources? Were they wives of worthless men (at least as defined by the credit examiners)? This description does fit some of Albany's female business owners. For instance, Mrs. Margaret Kirkpatrick was an "energetic" grocer and "smart bus [iness] woman" married to an "intemp [erate]" butcher who had previously failed. In 1856, after approximately 30 years in business, the credit examiners reported that "Her last esploit [sic] was to Die" and leave $10,000 [2, p. 43]. Similarly, Mrs. A. Hunt, the proprietor of a "snug" shoe business for more than 20 years, was described as attending "to her bus [iness] from early morning till late at night". While the credit examiners characterized Mrs. Hunt as "the *man* of the concern", as well as "sharp as a Thistle" and "Good as Wheat", her husband was dismissed as a "Mr. Nobody". By the time the widowed Mrs. Hunt passed the business along to her son (or son-in-law) in the early 1870s, her worth was estimated at $20,000 [2, p. 225, p. 238N].

But the majority of wives in my sample do not seem to have been forced into trade because of the failure of their indolent or drunken husbands to provide for their dependents. Prosperous women were more likely to be involved in what I would call "family businesses." This in itself is not surprising. Indeed, one might expect to find that successful businesses listed under female ownership were actually being run by male relatives. But in Albany, the opposite seems to have happened -- some thriving enterprises whose proprietors were ostensibly male were actually being run by their female relatives -- mothers, wives, and daughters -- while the men carried on other trades or businesses. Credit records also reveal that some wives assisted husbands to the extent that their ventures should be described as jointly operated. Thus, my sample includes not only women who owned and operated businesses in their own names, but those identified by credit records as running, or actively assisting in, businesses officially listed under the names of male relatives.

Consider the family of Michael O'Sullivan, a "smart active man." Beginning their careers as teachers, his wife and daughters took over his Catholic bookstore while he became a boat inspector, Captain in the 63rd Regiment during the Civil War, and later found employment as a clerk in the

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[2]My research on millinery entrepreneurs and workers was presented at the Twelfth Annual North American Labor History Conference at Wayne State University in October of 1990. Therefore I have concentrated here primarily on a discussion of female businesswomen who were *not* milliners, or who explored millinery as one among a number of business options.

Secretary of State's office at a salary of $1200 a year [2, p. 222P]. His wife Catherine and daughter Eliza inherited the book business after O'Sullivan's death in 1874, Eliza continuing on into the 1880s despite the fact that she had married one Charles McAuley, owned real estate, and was estimated to be "safely worth" $4000 [6, p. 33].

Another common situation among successful family businesses was a husband and wife, or father and daughter, working side by side. While John Reed manufactured fringes and dress trimmings, his wife managed their fancy goods store for at least a decade, from the late 1850s through the 1860s -- at which time he was said to be worth $10,000 "easy" [2, p. 179]. In the 1860's, the "smart & indus [trious]" Mrs. Edward Jacques attended to her Dry Goods business in a small store connected to her husband's boot & shoe shop; both left business at the end of the decade, owners of a farm and an estate estimated from $10,000 to $20,000 [3, p. 423, p. 424]. Another couple whose business interests appear to have been complimentary were Mr. and Mrs. Theodore Yaumans. She was a hairdresser, he a jeweler (described as "the mechanical man"), and together they manufactured the elaborate hair pieces and hair jewelry -- such as rings and broaches of braided hair -- so popular in the late Victorian period. Credit reports describe them as "comfortably off", and worth $5,000 each [2, p. 93, 238E]. Other husbands of female entrepreneurs were themselves the proprietors of taverns or saloons, barber shops, dry goods stores, and groceries; some were self-employed, skilled craftsmen such as carpenters, coopers, shoemakers, and paperhangers.

But the husbands of Albany's businesswomen were not necessarily in business for themselves; a number held regular, salaried employment as bookkeepers, clerks, customs officials, hotel managers, firemen, and policemen, while their wives conducted business on their own. Such couples almost seem to presage modern dual-career, double-income marriages. A typical example is provided by the Connellys. While Peter, a teamster, worked "by day," his wife -- described as a "sharp bus [iness] woman" -- ran their grocery store and did the buying, sometimes in her own name, for more than a decade, from 1868 to 1881 [4, p. 36, 9, p. 31]. In the 1860s and early 70s, George C. Gale was employed as a salaried bookkeeper and clerk, while his wife Josephine "entirely managed" their ornamental hair business, worth approximately $10,000 by 1872 [4, p. 1E, 5].

