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Credit and Ethnicity in the Urban Atlantic World
Scottish Associational Culture in Colonial Philadelphia

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ABSTRACT   The emergence of an associational world is often regarded as fundamental to the development of civil society, urban cultural life, and political consciousness in early America. The financial roles of voluntary associations, however, remain less well explored. This article draws on a case study of the St. Andrew's Society of Philadelphia to examine the credit functions of a voluntary association and to consider the relationship between ethnicity and economic practice in the urban Atlantic world. Through a focus on the society's charitable, social, and money-lending activities, it argues that associations had a crucial function in colonial communities as providers of credit in its entangled economic and social forms. In placing the society within the context of both early American associational culture and the history of the Scottish diaspora, the article considers why "Scottishness" functioned as a basis for trust. Through its various activities, the society manufactured and enforced a sense of Scottishness that was based on the notion of good credit. Ethnicity was a flexible and fluid concept that incorporated the components of credit and individual worth on the basis of social, occupational, and gender identities, providing a framework for interaction within Philadelphia's particular public sphere and a wider Atlantic economy.

On a sunny morning in 1749, James Burd, a young Scottish shopkeeper in Philadelphia, left his lodging house and set out for a day of business. Burd

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lodged with Janet Walsh, a widow who made a living by boarding young gentlemen and retailing goods on the side.[1] As he walked to work, he noticed the changing face of the city. The large plots of land planned out around each house had been cut through by alleyways. Smaller buildings grew up around them to accommodate a population that seemed to grow by the day.[2] Burd turned onto Market Street and passed through the market stalls where hucksters peddled their wares. As he approached the Delaware River, he saw ships docked at the wharves lining Water Street. Laborers unloaded cargos of textiles, shoes, and pottery imported from Britain. He walked past the stores and countinghouses where merchants congregated, conducting the business that would make Philadelphia an Atlantic center of commerce and trade. Coming to Front Street, he arrived at his own shop, a humble space fitted with a single counter and shelves to hold his merchandise. He unlocked a chest and removed his daybook, perhaps his most important possession. This gathering of loose sheets constituted Burd's most valuable asset: a collection of debts and credits with customers, business associates, and friends. Like most people in colonial America, the majority of his wealth was held in the form of obligations that others owed to him.[3] But even more than a form of wealth, these credits and debts facilitated his connection to the commercial activity unfolding around him and provided the bonds that tied James Burd to other individuals in the community. As was true of much of the Atlantic world, credit oiled Philadelphia's economy, and the mutual exchange of debt between households and individuals created links of formal and informal obligation.[4]

Burd had arrived in Philadelphia nearly two years earlier, a young Scottish immigrant from Edinburgh. Armed with London training in the mercantile trade, start-up capital from his father in Edinburgh, and credit

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1. Burd-Shippen Papers, Mss.B.B.892, American Philosophical Society (hereafter cited as APS).

2. The population of Philadelphia increased from about 5,000 in 1720 to 11,000 at midcentury and 20,000 by the Revolution. Gary Nash and Billy Smith, "The Population of Eighteenth-Century Philadelphia," *Pennsylvania Magazine of History and Biography* (hereafter cited as *PMHB*) 99 (1975): 366; Sharon Salinger, "Spaces Inside and Outside, in Eighteenth-Century Philadelphia," *Journal of Interdisciplinary History* 26 (1995): 11.

3. Alice Hanson Jones, *Wealth of a Nation to Be: The American Colonies on the Eve of Revolution* (New York: Columbia University Press, 1980), 128, 138, 147.

4. For discussion of credit as a form of social relations, see Craig Muldrew, *The Economy of Obligation: The Culture of Credit and Social Relations in Early Modern England* (Basingstoke, U.K.: Palgrave Macmillan, 1998); Daniel Vickers, "Errors

established with the Scottish merchant Walter Stirling in London, Burd imported a variety of luxury goods from Britain, including textiles, spices, glasses, and buckles. He resold these items to Philadelphia consumers from his shop and through networks of female retailers who helped him "break bulk."[5] Burd arrived in Philadelphia with financial resources, but, like many immigrants, he faced challenges in his new home associated with credit, both in terms of procuring his own credit and obtaining the information needed to make calculated judgments about the creditworthiness of others. Shortages of specie alongside a precarious economy meant that whether for consumer spending or business activity, most individuals throughout colonial America relied on credit to meet their day-to-day needs. Most of this credit took the form of interpersonal lending and book credit.[6] Tradesmen throughout the Atlantic world like James Burd relied on the promises of customers to accept goods and services and pay later. Without systems of regulation, trust lay at the heart of credit exchange. Upon extending credit to his customers, Burd had to be confident that they were honest people of "good character" with both the means and disposition to repay their debts. Credit, meaning a person's reputation for financial solvency, conflated moral, social, and economic assessments.

Building up business relationships and obtaining the information needed to evaluate individual worth could be a problem. Credit networks were based on fragile ties of reciprocity and reputation. Trust was often based on imperfect and secondhand knowledge about individual actors, and criminals took advantage of opportunities to exploit inadequate systems of character evaluation. For many, granting credit was indeed dangerous.[7] Involvement in networks mitigated some of these problems. Networks helped individuals build their own reputations and gave them access to knowledge that provided a foundation for granting credit. In their business dealings, individuals

Expected: The Culture of Credit in Rural New England, 1750–1800, " *Economic History Review* 63, no. 4 (2010): 1032–57.

5. Janet Walsh to James Burd, March 21, 1747, Burd-Shippen Papers, series 1, box 1, APS; Sherylynn Haggerty, *The British Atlantic Trading Community, 1760–1810: Men, Women and the Distribution of Goods* (Leiden: Brill Press, 2006), 196.

6. Wilbur C. Plummer, "Consumer Credit in Colonial Philadelphia," *PMHB* 66, no. 4 (October 1942): 390–93, 398–99; Mary M. Schweitzer, *Custom and Contract: Household, Government, and the Economy in Colonial Pennsylvania* (New York: Columbia University Press, 1987).

7. Stephen Mihm, *A Nation of Counterfeiters: Capitalists, Con Men, and the Making of the United States* (Cambridge: Harvard University Press, 2007), 64; Serena Zabin, *Dangerous Economies: Status and Commerce in Imperial New York* (Philadelphia: University of Pennsylvania Press, 2009), 10.

tended to rely on a number of networks, built, for example, on kinship, religion, occupation, and friendship.[8]

For James Burd, credit and business practices revolved around an ethnic network of Scots. Over half of his customers could be identified by surname as being of Scottish origin, and he relied on fellow Scots as both sources of financial credit and conduits of information about the trustworthiness of others.[9] Furthermore, Burd's most important business associates, the merchants from whom he purchased in bulk and secured his own credit, shared his ethnic identity. This network of Scots had formal, institutional expression through the St. Andrew's Society of Philadelphia, an association founded in 1747 with the twin goals of celebrating Scottish ethnicity and providing charitable assistance to poor Scottish immigrants.[10] In reality, the society adopted much more diverse functions. It became a focal point for Scottish men in Philadelphia. Grafted onto its charitable activities were opportunities for day-to-day sociability and business networking. Society meetings in taverns and assembly rooms offered opportunities for male sociability in public settings, and a number of business partnerships in the mercantile trade developed among members.

Through its various activities, the society became an important institution for the establishment of credit in its entangled economic and social forms. While social networking and civic activities, including dispensing charity, bolstered member reputations, enhanced social credit, and provided the basis for trust, the society also took on a formal role as an institutional credit lender, providing loans of between £2 and £15.[11] These loans had two main benefits. First, by charging interest, a modest amount of capital was generated to contribute to the society's charitable efforts. Second, because loans were granted to society members or local Scots, the society provided a secure line of credit to its own network, an important service in an economy where obtaining capital could be difficult.[12] The total amount

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8. Ellen Hartigan-O'Connor, *The Ties That Buy: Women and Commerce in Revolutionary America* (Philadelphia: University of Pennsylvania Press, 2009); Haggerty, *British Atlantic Trading Community;* Nuala Zahedieh, "Making Mercantilism Work: London Merchants and Atlantic Trade in the Seventeenth Century," *Transactions of the Royal Historical Society* 9 (1999): 143–58.

9. Day Ledger of James Burd, 1747–1749, Burd-Shippen Papers, series 4, 657 B892.1, APS.

10. Papers of the St. Andrew's Society of Philadelphia (hereafter cited as SAS). The society was established in 1747, but record keeping began in 1749.

