

Wealth-holding in mid-nineteenth century St. Stephen, New Brunswick, and Calais and Baring, Maine
(Shorter Version for FCD website)

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In 1859, the editor of the *Calais Advertiser* reflected on changes in the small towns and mill villages at the head of the tide on the St. Croix river bordering New Brunswick and Maine. In contrast with the heady days of the 1830s:

...an air of prudent, busy thrift, characterizes their operations. The extravagance, and recklessness of former years, are disappearing rapidly. Nobody does business now, for display. The substantial men of means who have control, are painfully in earnest in their constant endeavors to become wealthy. It is hardly slander, to say that the gentlemen who count over a hundred thousand – and there are several of them, who can do it easily – wear a troubled look, as if the world were dealing hardly by them, in giving anybody but themselves, the possession of property.¹

At mid-century, these borderlands communities were still based primarily on lumbering, farming, commerce, and shipbuilding. Nevertheless, a number of changes had occurred. By 1861, both sides of the border had small-scale “factories” for metal, wood, or leather products,² and “much larger outfits, and greater outlay” were necessary to “procure the same amount of lumber than... in former years,” part of broader social and economic changes also occurring elsewhere in New Brunswick and Maine.³ The 1861 New Brunswick census enumerated 5,160 people in the parish of St. Stephen, and the 1860 Maine census enumerated 6,030 people for the districts on the other side of the river from the parish.⁴

This paper investigates how wealth holding in these communities was represented in assessments linked to census returns for the parish of St. Stephen, New Brunswick and in census returns

¹ *Calais Advertiser* [henceforth, CA], 29 December 1859.

² *Standard*, (St. Andrews) 17 August 1859; CA, 2 February 1860; Manuscript return for the Upper District, St. Stephen, 1861; *Hutchinson's New Brunswick Directory for 1865-66*; CA, 24 November 1859, 1 December 1859

³ Graeme Wynn, *Timber Colony* (Toronto: University of Toronto Press, 1981), pages 95, 110-11 136, 163; James B. Vickery, Richard W. Judd, and Sheila McDonald, “Maine Agriculture, 1783-1861”, 255-57, and Lawrence C. Allin and Richard W. Judd, “Creating Maine’s Resource Economy,” 271-75, in *Maine: The Pine Tree State from Prehistory to Present*, eds. Richard W. Judd, Edwin A. Churchill, Joel W. Eastman (Orono: University of Maine Press, 1995); Béatrice Craig, *Backwoods Consumers and Homespun Capitalists: The Rise of a Market Culture in Eastern Canada* (Toronto: University of Toronto Press, 2009), Ch. 4.

⁴ Manuscript census returns for Calais and Baring, Maine, 1850-1860, Parish of St. Stephen, New Brunswick, 1851-71; New Brunswick, *Journal of House of Assembly* (1841), Appendix A; *Population and Other Statistics of the Province of New Brunswick, 1851* (Fredericton: J. Simpson, 1851) *Census of the Province of New Brunswick*, (Saint John: George W. Day, 1861).

only for Calais and Baring, Maine.⁵ The first part of the paper explains the sources and methodological challenges of this analysis, and then explores how parish assessments in St. Stephen 1860-62 linked to the 1861 New Brunswick census and the 1860 census returns in Calais and Baring represented patterns of wealth-holding, in both the constructivist⁶ and statistical senses of representation, and in these similar, though not identical communities. The final section compares patterns of wealth-holding in St. Stephen in 1861 with those twenty years earlier

. These comparisons suggest some tentative propositions concerning these sources and these communities. The different purposes of assessments and Maine census returns and the ways they differently represented patterns of wealth-holding affected the representation of the youngest and oldest men more significantly than that of those in middle of the life course. As represented in parish assessments for St. Stephen, overall community patterns of wealth-holding in 1841 and 1861 were not dramatically different, with the exception of the increased separate listing of business wealth. Of the small number of wealth-holders linked to both 1841 and 1861, individual differences were quite diverse. Yet in relation to the full range of wealth in the parish, many of those from 1841 who persisted to or returned to the parish by 1861 had not moved significantly further from their earlier wealth position. The evidence and analysis at this point is very preliminary, but one can speculate that the extent to which patterns of wealth-holding and inequality in these communities were already entrenched by the early 1840s limited the scale of the effects of subsequent changes.

