Aspects of Thrift in East End Glasgow:
new accounts at the Bridgeton Cross branch
of the Savings Bank of Glasgow, 1881

Gordon Douglas Pollock*

By 1881 the Savings Bank of Glasgow had become an important symbol in the city. Widely regarded as a dynamic engine for thrift among the working class, its most ardent supporters also believed it an instrument second only to the Church in elevating morality.\(^1\) Glasgow’s Lords Provost traditionally presided over the Bank’s annual meetings and newspapers reported on these winter gatherings, usually held in the temples of the city’s commercial establishment. The great and the good attended each year to celebrate the Bank’s achievements: business leaders, Members of Parliament, municipal officials and clergymen lunched together before the official proceedings commenced at either the Chamber of Commerce or the Merchants Hall. With more than 117,000 depositors and funds exceeding £3,500,000 in December 1881, the Savings Bank of Glasgow was not only the largest Trustee Savings Bank in the Kingdom but also a model for others.\(^2\) In that year, one Glaswegian in every six, according to the Bank, was a client. Its head office and branches were open to customers six days and three evenings a week. Trustees and managers believed these extended hours suited their clients’ work-week, encouraging thrift and leading to regular transactions totalling 473,582 in 1881.

Eighty-six years later Peter Payne, then Colquhoun Lecturer in Economic History at the University of Glasgow, published a seminal essay analysing aspects of depositors’ data accumulated by the Savings Bank.\(^3\) He posed three questions he hoped his research would answer: Who were the savers? How much did they

save and how much did their savings vary over time? Solutions to the second and third questions eluded him, and appropriate client data did not exist, but his work to solve the first question was important. Noting every eighth new client at the Bank’s Glassford Street headquarters at decennial intervals and including additional accounts from the Bridgeton Cross branch, Payne collected and analysed deposit details on 10,000 Glaswegians between 1870 and 1910. According to his reading of this data, the ‘majority of the depositors and the bulk of the deposits belonged to the working classes.’ Peter Payne was no doctrinaire historian: he recognised that he lacked complete details on these new depositors. He also knew that the archives of the Savings Bank demanded comprehensive research before they would yield any substantive conclusions on depositors’ social and economic characteristics. It was plain to him that his analytical study was only a beginning and in his essay Payne urged further investigation. Unfortunately, there have been few responses to his challenge.

The Savings Bank of Glasgow, established in 1836, operated for 147 years, yet we know relatively little about its impact on the city. What we do know depends heavily on public statements by its management and supporters. Annual Reports, newspaper accounts, scattered references and dated studies comprise much of our limited knowledge of the Bank. A key to greater understanding of this important institution is found at the University of Glasgow Archives, tucked away in a former industrial site on the banks of the River Kelvin. There, Savings Bank records occupy more than seventy-three metres of shelving. Central to those holdings are the Ordinary Account Depositors’ Declarations, ledgers that document hundreds of thousands of people across Glasgow and the West of Scotland who initiated savings accounts during the life of the Bank. These volumes are central to this study, as they were to Professor Payne’s. Unlike his work, however, this analysis focuses on one ledger kept during one year at a single branch of the Savings Bank. That ledger records more than 2,000 clients who opened accounts in 1881 at the Bridgeton Cross branch, then the Bank’s only office in the city’s industrial East End. In it are noted names of all new depositors: workers in mills, forges, shops and offices, residents without employment, wives, students and children. Each entry contains personal information on these people: address, occupation, amount deposited, and concludes with the client’s signature, if he or she could write. To gain greater understanding of those 2,000 new clients this study integrates Bank
records with data not readily available to Peter Payne in 1967: census returns describing inhabitants of Glasgow one April night in 1881. Combining this data with deposit records allows researchers to range beyond brief biographical information recorded by the Bank, enabling them to construct identities for new clients and to discern patterns of behaviour undetected by previous research. From this analysis images of East End residents emerge that challenge both nineteenth-century conceptions of Savings Bank depositors and contemporary interpretations of Glasgow’s working class in the late Victorian period.