11. St. Andrew's Society Minute Book, vol. 1, 1749–1776, SAS.

12. Schweitzer, *Custom and Contract,* 116.

of capital extended by the society was not extensive, amounting to £76.5 between its founding and the Revolution. Furthermore, the St. Andrew's Society was but one of several voluntary associations in colonial Philadelphia actively involved in moneylending.[13] Crucially, however, it was the only social or ethnic club to do so, which emphasized the links between Scottish ethnicity and credit.

As a case study, the St. Andrew's Society provides an opportunity to examine the functions of credit within a voluntary association. The society's various activities, from socializing to dispensing charity to providing loans, were mutually constitutive and can be understood under a common matrix of credit. Furthermore, the society's records provide insight into the relationship between ethnicity and economic behavior. In Pennsylvania's highly pluralistic society, religious identity and spiritual belief have often been associated with economic practice.[14] The relationship between ethnicity and economic activity, however, remains rather less well explored. What impetus did Scots in Philadelphia and elsewhere have to band together, and why did they look to an ethnic association to secure their credit? How did Scottish ethnicity function as the basis of trust? Were Scottish practices really any different from those of other ethnic and nonethnic groups? These questions require a consideration of what ethnicity meant and how it related to other features of identity. Drawing on the papers of the society alongside the extant business and personal papers of members, tax records, and probate records, this article explores the society's activities between 1749 and 1776, a period fully represented by extant associational records, beginning with its founding and ending when its activities were disrupted by the American Revolution.

From its position in colonial Philadelphia, the society must be understood as part of two wider developments. First, it was part of an emerging associational world. During the long eighteenth century, clubs and societies appeared in cities throughout the British Atlantic, and they enjoyed a particular flourishing in colonial Philadelphia. From midcentury, between one-third and one-half of adult men in the city participated in a club or society.

13. Jessica Choppin Roney, *Governed by a Spirit of Opposition: The Origins of American Political Practice in Colonial Philadelphia* (Baltimore: Johns Hopkins University Press, 2014), 104–30.

14. Katherine Carté Engel, *Religion and Profit: Moravians in Early America* (Philadelphia: University of Pennsylvania Press, 2009); Frederick B. Tolles, *Meeting House and Counting House: The Quaker Merchants of Colonial Philadelphia, 1682–1763* (New York: W. W. Norton, 1948).

By the eve of Revolution, Philadelphians had founded over sixty associations, including debating societies, library associations, fire companies, and ethnic associations.[15] In a colonial context, this array of institutions has been interpreted as fundamental to the development of an urban, public, cultural, and political consciousness. Associations provided arenas for the exchange of ideas and beliefs, and as such they were essential to the burgeoning public sphere and to early American intellectual life.[16] Associations also had a crucial role to play in the growth of civil society, promoting civic improvement and addressing public needs in the face of weak local government. They contributed to the development of a political consciousness, and participation in Philadelphia's associational life emerged as part of a new collective form.[17] Beyond these diverse functions, an in-depth exploration of the St. Andrew's Society's activities suggests that voluntary associations have a less well-explored place in the story of early American finance and economic life.[18]

Second, the St. Andrew's Society fits within a global tradition of Scottish associational culture. Scots were certainly not the only ethnic group in Philadelphia to establish a formal association, nor was the St. Andrew's Society the only generator of network ties. During the colonial period, German, Irish, Welsh, and English communities founded ethnic societies. In contrast to some of the more political and religious Philadelphia associations, these ethnic societies presented themselves as explicitly nonpolitical, nondenominational organizations, devoted exclusively to charity and sociability.[19] Scots were thus not unique, but they were distinctive. The St. Andrew's Society

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15. Peter Clark, *British Clubs and Societies, 1580–1800: The Origins of an Associational World* (Oxford: Clarendon Press, 2000); Roney, *Governed by a Spirit of Opposition*, 40–41.

16. Michael Warner, *Letters of the Republic: Publication and the Public Sphere in Eighteenth-Century America* (Cambridge: Harvard University Press, 1990); David Shields, *Civil Tongues and Polite Letters in British America* (Chapel Hill: University of North Carolina Press, 1997).

17. Albrecht Koschnik, "Benjamin Franklin, Associations, and Civil Society," in David Waldstreicher, ed., *A Companion to Benjamin Franklin* (London: Blackwell, 2011), 336–37; Kathleen McCarthy, *American Creed: Philanthropy and the Rise of Civil Society, 1700–1865* (Chicago: University of Chicago Press, 2003); Jessica Choppin Roney, "'Ready to Act in Defiance of Government': Colonial Philadelphia Voluntary Culture and the Defense Association of 1747–1748," *Early American Studies* 8, no. 2 (2010): 360–61.

18. An exception is Roney, *Governed by a Spirit of Opposition*, 336–415.

19. Albrecht Koschnik, *"Let a Common Interest Bind Us Together": Associations, Partisanship, and Culture in Philadelphia, 1775–1840* (Charlottesville: University of Virginia Press, 2007), 238.

seems to have been more explicitly involved in fostering business and mercantile networks than Philadelphia's other ethnic associations, a function that was central to Scottish societies throughout the British Atlantic world. Indeed, the consolidation of Scottish ties through civic associations extended well beyond Philadelphia. Scots have been recognized for having a tendency toward clannishness and for acting as leaders in the formation of urban associational culture, based especially on philanthropic and business aims.[20]

In an Atlantic context, the function of these ethnic associations was closely related to Scotland's diasporic history and the particular character of its migrant populations. By the turn of the eighteenth century, Scotland already had one of the highest emigration levels in Europe. As many as 200,000 individuals had moved abroad during the previous century, when Scotland's total population was just one million.[21] This tradition of migration meant that Scots "maintained a rather complex sense of nationality, and Scotsmen were never simply those who lived in Scotland."[22] Ethnic associations provided a means of maintaining a sense of national community, as well as serving a number of practical and business needs, including facilitating the mobility of a population characterized by regular and continuous movement. Furthermore, associations catered to communities of migrants that were distinctively high-status. A combination of economic, demographic, and institutional conditions meant that in comparison with other European nations, Scotland sent large numbers of educated, skilled, and elite individuals abroad. Not only did a system of inheritance encourage younger sons of the gentry to seek their fortunes in the empire, but Scotland

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20. Paul Langford, "South Britons' Reception of North Britons, 1707–1803," in T. C. Smout, ed., *Anglo-Scottish Relations from 1603 to 1900* (Oxford: Oxford University Press, 2005), 155; T. M. Devine, *The Tobacco Lords: A Study of the Tobacco Merchants of Glasgow and Their Trading Activities, c. 1740–90* (1975; repr., Edinburgh: Edinburgh University Press, 1990); Richard B. Sher, *The Enlightenment and the Book: Scottish Authors and Their Publishers in Eighteenth-Century Britain, Ireland, and America* (Chicago: University of Chicago Press, 2006); Angela McCarthy, "Personal Testimonies and Scottish Migration," in Angela McCarthy, ed., *A Global Clan: Scottish Migrant Networks and Identities since the Eighteenth Century,* (London: I. B. Tauris, 2006), 10.

21. T. C. Smout, Ned Landsman, and T. M. Devine, "Scottish Emigration in the Seventeenth and Eighteenth Centuries," in Nicholas Canny, ed., *Europeans on the Move: Studies on European Migration, 1500–1800* (Oxford: Clarendon Press, 1994), 76–112.

22. Ned C. Landsman, "Nation, Migration, and the Province in the First British Empire: Scotland and the Americas, 1600–1800," *American Historical Review* 104, no. 2 (1994): 68.

trained and educated more individuals than it could employ. Scotland's place at the center of the European Enlightenment contrasted with its economic position as one of Europe's poorest nations. The graduates of Scottish universities had few opportunities at home. As Ned Landsman has argued, Scotland's ability to become a "nation of letters" was dependent on the availability of employment abroad for those it educated. Travel overseas "provided middling Scots with a greater range of opportunities than the domestic economy offered."[23]

It is against this background of local Philadelphian associational culture, Scottish diasporic history, and a longer Scottish tradition of association and networking, that the St. Andrew's Society's credit functions and its particular version of ethnicity must be read. This case study thus contributes to long-standing historical debates about the impetus for Scots to band together.[24] Previous studies have emphasized diasporic consciousness or ethnic affinity, in which Scottish associations created "cultural and emotional cohesion" by drawing on "the cultural repertoire of the ancestral homeland."[25] Contrasting interpretations suggest that Scottish networks were based on more pragmatic concerns, such as legal solidarity and the desire for mobility. Others have warned that global Scottish ties should not obscure the importance of local context, as "different destinations forced the adoption of particular networks and identities," and, furthermore, that Scottish networks were not exclusive, but rather characterized by porosity and flexibility.[26] Ethnicity was by no means the only basis for network ties, and Scots joined other networks according to their needs.