Assessments and American census returns provide a symbolic but systematically obtained representation of relative wealth in nineteenth century communities – a representation of differences rather than an accounting of assets or income. For St. Stephen, the assessments of 1860-62 and the 1861 census are the primary focus because of significant population underenumeration of St. Stephen in 1851 and the absence of complete parish assessments for surrounding years.⁷ Of men aged 21 or over listed in

⁵ Few Canadian studies have combined American and British North American or Canadian census returns in this way; see Lisa Dillon, “Integrating Canadian and US Historical Census Microdata: Canada (1871 and 1901) and the United States (1870 and 1900)”, *Historical Methods* 35, 4(Fall 2000), 185-94.

⁶ See Lane, “Methodist Church Members, Lay Leaders and Socio-economic Position in Mid-Nineteenth Century St Stephen, New Brunswick”, PhD thesis, University of New Brunswick, Fredericton, 2004, 36-37, 90, App. I; Lisa Dillon, *The Shady Side of Fifty: Age and Old Age in Late Victorian Canada and the United States* (Montreal & Kingston: McGill Queen’s University Press, 2008), 11-22.

⁷ I have transcribed and coded complete parish assessments for 1841, 1846, 1847, 1853, and 1860-62, as well as the one extant assessment for 1850 from the Lower District and one extant assessment for 1851, happily from the Upper District. Surviving complete or partial assessments in other years– 1843, 1854-59 – were also consulted for assistance with linking individuals. Until the mid-1850s, assessment records more closely reflected the clustering

the 1861 census for the parish of St. Stephen, roughly four fifths were polled or assessed (a few as nonresidents) in one or more of the complete parish assessments that exist for the years 1860 to 1862, and of polled men in one or more assessments between 1860 and 1862, 89% could be linked to the 1861 census. For Calais and Baring, the focus is on the 1860 United States census which asked questions on both real and personal estate, whereas the 1850 census only enumerated real estate. Some property holders owned extensive lands and buildings in both Washington County, Maine and both Charlotte and York Counties, New Brunswick. However, linking St. Stephen assessments, which included nonresidents, to Calais or Baring census returns suggests that small scale property holders were much less likely to own property on both sides of the river at the same time, or live on one side and own real estate on the other.

These records invite a number of specific questions about their use and interpretation detailed in the longer version of this paper. Parish assessments were created for the purposes of taxation and voter eligibility, and listed most males over 20, local real estate-- which assessors were in a position to evaluate--and local personal property, often underreported or undervalued. In contrast, nineteenth century American census returns had broader purposes and the enumerators of the 1860 census asked household heads to estimate the real and personal property owned by each individual within the household regardless of where that property was owned.⁸ In this context, respondents had less incentive to underreport their wealth, and studies suggest that they may have sometimes over-reported it.⁹

For the analysis of both sides of the river c. 1860-61, enough place information was available to make it possible to distinguish between wholly rural and less or nonrural localities.¹⁰ The parish of St. Stephen included back settlements engaged primarily in farming and lumbering, several “villages” which

of names by distinct families and places, but by the late 1850s they were alphabetized.

⁸ See “1850 Census: Instructions to Marshals and Assistant Marshals”, “1860 Census: Instructions to the Marshals”, Integrated Public Use Microdata Series (IPUMS), Minnesota Population Center, University of Minnesota (<http://www.ipums.umn.edu/usa/index.html>).

⁹ Jack S. Blocker, “Bias in Wealth and Income Records: an Ohio Case Study”, *Historical Methods* 1996 29(1), 25-36.