Nor did remarriage necessarily spell the end of a business career for widows. Mrs. John Carlton managed a grocery and saloon during her first marriage, after the death of her husband ("a very likely man" who left her property worth $4,000 or $5,000 in 1868), and after her second marriage to Pat Scullen in 1879[3]; credit examiners commended her "Good char [acter] & business ability" [4, p. 33].

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[3]In New York State, a married woman could legally control her own property from 1848. According to what is known as the first of the "Married Women's Acts", women would retain the right to property owned both when they were married and acquired thereafter, including "rents" and "profits".

Horatia Alger Stories

Although married women were more common among Albany's most successful female entrepreneurs, some single women lived out a kind of Horatia Alger story. For instance, I have identified five young women who moved from jobs as millinery workers or store clerks into business for themselves. One notable example, Miss Mary Hickey, is described by credit records as having worked "some years" as a clerk for a local store. Miss Hickey entered the Fancy Goods business for herself in 1863 at the age of 25, despite the presence at home of several male relatives who might have supported her (the city directory for 1865 lists her father as a carpenter, and her brothers as a carpenter, a clerk, and a member of the U.S. Navy). As Mrs. Mary E. Gillen, she continued to manage her own shop after her marriage in 1868, while her husband James Gillen ran another store in West Albany. In 1876 she was moving to a better location; in 1885, after 22 years, her business (worth more than $4,000) was still thriving [3, p. 443; 5, p. 309, 328]. Another interesting case was the female partnership of Manifold & Murray. In 1880 Johanna Murray left the employ of Whitney & Co., where she had been making $20 a week, to form a partnership with Maggie Manifold, who had previously opened a millinery parlor serving upper class Albanians. Bringing with her "ample capital" of $3-4,000, Miss Murray's means enabled the new firm to move to a better location. Their business prospered; one married, the other did not, but both were still in listed in city directories (though no longer in partnership) twenty years later [4, p. 275].

The Pinnacle of Success

Who were the most enterprising businesswomen in Albany? From my original sample of 80 successful individuals, I have identified 25 women whose estimated worth ranged from $5,000 - $20,000. What lifted these women above their sisters? One example of a truly independent entrepreneur is Mrs. John Leask, who in the early 1850s remained in Albany minding her husband's lace factory and store while he traveled -- first to London, then to Australia. Nothing daunted, she took this opportunity to expand her business "extensively", going into the millinery line as well. By 1853 she was described as selling from $10,000-$12,000 worth of goods per year, and having a stock worth $6-8,000. When she sold out (to join her husband in Australia?) she passed the business on to her foreman John McNeil and his wife, also a former employee of the concern [2, p. 51].

It is evident that some of the best businesswomen in Albany chose to continue working despite the fact that they could have comfortably retired; by the time Mrs. Cook gave up her corset warerooms in 1850's, her husband was worth $50,000 and owned "near the whole of a block of buildings" [2, p. 107]. In 1870, Madame M. Duffy refused an offer of $20,000 for her Fancy Goods Store [6, p. 3]. Successful women also stayed in business despite the presence of sons who could have taken the worries off their shoulders. For instance, in 1849 Ruth Waterman transferred her Dry Good Business into the name of her son, Jeremiah, yet continued to keep her capital in the business and even

to work alongside him. Owning real estate valued above $5,000, she could clearly have withdrawn from the business world had she cared to do so [2, p. 43]. When the widowed Sarah Anderson and her single sister Alida Merick decided to retire in 1877 after some twenty years as confectioners, they began by selling the manufacturing portion of the business to Mrs. Anderson's sons, but retaining the store -- despite the fact that they were worth $20,000 and had invested in Real Estate [13, p.408].