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23. T. M. Devine, *To the Ends of the Earth: Scotland's Global Diaspora, 1750–2010* (London: Allen Lane, 2011), 4–6, 29; Landsman, "Nation, Migration, and the Province," 467; Ned C. Landsman, *Crossroads of Empire: The Middle Colonies in British North America* (Baltimore: Johns Hopkins University Press, 2010), 136, 150.

24. Clark, *British Clubs*, 195–97; Marsha L. Hamilton, *Social and Economic Networks in Early Massachusetts: Atlantic Connections* (University Park: Pennsylvania State University Press, 2009), 1–13, 107–8; Justine Taylor, *A Cup of Kindness: The History of the Royal Scottish Corporation, a London Charity, 1603–2003* (East Linton, U.K.: Tuckwell Press, 2003).

25. T. M. Devine, *Scotland's Empire, 1600–1815* (London: Allen Lane, 2003), xxvi; Ned C. Landsman, *Scotland and Its First American Colony, 1683–1765* (Princeton: Princeton University Press, 1985); Allan L. Karras, *Sojourners in the Sun: Scottish Migrants in Jamaica and the Chesapeake, 1740–1800* (Ithaca: Cornell University Press, 1992); Tanja Bueltmann et al., eds., *Ties of Bluid, Kin and Countrie: Scottish Associational Culture in the Diaspora* (Guelph, Ont.: Centre for Scottish Studies, University of Guelph, 2009), 10.

26. Alexander Murdoch, "Emigration from the Scottish Highlands to America," *British Journal of Eighteenth-Century Studies* 21 (1998): 171; Andrew Mackillop,

Examining Scottish associative culture through the lens of credit provides another way of seeing "practical" and "ethnic" concerns as inextricably intertwined. The connection between ethnicity and financial worth was deliberate. Scottish associations like the St. Andrew's Society actively manufactured and enforced a sense of Scottishness based on good credit. Ethnicity was a flexible concept that incorporated the components of credit on the basis of social, occupational, and gender identities, providing a framework for interaction within Philadelphia's particular public sphere and a wider Atlantic economy. The St. Andrew's Society encompassed formal and informal relationships to provide for the credit needs of local Scots, combining the components of social and financial capital.

DEFINING SCOTTISHNESS

Notions of ethnicity were central to the St. Andrew's Society's activities, and to the activities of Scottish associations throughout the Atlantic world. Access to membership, to charity, and to the society's financial and social capital was dependent on being a Scot. What it meant to be Scottish in eighteenth-century Philadelphia, however, remains somewhat opaque to the twenty-first-century historian. Being of Scottish birth or parentage as well as being resident in Philadelphia were prerequisites for society membership and charity, but processes of application suggest that simply being from Scottish soil was not enough.[27] A common place of origin could not by itself provide the basis of an ethnic identity. Deep regional, ethnic, and religious divisions within Scotland resulted in there being little sense of a uniform "Scottish" identity for members to bring to the new world. Most St. Andrew's Society men were of urban, lowland origin, yet as was the case in Scottish societies throughout North America, the cultural form of Scottishness appropriated was Highland in origin and invented.[28]

"Europeans, Britons, and Scots: Scottish Sojourning Networks and Identities in Asia, c. 1700–1815," in McCarthy, *Global Clan,* 20; Douglas Hamilton, "Local Connections, Global Ambitions: Creating a Transoceanic Network in the Eighteenth-Century British Atlantic World," *International Journal of Maritime History* 23, no. 2 (2011): 283–84; Douglas Hamilton, *Scotland, the Caribbean and the Atlantic World, 1750–1820* (Manchester, U.K.: Manchester University Press, 2005).

27. "Rules for the St. Andrew's Society," December 7, 1749, St. Andrew's Society Minute Book, 1749–1776, SAS.

28. T. M. Devine, *The Scottish Nation, 1700–2000* (London: Penguin, 1999), 231–48.

Transnational networks and "imagined" national communities rely on perceptions of shared identity and shared features.[29] The Scottish community that participated in the St. Andrew's Society was distinctive in that it did not share many of the common features that have been applied to other ethnic communities in North America and to Scottish migrants elsewhere. Scots in Philadelphia seem to have shared few religious ties, though Scottish identity is often associated with a strong sense of Presbyterianism. Many North American Scots maintained active links with the homeland though religious practice. Social networking was practiced and ethnic identities formed around the kirk.[30] There was a Scottish Presbyterian church in Philadelphia; however, if members of the St. Andrew's Society shared a religious identity, this was reflected neither in church membership nor in society rhetoric. Members attended a variety of churches in the local community, including the Presbyterian, Scots Presbyterian, and Anglican churches. The language of the society's founding documents, emphasizing the provision of charity, was couched rather less in a sense of religious piety and the duties of a "godly community," and more in a spirit of civic virtue that reflected the role of associations in Philadelphia.[31] As the St. Andrew's Society charter stated, "That particular benevolence of mind which shews itself by charitable actions in giving relief to the poor and distressed, has been always justly esteemed one of the first rate moral virtues."[32]

There were few cultural markers that set Scots in Philadelphia apart, making them appear or sound different. Accents and "Scottishisms" could act as indicators of Scottish origin, but the experience of Scots elsewhere in the Atlantic suggests that these were actively erased. Scots could, and did, work to anglicize their accents. For example, in London the printer William Strahan changed his name from Strachan to Strahan and worked to purify his English prose.[33] Sources indicate that Scots in Philadelphia did not wear distinctive dress. Clothing given to charity cases by the society was

29. Steven Vertovic, "Transnationalism and Identity," *Journal of Ethnic and Migration Studies* 27, no. 4 (2001): 573; Benedict Anderson, *Imagined Communities: Reflections on the Origin and Spread of Nationalism* (London: Verso, 1991).

30. Buetlmann et al., *Ties of Bluid,* 3; Landsman, *Scotland and Its First American Colony.*

31. Roney, *Governed by a Spirit of Opposition,* 425.

32. St. Andrew's Society Charter, 1749, Minute Book of the St. Andrew's Society, SAS.

33. Sher, *Enlightenment and the Book,* 499.

purchased locally and was in no way noticeably Scottish. The food and drink consumed at St. Andrew's Society dinners did not bear marks of Scottishness, but seemed consistent with the food and drink consumed at other local associational gatherings.[34] Aside from their involvement in the St. Andrew's Society, Scots in Philadelphia did not seem to cluster but, like members of other Scottish communities in the urban Atlantic, were highly integrated in terms of language and residential patterns.[35] In Philadelphia they appear to have been geographically integrated into the city. While Germans lived in a tightly bound community along the Delaware north of Race Street, where they opened Reformed and Lutheran churches and set up German schools, record links between St. Andrew's Society membership lists and Philadelphia's tax rolls suggest that members were dispersed throughout the city and could be found in each of Philadelphia's twelve wards.[36] Among the members of the St. Andrew's Society, Scottish identity was chosen and actively manufactured. Scots forged ethnic bonds in their new communities as a response to the complex conditions that they faced and a perceived sense of common interest. The society's form of Scottish identity was not automatically available to all migrants, nor was it necessarily representative of a wider Scottish experience in Pennsylvania. Only a minority of Scottish migrants who passed through Philadelphia remained in the city, and only a portion of those in the city would have had contact with the society.[37] As a highly visible group that publicly claimed to serve the needs of Scots, however, the St. Andrew's Society had some control over the image of Scottish ethnicity in Philadelphia.

Scottish identity within the society can be assessed in terms of the features that members had in common, and these can be accessed through analysis of membership lists in conjunction with tax records, probate inventories, and newspapers. Members seem to have shared a number of social

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34. See, for example, receipt, April 23, 1755, Miscellaneous Records, box 1, folder 2, SAS; Peter Thompson, *Rum Punch and Revolution: Taverngoing and Public Life in Eighteenth-Century Philadelphia* (Philadelphia: University of Pennsylvania Press, 1999), 70–71.

35. Stana Nenadic, introduction to Stana Nenadic, ed., *Scots in London in the Eighteenth Century* (Lewisburg, Pa.: Bucknell University Press, 2010), 20–21; Langford, "South Britons," 155.

36. Carl Bridenbaugh, *Cities in Revolt: Urban Life in America, 1743–1776* (New York: Knopf, 1955), 135; Hannah Benner Roach, "Taxables in the City of Philadelphia, 1756," *Pennsylvania Genealogical Magazine* 22, no. 1 (1961): 3–41.