¹⁰ Further demographic, wealth-related or occupational information was obtained by consulting censuses or assessments in other years, newspapers, and a variety of demographic, denominational, and local or family history records, listed in Lane, “Evangelicals, Church Finance, and Wealth-holding in Mid-nineteenth century St Stephen, New Brunswick and Calais, Maine”, in Michael Gauvreau and Ollivier Hubert, eds *The Churches and Social Order in Nineteenth and Twentieth Century Canada* (Montreal, Que. & Kingston, Ont., 2006), and “Methodist Church Members”. I am indebted to Gail Campbell for access to her data for other Charlotte County parishes 1851-71, and Charlotte County Marriage records 1845-1871.

later united into a single town, and a small farming, shipbuilding, and seafaring community down river. Assessed wealth in the back settlements was much less likely to have included personal estate, and generally represented a farm. In addition to representing greater occupational diversity, wealth-holding in the villages was more stratified, symbolizing a wider range of assets and sometimes also including income. Calais census returns consisted of four districts consisting of town dwellers with only a few farms on their outskirts, and a fifth district which included more farms and a down river and deeper water community similar to that in the parish of St. Stephen. The District of Baring included the village and some farms on the opposite side of the river to Upper Mills, which was inside the parish of St. Stephen.

Except in the farm settlements, a significant proportion of property was rented, even by middling and higher status households, and following the example of other studies,¹¹ the analysis uses summed totals of assessed real estate, personal estate, and annual income for individuals. In theory, the summing of real estate, personal estate, and annual income could have resulted in a person or family with an annual income of £100 – associated only with professional occupations or higher ranking government office – being classified in the same wealth group as a person or family with a materially much more modest real property valued at £100 perhaps only on the basis of its location. For example, farms in the back settlements of St. Stephen valued in the 1861 agricultural census at £100 or \$400 contained 15 or fewer improved acres, roughly 60 - 70 acres unimproved, and only a few livestock. However, in the parish of St. Stephen individuals with listed annual incomes as high as £100 almost always also possessed real and or personal property.

The paper is an offshoot of a larger community study of religion based in part census returns, denominational sources, and various records of life course events. My interest in contextualizing such things as wages, pew prices or admission to fundraising events, led me to use specific wealth groups in my analysis, groups derived largely from the property requirements for voting or election to political office on the New Brunswick side, as well as points where wealth values were heaped in the records themselves. In the wealth groups used here, which use the most common pound to dollar conversion rate in this period, numbers are concentrated in the lower range of each group: 0; £10-99 or \$40-399; £100-299 or \$400-1199; £300-1499 or \$1200-5999; and £1500-27,000 or \$6,000-108,000. The lower boundary of the highest wealth group – £1500 or \$6,000 – roughly coincides with the 95th percentile of

¹¹ See Gordon Darroch, "Early Industrialization and Inequality in Toronto, 1861-1899," *Labour/Le Travailleur*, 11(Spring 1983), 35-39; and Peter McGahan, "Demographic and Household Structure of St. Andrews, 1831-1871," in *Family and Household in Mid-Nineteenth Century New Brunswick*, ed. F. K. Donnelly (Social Science Monograph Series, Vol. 6; Saint John: Division of Social Science, University of New Brunswick, 1986).

polled men and wealth-holders in most assessments from these decades, and also with the judgement of a local newspaper editor as to who constituted the “most substantial” or “richest” persons in St. Stephen during the mid-1860s.¹²

Most wealth-holders listed in either parish assessments or the Calais and Baring census returns were men, widows, or single women. Although in the 1840s, both New Brunswick and Maine passed Married Women’s Property Acts, the New Brunswick Act and the earlier Maine Act chiefly concerned protecting family assets from seizure by creditors in the economic distress of the 1840s. However, Maine passed a second Act in 1848 which granted married women freedom to “manage, will, and dispose of her property”, though as a rule such acts did not protect women’s earnings.¹³ Presumably reflecting the new law, a few women whose married status could be established from various sources were listed in the Maine censuses with their own real estate.