A unique example of an Albanian businesswoman with remarkable entrepreneurial spirit can be provided by Jacobina Tietz, who took over her husband Frederick's small piano manufacturing and repair business even before he was "cut to the pieces by the cars at the Union Depot" in 1872, leaving an estate estimated at about $30,000. Three years later this "very shrewd bus [iness] woman" was marketing "a great number of cheap class of pianos m [anu] f [actu] r [ed] d in NY" with sales "principally on the installment plan" to people "in mod [est] circ [umstance] s only". Toward the end of the decade, after an additional inheritance of $15,000 "from relatives in Germany", she claimed to have invested a substantial sum (up to $20,000) in her New York supplier. By 1878, according to the credit records, she was "d [oin] g as well if not better than any other dealer in pianos" in Albany. Still, Jacobina Tietz continued to manage the business, employing her sons as assistants. When this woman "of exceedingly quick temper" and her son Frederick proved "unable to agree", the "hardworking young man of good habits" went into business for himself -- just down the street. As Mrs. Tietz's business began to falter in the early 1880s, and she attempted to transfer her holdings into her daughter's name, the credit examiner noted that "she is wise to all the technicalities of the law & is shrewd enough to take advantage of any point that might be in her favor" [4, p. 112, 7, p. 106, 8, p. 196, 9, p. 75].

This fascinating vignette of a businesswoman remaining at work through both comfortable and difficult circumstances, as well as cut-throat competition with her own child, flies in the face of many presuppositions about proper female behavior in the 19th century. Indeed, the biographies of Albany's female entrepreneurs suggest a desire to hold onto money and exert power over their grown children that reminds one more of Puritan fathers than Victorian mothers.

Limitations to Women's Success in Business

Yet there were certain limitations to women's business success in mid-nineteenth century Albany. For instance, many types of businesses were never operated by women -- females never managed hardware stores or livery stables, for example (although the widowed proprietress of a successful plumbing establishment not only remained in business for over 30 years, but placed full-page, illustrated advertisements in the City Directories in the mid 1850s). Just as women's work as servants or needleworkers used skills that were perceived to be "naturally" feminine, female businesses most often echoed women's domestic interests in food, clothing, and home. At the same time that female workers were directed toward female-specific jobs, female entrepreneurs seem to have been concentrated in a kind of circumscribed

(though not entirely separate) sphere of the business world. Labor market segmentation is thus echoed by a type of managerial segmentation for women. Why this should be so remains an open question. Were women less able and willing to enter businesses strongly associated with masculinity, or were they unable to qualify for credit in such fields?

Even within those areas of business practiced by women, one might question whether the use of the term "entrepreneur" is justified. If one considers the entrepreneurial spirit one of striving, ambition, and enterprise, I would claim that at least some women shared this spirit with men. If, however, one reserves the term entrepreneur for ventures that involved risk taking and gambling with financial resources, I have found no evidence that women in 19th century Albany could be considered entrepreneurial capitalists. In the stories of the successful businesswomen I have uncovered, there appears to be little risk taking -- rather, a slow and steady return on a relatively small initial investment.

There also appears to have been a "glass ceiling" above which female owned and managed businesses in Albany never rose; this is particularly clear in the case of millinery establishments. While women built up their businesses slowly, year by year, to perhaps the $10,000 range, some men beginning with the same capital had transformed their millinery enterprises into large wholesale houses or jobbers by the 1880s, businesses worth up to $150,000.

Conclusion

I am hardly the first feminist historian to challenge the textbook definition of "the cult of domesticity" and the female sphere in mid-nineteenth century America. Noted scholars have exploded the myth that women conformed to the ideal pattern of domestic isolation described by Tocqueville and prescribed by advice literature of the period [13]. We know that working class women labored in factories, farm wives assisted their husbands in the fields, and middle-class women went out into the world as teachers and reformers. In these cases, however, it has been largely assumed that women worked out of altruism, for the benefit of others, and not because of any personal ambition. It has been suggested that women in the mid-nineteenth century were not, would not want to be, and in fact would be ostracized for becoming, individualistic and successful.

My research suggests that these assumptions need to be modified. Despite the limitations to women's business success in the mid-nineteenth century, there can be no doubt that females were part of Albany's business community. Indeed, for each "story" I have told in this paper, a dozen other fascinating sagas have been left out. These active businesswomen set up stores and small factories, hired and fired, supervised workers, bought and sold, asked for and extended credit. According to profitability and business cycles, they moved locations, expanded, and changed lines. In a commercial climate marked by cut-throat competition, they competed with both male and female entrepreneurs in the same field. On the streets of Albany, in full public view, nineteenth century businesswomen played a role that required, and rewarded, both ambition and enterprise. It seems that at least some of

these women acted from self-interest and perhaps even -- dare I suggest it? -- a personal satisfaction derived from their success in the business world.

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