37. David Dobson, *Scottish Emigration to Colonial America, 1607–1785* (Athens: University of Georgia Press, 1994), 86, 135.

Table 1
Occupational Analysis of the St. Andrew's Society, 1749–1770

Occupation	Percentage of members
Merchant	31
Captain	30
Legal or professional	15
Craftsperson	13
Shopkeeper	7
Reverend	4

Source: Minute Books of the St. Andrew's Society, 1749–1776, Papers of the St. Andrew's Society of Philadelphia.

features that were subsumed under the banner of ethnic Scottishness. Occupational analysis of the society suggests that a primary point in common was the social and professional status of its members. Like Scottish émigrés in other American urban centers, Philadelphia's Scottish population was predominantly young, male, single, and skilled. Scots could be found in relatively high numbers working as merchants in the import-export trade, and as doctors, tutors, and schoolmasters.[38] Men of means and competence joined the St. Andrew's Society. Of forty-six members who appeared on Philadelphia's 1756 tax list, nearly all were assessed as being in the wealthier half of the city's population. Nearly two-thirds were assessed at over twenty pounds; in contrast, less than one-third of Philadelphia's total population was assessed at this rate.[39] Of ninety-four members from the colonial period whose occupations are known, two-thirds were captains, merchants, and shopkeepers. The remainder were craftspeople working locally as printers, carpenters, tailors, and builders, as well as legal and medical professionals.

The social status of the society's members reflected the particular pattern of Scottish involvement in British America, which was limited to certain

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38. William R. Brock, *Scotus Americanus: A Survey of the Sources for Links between Scotland and America in the Eighteenth Century* (Edinburgh: Edinburgh University Press, 1982), 35; Dobson, *Scottish Emigration to Colonial America, 1607–1785*, 90–91, 194; Bernard Bailyn, *Voyagers to the West: Emigration from Britain to America on the Eve of the Revolution* (London: Tauris), 127–30.
39. Roach, "Taxables."

places and specific kinds of activity. Scotland's diaspora featured large numbers of middling and elite migrants, and these individuals were particularly attracted to North America. Though Scottish migration to British America was limited before the Seven Years' War, the Scottish experience in America was distinctive in terms of the relative prominence of skilled and educated groups. From the 1680s, those who focused their efforts on North America were predominantly elite Scots interested in economic expansion. They established settlements in the East Jersey Colony and in Stuart's Town, Carolina, eventually pushing their way into the Chesapeake tobacco trade. As in Europe, they became prominent in peripheral areas and expanded the traditional boundaries of trade through networks of countrymen. Scottish networks provided opportunities, employment, and investment, as well as economic security that was backed up by heritable Scottish security and Scots partnership law. This dependence on business networks was not unique to Scots, but rather a regular feature of Atlantic mercantile trade. The dependence on specifically ethnic networks was distinctive, however, and the establishment of trade networks emerged as a fundamental feature in the Scottish migration process.[40]

In the St. Andrew's Society of Philadelphia, business interests and social status provided common interest, but society relationships also were built on and extended from preexisting ties of family and kinship. Three sets of brothers, several father-and-son combinations, and marriages between families with one or more members reinforced society bonds. This is perhaps unsurprising, as studies of merchant networks have often emphasized the importance of kinship in business operation, as the "implicit contract of family" provided a strong basis of trust.[41] Individuals in the society, however, also recognized the need to extend their networks beyond family and ethnic ties to serve their best interests. Scottish networks overlapped and entangled with other professional, associational, and "respectable" networks in Philadelphia, including membership in other formal associations. The

40. Douglas Hamilton, "Scotland and the Eighteenth-Century Empire," in Jenny Wormwald and T. M. Devine, eds., *The Oxford Handbook of Modern Scottish History* (Oxford: Oxford University Press, 2012), 426, 431; Devine, *Scotland's Empire*, 108–9; Landsman, "Nation, Migration, and the Province," 470–72; Bailyn, *Voyagers*, pt. 4; Hamilton, *Scotland, the Caribbean and the Atlantic*, 6.

41. St. Andrew's Society, *An Historical Catalogue with Biographical Sketches of Deceased Members, 1749–1907* (Philadelphia, 1907), 91; Peter Mathias, "Risk, Credit and Kinship in Early Modern Enterprise," in John J. McCusker and Kenneth Morgan, eds., *The Early Modern Atlantic Economy* (Cambridge: Cambridge University Press, 2001), 15–35.

lists of the first Dancing Assembly contain names of each of the original officers as well as several other members. St. Andrew's Society men were part of Benjamin Franklin's Junto, members of the American Philosophical Society, and members of the Masonic lodge. Scottish ties in Philadelphia, as elsewhere in the Atlantic world, were therefore not exclusive, but in fact especially functional because they could exist alongside other networks.[42]

It was normal for wealthier members of Philadelphia society to belong to more than one club, and the array of associations in the city served different functions, from sociability to charity to entertainment. The overlapping memberships of St. Andrew's Society men, however, suggests that they were interested in using associations particularly as a means of social advancement. Franklin's Junto, one of the first mutual-help societies in the colonies, was patronized by aspiring young men and early-career professionals attracted by the promise of self-improvement and social advancement. Masonic lodges, while technically open to men of diverse religious, social, and ethnic backgrounds, tended to be populated by young and upwardly mobile men who sought a framework for economic and social networking and individuals who wanted to obtain connections and status necessary for obtaining public office.[43] Alongside these other associations, the St. Andrew's Society provided a vehicle for mobility within a deeply hierarchical society, where patronage remained an essential social feature and a necessity for business. Unlike other clubs that emphasized equality and sought to separate association from other allegiances, the St. Andrew's Society's internal structure of officeholding reified the social order.[44]

Society ties not only overlapped with wider associational membership, but also linked to networks of sociability and mutual obligation. Evidence drawn from probate inventories and newspapers reveals that members were tied through legal bonds. They actively lent money to one another, and members often chose other members to act as the executors of their wills.[45]

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42. St. Andrew's Society, *Historical Catalogue*, 3; Hamilton, *Scotland, the Caribbean and the Atlantic*, 6, 84.

43. Koschnik, "Benjamin Franklin," 339; Wayne A. Huss, *The Master Builders: A History of the Grand Lodge of Free and Accepted Masons of Pennsylvania* (Philadelphia: Grand Lodge, 1986).

44. The society's structure contrasted, for example, with Franklin's Militia Association, which emphasized equality between members. See Koschnik, "Benjamin Franklin," 350.

45. *Pennsylvania Gazette,* June 11, 1767; August 25, 1763. See, for example, Will and Inventory of Alexander Annand, 1754, Wills and Administrations, vol. 127, Philadelphia Register of Wills Archive.

Though women took on no formal roles within the society and were excluded from membership, patterns of domestic visiting and tea-table rituals that are known to have structured female social life probably strengthened the bonds between families associated with the society.[46] Furthermore, the wives of members provided informal charitable assistance to Scots, acting as the first point of contact with individuals who would become formal recipients of the society's charity.[47]

Women associated with the society through kinship provided strong links between the society's formal relationships and rather more informal urban networks. Their roles were peripheral to society activity, however, which highlights one of the most important connections among society members: they were all men. Gender identity tied St. Andrew's Society members together, and the active exclusion of women was largely central to the society's ethos. Associational culture in Philadelphia was generally restricted to men, giving them opportunities for dominance in the public, civic sphere and providing a space to perform and demonstrate their masculine virtue.[48] Further, the St. Andrew's Society seems to have fit within a distinctively Scottish tradition of homosocial institutional culture, a tradition that set Scotland apart within Europe, as it linked male institutions, refined masculinity, and modest femininity as symbols of improvement.[49] In Philadelphia, Scottish associationalism was explicitly combined with appropriate gender performance; it made a specific connection between ethnicity and masculinity. Within the bounds of the society, being a good Scot was dependent on being a good man.

Men in the eighteenth century performed multiple masculinities. As Matthew McCormack has suggested, it is "difficult to characterize masculinity at any point in British history as a single dominant norm."[50] Masculinities were class-specific and subject to place in the life cycle, and, like

46. Carole Shammas, "The Female Social-Structure of Philadelphia in 1775," *PMHB* 107 (1983): 69–83.

47. St. Andrew's Society Minute Book, 1749–1776, December 2, 1768, SAS.

48. Jessica Choppin Roney, "'Effective Men' and Early Voluntary Associations in Philadelphia, 1725–1775," in Thomas A. Foster, ed., *New Men, Manliness in Early America* (New York: New York University Press, 2011), 160, 168.

49. Rosalind Carr, *Gender and Enlightenment Culture in Eighteenth-Century Scotland* (Edinburgh: Edinburgh University Press, 2014), 8–9.