Linking the 1861 St. Stephen census and assessments 1860-62 identified 979 men over the age of 20, roughly one fifth located in the back settlements, a small number the farming, seafaring and shipbuilding community, and the remaining 695 located in the villages. The latter were the most appropriate group to compare with the 1168 men from Baring and the first four Calais census districts, thus excluding the fifth partly rural district. The population of mid-nineteenth century St. Stephen, Calais and Baring consisted of a mixture of descendants from the pre-Revolutionary generation, migrants from elsewhere in the region, and different cohorts of immigrants from the British Isles. Beginning with the Panic of 1837, both sides of the river had also experienced significant years of outmigration, only partially offset by immigration,¹⁴ which had a more lasting effect on the New Brunswick side. In 1861 almost one third of adult men in the parish of St. Stephen and 37% in the villages were enumerated as Irish born, whereas in 1860 only 16% of men over 20 in the Calais/Baring group were listed as Irish

¹² *St. Croix Courier*, 28 July 1866.

¹³ Constance Backhouse, “Married Women’s Property Law in Nineteenth-Century Canada”, in Bettina Bradbury, ed. *Canadian Family History: Selected Readings* (Toronto: Copp Clark Pitman, 1992), 320-59; Sara L. Zeigler, “Uniformity and Conformity: Regionalism and the Adjudication of the Married Women’s Property Acts”, *Polity* XXVIII, 4 (Summer 1996), 478-79.

¹⁴ I.C. Knowlton, *Annals of Calais, Maine, and St. Stephen, New Brunswick* (1875; rpt. St. Stephen); T.W. Acheson, “A Study in the Historical Demography of a Loyalist County,” *Histoire Sociale/Social History*, (April 1968), pp. 53-56. ; Harold A. Davis, *An International Community on the St. Croix (1604-1930)* (1950; rpt. Orono: University of Maine, 1974), 123, 129-31.

born.¹⁵ However, reflecting the greater force of the local native-born drift to the American side whether temporary or permanent , only 7% of 979 men over 20 in the parish of St. Stephen in 1861 and linked to assessments were listed as American born , whereas New Brunswickers constituted almost a third of men over 20 enumerated in Calais/Baring in 1860.

In the parish of St. Stephen, the villages not surprisingly had a higher proportion of younger men enumerated than either the back settlements or the seafaring/shipbuilding community, and the age structure of these villages was similar to that of Calais and Baring. Of 695 men in the parish’s villages enumerated in 1861 as aged 21 or over and polled or taxed in surrounding assessments, 35% were under 31, compared to 39% of 1168 Calais/Baring men enumerated in 1860 as aged 21 or over. Because parish assessments were about taxation and eligibility for voting or political office, they were much less likely to list small amounts of wealth, instead simply listing a man without any wealth and a paid or worked off in road labour poll tax. In contrast, the Calais and Baring census returns listed many much smaller amounts between \$10 and \$99, which 18% of men over 20 in 1860 reported , compared to 1 % of all men in the St. Stephen group.

Men: Total Wealth Reported	Village of St. Stephen, Union Mills, Milltown, Upper Mills (Parish of St. Stephen, 1861)				Calais Districts 1-4, Baring, Maine, 1860			
	Age 1861				Age 1860			
	21-30	31-45	46-60	>60	21-30	31-45	46-60	>60
0	52%	28%	15%	10%	60%	13%	9%	29%
\$10-99	2%	1%	1%	0%	18%	20%	17%	10%
\$100-399	25%	16%	13%	19%	12%	19%	17%	17%
\$400-1,199	18%	33%	32%	28%	8%	25%	23%	23%
\$1,200-5,999	2%	20%	29%	38%	2%	18%	23%	10%
\$6,000-108,000	1%	2%	10%	5%	0%	4%	11%	11%

The major differences between how parish assessments for St. Stephen represented wealth holding compared with the 1860 census of Calais and Baring most affected the youngest and the oldest of these

¹⁵ Individuals were not always consistently represented by either themselves or their enumerators as immigrants or native born, perhaps reflecting cultural pressures of the time or changing personal identity/ies,.for example, individuals in St. Stephen who were listed as native-born in 1851 but as Irish immigrants in 1861 or 1871.

age groups.