50. Matthew McCormack, "Men, 'the Public' and Political History," in McCormack, ed., *Public Men: Masculinity and Politics in Modern Britain* (Basingstoke, U.K.: Palgrave Macmillan, 2007), 16.

credit, they were unstable and had to be constantly achieved.[51] For the middling and elite Scottish men of Philadelphia, the St. Andrew's Society provided a forum in which to perform and achieve the ideals of a patriarchal form of masculinity, emphasizing the ideals of economic self-sufficiency, patriarchal provision, occupational status and skill, and honesty. Charitable giving helped men achieve a reputation for independence and patriarchal status. This would have been especially important to a number of the society's young entrepreneurs. Like James Burd, they came to Philadelphia with financial credit provided by their families in Scotland or business associates in London, but they lacked the local networks necessary for success. For these individuals, the ability to provide poor relief was a way of establishing reputations for independent status. Echoing the role played by the urban trade incorporations in Scotland and England, institutional officeholding provided a means of social mobility for the middling sort, offering both training and a space to perform independent status.[52] By assuming formal roles within the St. Andrew's Society as charity assistants or officers, young members took on positions of community authority, affirming their place within Philadelphia's social hierarchy. According to contemporary thinking, self-interest and private well-being could be connected with advancing the public good. Charitable giving thus played a positive role in the construction of members' own identities, echoing Benjamin Franklin's credo of "doing well by doing good."[53] Patronage and influence structured market relations, and by providing charity, members created relations of social indebtedness and distinguished their honorable mutual service from those in need of the society's charity, who had failed economically.[54] The ability to define who was a worthy recipient of the society's charity placed committee members in positions to enforce social control.

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51. Hannah Barker, "A Grocer's Tale: Class, Gender and Family in Early Nineteenth-Century Manchester," *Gender and History* 21, no. 2 (2009): 340–57; For the importance of life cycle in constructions of manhood, see Alexandra Shepard, *Meanings of Manhood in Early Modern England* (Oxford: Oxford University Press, 2003).

52. Jonathan Barry, "Bourgeois Collectivism? Urban Association and the Middling Sort," in Jonathan Barry and Christopher Brooks, eds., *The Middling Sort of People: Culture, Society and Politics in England, 1550–1800* (Basingstoke, U.K.: Palgrave Macmillan, 1994), 98–99, 104.

53. Quoted in Koschnik, "Benjamin Franklin," 338.

54. Toby L. Ditz, "Shipwrecked; or, Masculinity Imperiled: Mercantile Representations of Failure and the Gendered Self in Eighteenth-Century Philadelphia," *Journal of American History* 81 (1994): 72.

Though membership on the Standing Committee, responsible for dispensing aid, could serve as a mark of status, it also had the more practical function of giving members experience in administrative and legal roles. Committee members had to develop the social skills to deal with people of all ranks and statuses, both those making donations and those requesting charity. Society membership helped them develop skills of self-management and business management.[55] Attentiveness to society accounts and record keeping, which could be supervised by the more senior and experienced members, may have served as an important point of training for the society's younger entrepreneurs. Officeholding as a charity assistant often served as a stepping-stone to more senior administrative positions, such as treasurer, secretary, or vice president.

Within the St. Andrew's Society, then, Scottishness was highly flexible and constructed around other forms of identity. Through the society's family, occupational, social, and associational ties, multiple components of status interacted with ethnicity to provide points of commonality, which served to strengthen what appeared to be "Scottish" ties. While it is possible that a sense of "diasporic consciousness," built on the notion of a common origin and cultural inheritance, created a sense of relatedness, this ethnic identity was highly mediated by notions of respectability. Thus, far from transcending or creating alternatives to other forms of allegiance such as religion or class, Scottish ethnicity could be mobilized around other more fixed categories of social distinction.[56] Ethnicity was a highly flexible concept, developed in response to functional requirements, invoking cultural boundaries so that the society's symbolic capital could be secured. Fluid ethnicities reproduced and drew together more fixed and inflexible class and gender distinctions.[57]

ENFORCING SCOTTISHNESS

One of the most important features of networks, be they ethnic or otherwise, is boundary maintenance or network closure. The ability to define insiders and exclude outsiders creates a sense of internal cohesion.[58] The society constructed boundaries involving Scottishness in two ways: first, by

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55. Barry, "Bourgeois Collectivism?," 102.

56. Bueltmann et al., *Ties of Bluid*, 11.

57. Katharine Tyler, "New Ethnicities and Old Classities: Respectability and Diaspora," *Social Identities* 17, no. 4 (2011): 527.

58. Fredrik Barth, *Ethnic Groups and Boundaries: The Social Organization of Culture Difference* (London: Allen and Unwin, 1969), 13–14.

controlling membership and, second, by maintaining social control through the provision of charity. Ostensibly, access to both these functions depended on being Scottish, and being a Scot in Philadelphia depended on geographical constraints, namely, one's place of birth and, in the case of society membership, residence in Philadelphia. In practice, however, the boundaries of membership and receipt of charity had less to do with geographic or genealogical Scottishness and more to do with respectability and credibility. Over time, the delineations of who was Scottish proved to be fairly malleable. Acceptance into the society and the provision of charity were used to enforce codes of respectability and social worth.

Exclusion was a crucial aspect of defining membership. Though the society's records never document the rejection of an application for membership, new members were accepted only by recommendation. The process of nominating individuals and inviting new applicants must have been outside the bounds of formal record keeping. Furthermore, hefty annual dues would have limited membership to those of at least middling economic status. Where inquiries or efforts related to membership were recorded in the minutes, the society seems to have been less concerned with establishing an individual's Scottish connections and more intent on securing the right sorts of people in their fellowship. The requirement of Philadelphia residence was quickly stretched to included "honorary members," men who were "our countrymen who are strangers" but who were able to contribute at least twenty shillings to the society's charity box.[59] The society also actively sought to engage individuals at the local level who could help drive forward its ambitions, especially people who were selected for their influence and reputation. Society rules stipulated that officers would "wait on all gentlemen strangers and others whom they shall think proper to acquaint with the charitable design of the society and modestly desire their assistance and concurrence therein."[60] Ethnic Scottishness was thus available to individuals with the right sort of reputation, influence, and social status.

The process of boundary maintenance did not end at admitting members. Individual reputation was an attribute that had to be constantly maintained, and the society actively punished and excluded members who broke the bounds of respectability. The society's founding documents established rules for "good order and decency" and sought to prevent the "unmannerly behaviour of members."[61] In 1764 it was moved that those acting contrary

59. St. Andrew's Society Minute Book, March 20, 1750, SAS.
60. Ibid., December 7, 1749.
61. Rules 22 and 24, "Rules for the St. Andrew's Society," St. Andrew's Society Minute Book, December 7, 1749, SAS.

to the rules would be fined five pounds.[62] Like fellowships in Scotland, the St. Andrew's Society was closely associated with the concept of self-improvement, encouraging the development of polite sociability among men.[63] Society minutes document the active exclusion of those deemed disreputable. In 1757, after one member, Dr. Mclean, was charged with a crime in the city courts, he was forbidden to come to meetings and instructed by the vice president "not to look on himself instilled to the priviledges of a member" until his character was cleared "in the eye of the law and to the satisfaction of the public."[64] In 1752 Robert Steel was expelled from the society for "ill conduct and misbehaviour."[65] Exemplifying the link between character and credit, Steel's behavior and rejection from the St. Andrew's Society contributed to the downfall of his financial reputation. Within two months, a creditor sued him for a debt. His goods were seized and advertised in the newspaper for public sale.[66] Thus, as much as it had the capacity to help individuals build their reputations, the society had the ability to ruin them.