If these parish assessments represented the younger men in St. Stephen as having a smaller group of very poor and the oldest men in St. Stephen as having a larger group of very rich, did this reflect actual patterns of wealth holding or the zeal of the tax collectors combined with the exclusion of the very poor and elderly? Some scholars have argued that tax records are more reliable than the self-reported and sometimes overestimated wealth information collected in the 1850, 1860, and 1870 censuses. Some have also argued that respondents or enumerators themselves “censored” wealth information, and were more likely to underestimate or to underreport the kinds of small amounts found here for Calais in 1860 but not in St. Stephen tax assessments. Still others have found that in a single large city, individual enumerators had numbers below they did not enumerate any wealth, but that this “censoring point” was not consistent across enumerators.¹⁶ In Calais at least, only one man was an enumerator in 1860. Perhaps the safest conclusion is that the very poorest might be underrepresented by enumerators and assessors, and the very wealthiest by respondents to either. One could also argue that while the wealth that people thought they had or thought they ought to have had is certainly a distinct question from the wealth that they did have, it is no less historically interesting.

The final section of this paper returns to the theme of its opening, by comparing parish assessments in St. Stephen in 1861 with those of 1841. The overall proportions of poorer or wealthier property holders and polled men listed in 1861 were similar to those in 1841, except for the latter’s higher proportion of propertyless polled men, not surprising given the outmigration that had occurred.

Property holders, Polled Men, and Residents’ Estates - Parish of St. Stephen Assessments

	1841	1861
0	34%	27%
£10-99/\$40-399	14%	17%
£100-299/\$400-1199	30%	34%
£300-1499/\$1200-5999	17%	18%
£1500-27,000/\$6,000-108,000	5%	4%
N	868	1110

¹⁶ Richard H. Steckel and Carolyn M. Moehling, “Rising inequality: Trends in the Distribution of Wealth in Industrializing New England”, *Journal of Economic History* 61,1 (2001), 163; Timothy G. Conley and David W. Galenson, “Quantile Regression Analysis of Censored Wealth Data”, *Historical Methods*, 27,4 (1994), 149-52.

In both years, roughly a fifth of propertyholders and polled men controlled an overwhelming majority of the parish's assessed wealth. Yet by 1861, a larger number of individuals had transferred some of their wealth into businesses, reflecting the increased use of limited liability incorporations.¹⁷

Not surprisingly, only a minority of propertyholders in assessments surrounding the 1861 census could be linked back to the 1841 parish assessment, chiefly by themselves, but some via a deceased husband or father identified because of the 1851 census. At the present stage of linkage, 335 women property holders or polled men¹⁸ could be linked in one of these ways. Thirty five percent reported less wealth by 1861 than either they themselves or their families had in 1841, with the extreme of a difference of 100% less. What proportions did so because of transfers to other family members or to a business, or because of economic distress have yet to be determined. Eight percent were listed with no wealth in both 1841 and 1861, and another 32% gained wealth up to 250% higher than their 1841 listing, which of course given the extreme range of wealth in assessments could still refer to very small amounts. The greatest increases were for men who were young sons polled but not assessed with any wealth in 1841, and who by 1861 had inherited wealthy family businesses, ships, or lands, nearly all from old mercantile families. Analysis only of men among these 335 linked individuals showed the typical pattern of increased but not necessarily lasting wealth-holding in middle age: almost four fifths of those who had been age 21 to 30 in 1841 gained property, compared with 57% of those aged 31 to 45, but only 30% of those over 46 in 1841.

Yet overall, few of these changes involved a wide leap from one part of the wealth range to another. Analysis based simply on only two wealth groups – property of £300 or more in 1841 and those with no property or property less than £300 in 1841 – showed that 79% of those in the richer group who had persisted or returned to St. Stephen by 1861 were still in that wealth range. Similarly, 71% of those with less than £300 property in 1841 who had persisted or returned to St. Stephen by 1861 remained in this lower wealth range. Perhaps readers should have reminded the editor of the *Calais Advertiser* that both poor and rich men's "constant efforts to become wealthy" could be "painfully earnest".

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¹⁷ *Revised Statues of New Brunswick* 1854 (Fredericton, N.B.), ch. 121.

¹⁸ These 335 were either listed themselves in one or more assessments between 1860 and 1862 or were among those few women or adult men in the 1861 census linked to estates listed 1860-62.