For men engaged in high-risk mercantile trades, the society served as a forum for arbitration. Members tended to look to one another for legal advice and mediation in cases of financial conflict. When William Sword was forced to submit his effects to his creditor in London, also a member, the two men turned to their fellow member John Inglis to act as attorney on behalf of both parties in an effort to bring about reconciliation.[67] When Patrick Baird left Pennsylvania for England in 1751, he left his financial affairs in the hands of the member Alexander Forbes, and Charles and Alexander Stedman sold his land on Fourth Street.[68] It was a common practice for merchants to provide information and legal advice to one another, and it is highly likely that members of the society performed these services for a diverse array of contacts, not only other Scots. The tendency for society members to turn to one another for legal needs, however, was reinforced by Scotland's distinctive legal system. Scottish merchants maintained active financial and legal links with Scotland, not only for business, but also to transfer wealth to and from their family estates and deal with issues of

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62. St. Andrew's Society Minute Book, February 24, 1764.
63. For a discussion of men, sociability, and associational culture, see Carr, *Gender and Enlightenment Culture.*
64. St. Andrew's Society Minute Book, February 24, 1757, SAS.
65. Ibid., February 29, 1752.
66. *Pennsylvania Gazette,* April 9, 1752.
67. St. Andrew's Society Minute Book, March 28, 1765, SAS.
68. Ibid., June 27, 1751.

inheritance. Because the Union of 1707 preserved Scotland's distinctive legal system, issues of wealth transfer within a British Atlantic system were particularly complicated for Scots. Those in need of legal help needed to seek advice from those familiar with Scottish law. As Andrew Mackillop has suggested, apparent Scottish solidarity within the empire was largely legalistic and based on practicalities related to transferring property.[69]

Through its arbitration functions and the legal and financial ties between members, the society became particularly useful as an institution linked to credibility. Not only was it an association composed of respectable men with a reputation for civic, charitable activity, but arbitration and behavior enforcement created a dynamic of "network closure." The society had the power to enforce the observance of rules and norms and punish violators, which helped establish the link between Scottishness and credibility. Reputation and credibility were transferrable, both from individual to institution and from institution to individual, which created "generalized" or "collective" trust.[70] Scots did not have unique trading values or attributes. Rather, the St. Andrew's Society showed that Scots possessed widely appealing middling attributes of credit, and that these traits were both explicit and enforceable.

The society demanded respectability and credible behavior among a wider community of Scottish migrants through the provision of charity. In its founding document, the society defined its primary objective as providing charitable assistance to poor fellow countrymen, and, indeed, facilitating the transition of migrants in and out of the city became one of its most important functions. In its charitable activity, the society fit within a larger system of poor relief in Philadelphia. In response to the growth of Philadelphia's poor and destitute population, by midcentury the city was engaged in building a number of public institutions with the aim of relieving, reforming, and controlling the city's indigent, including a hospital, a workhouse, and a bettering house.[71] The society's efforts were part of a trend toward more corporate responses to poverty. Its founders believed that through collective action and pooling resources, rather than giving charity individually, the poor could be "more easily, more regularly and more bountifully

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69. Mackillop, "Europeans, Britons, and Scots," 37.

70. Bill McEvily et al., "Can Groups Be Trusted? An Experimental Study of Trust in Collective Entities," in Reinhard Bachmann and Akbar Zaheer, eds., *Handbook of Trust Research* (Northampton, Mass.: Edward Elgar Publishing, 2006), 54, 65.

71. Gary Nash, "Poverty and Poor Relief in Pre-Revolutionary Philadelphia," *William and Mary Quarterly* 33 (January 1976): 5.

Supply'd than cou'd well be done in the common troublesome way of making Occasional collections for such purposes."[72] Its relief efforts diverged from the city's institutional efforts, however, in the types of individuals it catered to and the care it provided. Like Philadelphia's other ethnic societies, it had an interest in helping migrants or "travellers and transient persons" who, owing to residency requirements, were not yet eligible for local public poor relief.[73] In 1752 Jane Shepard, a destitute woman, was given only a small amount of relief and told that she should apply for the public charity of the city and expect no further relief from the society.[74] It also seems to have been interested in providing relief to individuals whom it deemed respectable and creditworthy and for whom social considerations made public institutional relief undesirable.

In addition to a regular population of destitute persons who looked to institutional forms of relief, the economic downturn in the wake of the Seven Years' War created a second layer of poverty in Philadelphia, composed of individuals who had previously paid taxes and enjoyed modest success, but for whom insecurity was becoming a dominant reality. After the war, one in ten taxpayers slipped below the subsistence line. These "respectable poor" rarely turned to the almshouse or poorhouse. A comparison of the names appearing on tax, poor relief, and hospital records suggests that a middling level of impoverished Philadelphians was deemed too poor to pay taxes but never entered the ranks of the institutionalized poor.[75] The St. Andrew's Society catered precisely to this layer of middling-poor, attracting petitions for aid from individuals who had a trade, profession, or skill and who perhaps wanted to avoid the shame associated with the workhouse. From the society's perspective, the care of skilled, respectable tradesmen might also preserve the link between Scottish ethnicity and good business, honesty, and useful industry. Those who did not fit within these parameters were turned away. Following its lead, other ethnic societies would seek to help the same sorts. The Society of St. George stipulated in its 1772 charter that "artificers and manufacturers" would be supplied "more abundantly than those poor people [who] are not of any trade or calling."[76]

72. "Rules for the St. Andrew's Society," St. Andrew's Society Minute Book, December 7, 1749, SAS.
73. Ibid., November 30, 1751.
74. Ibid., March 30, 1752.
75. Nash, "Poverty and Poor Relief," 22.
76. "Rules for the Society of St. George," Minute Book of the Society of St. George, April 23, 1772, Collecton no. 1733, Historical Society of Pennsylvania.

Establishing credibility was a central feature of receiving aid from the St. Andrew's Society. Though being of Scottish birth or Scottish parentage was the essential requirement for aid stipulated in the society rules, in practice being Scottish was not enough, and an applicant's place of origin seems to have been of little concern in surviving records. Rather, applicants to the society's poor box underwent a thorough investigation of character. An applicant had first to obtain the recommendation of a society member. The member then evaluated the character and circumstances of the individual and, if he deemed the applicant worthy, recommended that the society provide aid and drew up a petition to be considered by a committee in charge of dispensing relief. The petitions presented to the society were meticulously transcribed in its minute books, so that for the period 1749 to 1770 there are over six hundred extant petitions of immigrant Scots requiring aid. These were not necessarily reflections of petitioners' experiences, but strategic pieces of writing designed to make a case, which probably distorted and exaggerated petitioners' backgrounds, constructing their circumstances around values of respectable poverty. Petitioners had to prove that they were not eligible for other local aid, and to emphasize their distress, misery, and "necessitous circumstances" in order to appear genuinely in need of aid. But they also reflected constructions of middling reputation, adhering to gendered notions of independence, industry, skill, and honesty.[77]

The way in which a person had descended into poverty was central, as it reflected the central place occupied by morality in contemporary understandings of failure.[78] Petitions usually began as narratives of distress, and the justifications for aid presented to the society can be divided into thirteen categories. A common justification for poverty was illness. William Quoys, for example, told the society that he was "in great misery and distress from the bloody flux."[79] Other narratives emphasized business failure, having a family to support, old age, being a stranger and unable to obtain credit, and the inability to find employment. Often these categories overlapped. For example, a person without credit and without a suitable recommendation would find it hard to gain employment. Most important, distress was nearly always framed as having been caused by circumstances beyond a petitioner's

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77. K. Tawny Paul, "Credit, Reputation, and Masculinity in British Urban Commerce: Edinburgh, c. 1710–70," *Economic History Review* 66, no. 1 (2013): 226–48.

78. Bruce H. Mann, *Republic of Debtors: Bankruptcy in the Age of American Independence* (Cambridge: Harvard University Press, 2002), 5.

79. St. Andrew's Society Minute Book, January 4, 1753.

Table 2
Justifications for Aid Presented to the St. Andrew's
Society of Philadelphia

Justification for aid	Percentage of total petitions	Percentage of male petitions	Percentage of female petitions
Attacked by Indians	1.3	1.4	1.1
Abandoned by husband	2.6	0.0	6.5
Unspecified misfortunes	3.9	4.3	3.3
Winter season	3.9	1.4	7.6
Loss of spouse	4.3	2.2	7.6
Incarcerated for debt	4.3	5.8	2.2
Incapable of employment	4.3	5.8	2.2
Want of employment	7.4	10.1	3.3
Old age	9.5	10.8	7.6
Stranger unable to get credit	10.4	15.8	2.2
Children or family to support	11.7	7.9	17.4
Low circumstances or in distress	17.3	15.8	19.6
Illness or injury	19.0	18.7	19.6

Source: Minute Books of the St. Andrew's Society, 1749–1776, Papers of the St. Andrew's Society of Philadelphia.

control, which framed failure as the result of "innocent misfortune." In 1760 Hugh Cumming "had the misfortune to have his house burnt and all his effects."[80] Another petitioner told the society that he was unable "from old age and distemper to get his living by his labour."[81] Others couched their petitions in the wider economic and political context of the time. Barbara McKinley referred to the severity of the winter, and Ann Faulkner set forth her "distress from the winter season" in requesting aid.[82] In 1756 William Flemming appealed to sympathy for frontier settlers facing conflict with Native populations, telling the society that he and his wife, who was "big with child," had been "captivated by the Indians who burnt their houses and effects in the great cove." The society gave him three pounds.[83]

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80. Ibid., September 3, 1760.
81. Ibid., November 13, 1756.
82. Ibid., January 7, 1758; January 4, 1753.
83. Ibid., January 24, 1756.

Petitioners framed their conditions as temporary, and while emphasizing their misery and distress, they were also keen to establish their independence, often telling the society that they had once lived in a good way and never before needed help. James McIntyre told the society that he had lived in Philadelphia with his wife and family for some years and "by following his trade as a black smith endeavoured to support himself and family without being burthensome to any body."[84] Some petitioners highlighted their family station or presented letters of credit as support. Robert Jameson told the society that he had recently arrived from Lisbon, "where he was in a good way of business, but by misfortunes reduced to want." As evidence of his former situation, he showed a receipt of his passage, which had been paid by the factor in Lisbon.[85] For petitioners, living independently and in good credit spoke directly to questions of their character and honesty.

Others, especially men, appealed to the attributes of industry. Most petitioners framed their worthiness for relief in a willingness to work but an inability to do so. One petitioner alluded to the difficulties of supporting children, writing, "Tho I am very willing to work and does all in my power to support them but cannot earn so much and pay house rent." A woman told the society that she was "so weak and infirm as hardly to be able by her utmost labour and industry to procure herself the bare necessaries of life."[86] Others emphasized their skills. In 1753 Hugh Gibbons petitioned that he could "very well maintain himself and family as he was a wool comber by trade," but he needed financial credit to purchase the tools of his trade.[87] While stressing the attributes of industry, petitioners pointed to the unavailability of work and the problems of being a stranger without connections as the source of their poverty. William Russell, a silversmith and recent arrival from London, told the society that he had "been with all the people of his business in town and cannot procure employ."[88] James Strahan complained that in his native home of Aberdeen he "lived in good credit and esteem" but found it hard to get by in Philadelphia.[89]

There was some divergence in the ways that men and women presented their circumstances to the society (see table 2), which roughly paralleled constructions of gendered credibility and which were consistent with the

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84. Ibid., February 28, 1750.
85. Ibid., January 27, 1769.
86. Ibid., March 20, 1750; June 17, 1751.
87. Ibid., March 20, 1753.
88. Ibid., November 30, 1768.
89. Ibid., June 4, 1752.

city's gendered disbursement of poor relief.[90] Men were more likely to emphasize their independence and skill than women, appealing to the notion of masculine provision as an essential component of middling male credibility, even though the economic realities faced by most families made this ideal impossible to achieve, and most depended on earnings derived from female labor.[91] By contrast, women were much more likely than men to present the loss of a spouse or abandonment as a reason for their poverty, citing the need for masculine financial support and adhering to cultural links between femininity and dependence. Women in colonial Philadelphia were especially vulnerable to poverty and more likely to need relief. As Karin Wulf suggests, cultural imperatives and social practices were economically disadvantageous to women. Many were poor as a result of life-cycle and systemic developments; however, these complex circumstances were rarely alluded to in society petitions.[92] Mary Eaton noted in her petition in 1751 that since the absence of her husband, she had "suffered greatly for want of common necessaries to support her poor family."[93] Mary McIntyre told the society that her husband's death left her "intirely destitute of all other support than what she could procure by her industry."[94] The majority of petitions claiming the need to support dependents as justification for aid came from women. Men might choose to frame their poverty in other ways, as the admission that a man was unable to support his dependents could be damaging to his sense of self-worth. By contrast, a woman could refer to her gendered and dependent status in a way that was culturally acceptable. Gendered expectations of male provision and female consumption could also provide the basis for petitions from men. James Armstrong petitioned in 1751 that his wife had eloped with their money and "clandestinely deprived him of all his substance for which he laboured hard to get," playing into contemporary fears that women's ability to spend the family's credit could lead to ruin.[95]

Following the petitions presented by poor migrants, the society's charity

90. Karin Wulf, "Gender and the Political Economy of Poor Relief in Colonial Philadelphia," in Billy G. Smith, ed., *Down and Out in Early America* (University Park: Pennsylvania State University Press, 2004), 170–75.

91. Alexandra Shepard, "Manhood, Credit and Patriarchy in Early Modern England, c. 1580–1640," *Past and Present* 167, no. 1 (2000): 75–76.

92. Karin Wulf, *Not All Wives: Women of Colonial Philadelphia* (Ithaca: Cornell University Press, 2000), 153–80.

93. St. Andrew's Society Minute Book, February 28, 1751, SAS.

94. Ibid., October 24, 1751.

95. Ibid., February 7, 1751.

committee would evaluate the circumstances and character of the applicant, sometimes talking to an applicant's neighbors and friends or requiring that he or she supply recommendations. The society was attentive to pragmatic considerations and careful to ensure that petitioners were not eligible for aid from the Overseers of the Poor. In 1756 Alexander Maxwell presented himself as a man who once lived well but had been reduced by misfortune to low circumstances, the type of person whom the society would normally have helped. His petition was rejected, however, because "on their examining of him he could give no certain account to them of the time he came into the province."[96] Among those who were eligible, constructions of credibility, honesty, and accountability were paramount. In 1754 Jean Gilmers was denied relief until she could bring a recommendation from her neighbors.[97] In 1758 Mary McGregor was given "three pieces out of the societys stock" because she had the "warm recommendation of Colonel Henry Fletcher in her favour."[98]

Having satisfied the society of their credibility in terms of industry, honesty and independence, often in ways that manipulated gendered assumptions, petitioners could expect relief in one of four forms from the society. The first was outdoor relief, a small sum of money or handout ranging from a few shillings to several pounds, usually intended for specific purposes. Though in the 1760s the city's provision of poor relief shifted from outdoor relief to institutionalization, the St. Andrew's Society (as well as other ethnic associations, including the German Society) continued to provide outdoor relief, which allowed recipients to maintain a sense of independence. Outdoor relief was often better for recipients, especially women, because it allowed them to maintain employment while receiving charitable aid.[99] Aid was personalized and varied depending on the needs of each applicant, and often a society member would oversee a case, ensuring that relief was dispensed appropriately. For example, in 1759, a sum of five pounds was granted for the relief of Mary Ann Hamilton and paid into the hands of Mr. Logan, who laid out the money "appropriately for stores and other necessaries."[100] Financial assistance was often earmarked to help individuals establish themselves in business or to purchase the tools or equipment necessary to carry on a trade or profession. In 1753 the society gave Hugh

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96. Ibid., May 1, 1756.

97. Ibid., February 28, 1754.

98. Fragments of Standing Committee Minutes, May 5, 1758, Records of the St. Andrew's Society, Miscellaneous Records, box 1, folder 4, SAS.

99. Wulf, *Not All Wives,* 156.

100. St. Andrew's Society Minute Book, October 30, 1759, SAS.

Gibbons three pounds to purchase wool combs.[101] The same year, a sum of ten pounds was granted to Charles Leslie, "the better to enable him to maintain his family and follow his business as a physician."[102] Aid was intended not to provide a temporary fix, but to help integrate newly arrived immigrants into an urban network of business and credit. In the type of aid it offered, the society served the needs of the middling sort by helping individuals retain their reputations and independence. But charity was also a means of enforcing industrious behavior, even if petitioners did not have a skilled trade. In 1758 the society gave James Finly twenty shillings and "ordered that he procure a saw and axe . . . he appearing of sufficient strength to saw wood."[103]

A second type of charity was debt relief, offered in particular to incarcerated debtors, but also more widely to those in danger of default. Nearly 5 percent of cases involved imprisoned debtors, whose debts were then paid off by the society. In 1749 Alexander Ross sent a petition from prison complaining that he had been obliged to sell off his tools "for my support in this loathsome gaol and the clearing of the debt and expences, but after clearing myself from the Sheriff I am so reduced that I can't pay the prison keeper his account which shall be produced." The society offered forty shillings to relieve the debt and release Ross from prison.[104] In 1751 the society responded to an incarcerated woman called Agnes Charles by negotiating with her creditors and paying forty-nine shillings toward a debt of five pounds to secure her release.[105] As men in commercial occupations, society members might have been particularly concerned about complications associated with default. Incarceration was a very public act signaling that a debtor was either in serious financial trouble or recalcitrant.[106] As one British pamphlet stated, imprisonment had the power to "overthrow a man's reputation and destroy all that is good and dear unto him. His kindred grow strange, his friends forsake him, his wife and children suffer with him, or leave him."[107] Imprisonment normally caused all an individual's creditors to sue for their debts, both because of the effect that incarceration had on personal reputation, and because suing was the only way for creditors to

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101. Ibid., March 20, 1753.
102. Ibid., April 30, 1753.
103. Ibid., January 30, 1758.
104. Ibid., December 7, 1749.
105. Ibid., July 12, 1751.
106. Muldrew, *Economy of Obligation,* 274–79.
107. *The Case of Prisoners for Debt Consider'd* (Dublin, 1727), 6.

ensure that they received a share of the debtor's assets.[108] This could lead to a domino effect as one person's default caused others to default as well, potentially damaging the stability of a wider network.[109] The impetus to maintain positive local attitudes toward Scottish credibility, combined with concern for the structural stability of the Scottish financial network, thus encouraged the society to help manage the debts of individuals at risk.

The third type of relief offered by the society stretched the bounds of what might be considered charity, taking the form of micro-finance for those without the reputation to gain local credit. Some loans came directly from the society for the use of petitioners to help them secure the property necessary to start businesses. In 1750 James Wilson, a wigmaker, asked the society for a loan of five pounds to purchase hair and other utensils. As security, he gave the society a bill as well as a promissory note.[110] Similar loans were given in 1752 to William Sim, a baker, enabling him to hire a bake house, and in 1753 to Patrick Weston, to build a sawmill.[111] The society also acted as an institutional intermediary or guarantor enabling petitioners to seek credit from third parties. In the case of the physician Charles Leslie, society minutes recorded that "as he was a stranger in this place and could not get credit, the above committee agreed to become security to Mr Preston for a percial of medicines."[112] In 1752, when Robert Shepard approached the society for help in purchasing a chocolate mill, the committee agreed to act as a guarantor to Stephen Paschall, a local iron-monger, for the debt.[113]

Through the provision of charity, debt relief, and micro-finance then, the society linked Scottishness with credibility and social worth, just as it did in the process of admission to membership. Once the society was confident in petitioners' respectability and reputation, charity cases could be integrated into a Scottish network of trade, offering a fourth kind of relief in the form of social capital and access to a Scottish network of trust. Many came to Philadelphia with the skills and necessary tools to carry on a trade, but without reputations they could not find work. St. Andrew's Society members were able to deploy their social and business connections to offer help by recommending individuals to business or providing work. William Russell, a silversmith from London, was given a small amount of cash for

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108. Mann, *Republic of Debtors,* 80.
109. Muldrew, *Economy of Obligation,* 150.
110. St. Andrew's Society Minute Book, March 20, 1750.
111. Ibid., June 4, 1752; August 31, 1753; June 4, 1752.
112. Ibid., April 30, 1753.
113. Ibid., September 26, 1752.

immediate relief, and the society recommended him for business.[114] In 1768 a journeyman porter was recommended to work.[115] Robert Campbell, a discharged soldier, was recommended to a master in the country.[116] Other migrants made use of society connections further afield. Dr. Turner approached the society in 1754 to help him with passage to Rhode Island, where he had the "incouragement to settle advantageously in his calling."[117] Alexander Irvin asked for some money to carry him to the Potomac, where he was "recommended by some gentlemen."[118] In September 1749, a society member presented a letter to the president from William Currie, a gentleman in Plymouth, in support of a Scottish acquaintance. Currie asked the president to "make interest with some of your friends of the Scotch Society to help him to a hat, shoes and a little pocket money to bear his expenses to Virginia which he intends directly."[119]

Those of dependent status, often the sick, the elderly, and single women, used the society to facilitate reintegration into older kinship or social networks. Charles Gilmore, who wished to go to London, where his son would care for him, and James Godley, who sought money for a passage back to Edinburgh, where a brother would care for him, are typical examples.[120] In 1753 the society paid for Isobell Allan's passage to her brother in Newcastle and Isobell Grant's passage to Potomac, where friends would care for her.[121] Requests for transport back to Scotland as well as around the Eastern Seaboard serve as a reminder of the transient nature of migration and the regular and continuing movement of Scots as part of the migratory process. As others have suggested, neither "settling" nor "sojourning" accurately describes the fluidity that characterized the Scottish diaspora.[122]

The St. Andrew's Society's ability to facilitate the mobility of persons, capital, and credit, whether as a means of opportunity or relief, depended on its position as part of a wider network of Scottish societies and individuals. By 1613 a Scottish Box Club, later the Royal Scottish Corporation, was

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114. Ibid., November 30, 1768.
115. Ibid.
116. Ibid., February 5, 1769.
117. Ibid., September 2, 1754.
118. Ibid., September 2, 1752.
119. Ibid., December 7, 1749.
120. Ibid., September 13, 1750; December 12, 1750.
121. Ibid., August 27, 1753.
122. Landsman, *Scotland and Its First American Colony,* 136; Marjorie Harper, ed., *Emigrant Homecomings: The Return Movement of Emigrants, 1600–2000* (Manchester, U.K.: Manchester University Press, 2005); Landsman, "Nation, Migration, and the Province," 468.

operating in London, where it acted as the city's first means of support for an immigrant community. In Massachusetts a Scots Charitable Society had been established by the late seventeenth century, and it became the vehicle through which Boston Scots developed and maintained many of their commercial connections. By the mid-eighteenth century each of the major North American ports had a Scottish society.[123] The St. Andrew's Society of Philadelphia actively maintained relationships with these other societies, as well as with Scottish individuals and firms throughout the North Atlantic. In 1751 a London merchant gave the society a seal, a symbolic act intended to solidify their friendly relationship.[124] Its list of honorary members not resident in Philadelphia included over two hundred men who resided in London and throughout the American colonies. Likewise, those members residing in Philadelphia gained membership in St. Andrew's Societies in other North American colonies.[125] Though the St. Andrew's Society of Philadelphia was embedded in local institutional, economic, social, and political contexts, it was distinctly transnational in its outlook, and this outlook was crucial to its functions.

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Voluntary associations had diverse functions in the eighteenth-century British world. They provided opportunities for self-improvement, for intellectual advancement, and for the development of new public and political cultures. They also provided for the credit needs of urban inhabitants. Like other Scottish associations in the Atlantic world, the St. Andrew's Society's credit activities drew links between ethnicity and business. For members of the St. Andrew's Society, as well as a wider community of migrants, networks of Scots were crucial to success. Poor immigrants facing financial failure looked to the society to provide the means to economic survival. Those facing potential default could appeal to the society for debt relief. Middling tradesmen could look to the society for small capital loans. Others sought credit in the form of social capital. Society membership and taking on formal executive roles provided the means of establishing a reputation for masculine independence, honesty, and virtue. Still others saw the St. Andrew's Society as a means of engaging in an Atlantic business network.

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123. Dobson, *Scottish Emigration,* 104; Hamilton, *Social and Economic Networks,* 1–13, 107–8; Taylor, *Cup of Kindness.*
124. St. Andrew's Society Minute Book, February 28, 1751, SAS.
125. Landsman, *Crossroads of Empire,* 137.

Informal, familial, and business ties found a formal, institutional expression in the St. Andrew's Society and in other Scottish associations throughout North America. These various formal, informal, and business networks were entangled, and together they served as forums for self-fashioning, conduits of information, facilitators of mobility, and institutions for the enforcement of norms. These institutional and extra-institutional networks, which spanned the Atlantic, allowed Scottish ethnicity to become equated with trust. This made ethnic identity useful beyond Scottish networks. Indeed, Scottish ties were not exclusive. Though half of James Burd's customers were Scottish, it is also important to recognize that half of them were not. Atlantic trade was risky, and procuring information about potential partners and later enforcing contracts could be difficult. Scots could be trusted because they were part of a network of mutuality that fostered communication and that could enforce norms and codes of conduct through formal society membership. Access to reliable information about reputation backed by strong guarantees of good behavior provided Scots with a competitive advantage. The role of these networks and the importance of being "Scottish" in the urban Atlantic was self-perpetuating, encouraging individuals to rely on their Scottish ethnicity because it was expedient.

Scots clearly did not become part of these associational networks in order to celebrate a sense of ethnic affinity, but rather to serve their practical needs, especially needs associated with credit. Though pragmatic concerns were paramount, however, ethnicity was still relevant. Within the society, the bond that linked the needs and activities of poor Scots and middling business Scots was a form of Scottish identity. But this sense of ethnicity was highly flexible, and in colonial Philadelphia it was based on middling, masculine components of respectability. Ethnicity did not transcend other markers of social identification, but, rather, served to reinforce them. This meant that ethnic credit was available not to everyone who was Scottish, but only to those who could adhere to these other, mutually influential components of identity. For men of all social ranks who interacted with the society, Scottish ethnicity was bound with notions of credibility, worth, and gender ideology.