**Adult Depositors at the Bridgeton Cross Branch**

Business was brisk at the East End office of the Savings Bank on Saturday evening, April 2 1881. Between five and eight o’clock men and women waited in orderly queues in the banking hall to make their deposits and withdrawals. Routine, perhaps, but it was not the norm for fifteen new clients who initiated savings accounts that evening. Their deposits were diverse, ranging from two shillings, twice the minimum deposit, to £14. Ten men and five women: shoemakers, labourers, power loom weavers, a plumber, a boilermaker, one van man, a dentist and two married women who identified themselves by their husbands’ occupations. These individuals seemed to form a cross section of society in Glasgow’s East End. After each person had written the required information in the ledger and signed his or her name, a Bank official issued a pass book with the opening amount recorded in a clear hand. They were now clients of the Savings Bank, an assemblage that numbered almost 113,000 depositors in April that year, 7,114 of whom were customers at the Bridgeton Cross branch. In total, 2,094 new accounts were recorded in that branch’s ledger in 1881, 1,933 of which were held by adults. According to Table 1, the occupational distribution of those depositors appears to support the generally held conclusions about the nature of the Savings Bank’s clientele; about forty-three percent of new accounts that year were opened by unskilled workers or their spouses, with an additional thirty-two percent being held by apprentices, tradesmen and their wives. Such an overview confirms Peter Payne’s central conclusion but does little to enhance our understanding of depositors at the Bridgeton Cross branch. Combining Bank and Census data, however, we learn that fifty-one of the 383 males classified as unskilled labour worked as cutters or riveters at the Clydesdale Boot and Shoe works on Elcho Street,
or as moulders at the R. & J. Dick Greenhead Works where gutta percha was formed for shoes, boots and industrial belts. Forty-three men were employed as warehousemen, sorters and pickers in the cotton mills; thirty-five machine operators and thirty-five carters and van men opened accounts in 1881; and twenty-eight hammermen, puddlers and stokers who sweated in East End foundries became clients that year, as did thirteen miners. Eighty-one other new male depositors worked in a wide range of low-skill activities: bill posters, brick makers, chimney sweeps, cork cutters, night watchmen, tobacco pipe makers, packers, pressers and porters. Among unskilled male depositors that year about one in every four was a general labourer.

Although most did not inform census takers where they worked, some, perhaps with pride in their places of employment, did. Fourteen labourers who became depositors in 1881 reported they were engaged in manufacturing sewing machines, either at the James Street Singer works or at the Howe works on Avenue Street in Bridgeton; thirteen laboured in East End foundries and five worked at the Glasgow Tube works on Swanson Street, fabricating iron piping that carried water and gas underground to city homes and factories. Labourers who opened new accounts that year were relatively young with a median age of twenty-eight, although one in ten was more than fifty years of age. Irish-born labourers were older, six years on average, and the oldest Irish-born labourer-depositor, John Burns, was sixty-four when he opened his savings account on August 27.

Table 1: New Adult Depositors at the Bridgeton Cross Branch of the Savings Bank of Glasgow in 1881 by Occupation

<table>
<thead>
<tr>
<th>Depositors' Occupations</th>
<th>Male Depositors</th>
<th>Female Depositors</th>
<th>Total Depositors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tradesmen &amp; Artisans</td>
<td>400</td>
<td>161</td>
<td>561</td>
</tr>
<tr>
<td>Apprentices</td>
<td>60</td>
<td>3</td>
<td>63</td>
</tr>
<tr>
<td>Unskilled Labour</td>
<td>383</td>
<td>443</td>
<td>826</td>
</tr>
<tr>
<td>Retail Services:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Merchants</td>
<td>57</td>
<td>52</td>
<td>109</td>
</tr>
<tr>
<td>Shop Assistants</td>
<td>37</td>
<td>17</td>
<td>54</td>
</tr>
<tr>
<td>Professional Services:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professionals</td>
<td>11</td>
<td>11</td>
<td>22</td>
</tr>
<tr>
<td>Assistants</td>
<td>2</td>
<td>0</td>
<td>2</td>
</tr>
</tbody>
</table>
Thirty percent of labourers who opened accounts that year had been born in Glasgow and an additional ten percent were Scottish but born beyond city boundaries. Only three were English. Significantly, the largest group of labourers who opened accounts in 1881, fifty-six percent, had, like John Burns, been born in Ireland.14 There was, of course, no shortage of Irish-born labourers in the city during this period. ‘In Glasgow,’ Tom Gallagher points out, ‘the Irish would dominate the unskilled labour market for generations, finding work after the 1840s as casual construction or dock labourers, coal heavers, and as sweated labour in the textiles and in the chemical and dying works.’15 The very strong presence of Irish-born labourers among the 1881 clientele of the Savings Bank challenges popular beliefs about these immigrants, presumed by many to be drunken as well as improvident. This Irish male stereotype was widely accepted in Victorian Glasgow and nowhere was it more prevalent than in the city’s East End. On a March morning in 1874 David Willox, later a magistrate and town councillor but then a foreman at Beardmore’s Parkhead Forge, recorded his view of the gang of Irish labourers who worked under his direction: ‘Yesterday was St. Patrick’s Day and most of them, I suppose, were what is called ‘wetting their shamrocks’. I’ll give some of them a week to dry out. It is a shame to see men so degrade themselves with drink.’16

Tom Bell, another Parkhead lad who developed very different political views, shared Willox’s perception of Irish workers. A founding member of the Communist Party of Great Britain and a total abstainer, Bell remembered the harsh conditions in which the Irish had laboured in East End mills when he was a boy. To him, the major cause of their excessive drinking was obvious: ‘Thousands of these workers had migrated from the peasant villages of Ireland and had worked for very low wages.
Drunkenness and religion seemed the only refuge from the hell of toil. Nowhere in either man’s social calculus was there space for Irish labourers who exhibited characteristics beloved by Savings Bank boosters: sobriety, industry and prudence. The substantial number of Irish labourer-depositors in 1881 suggests the need to craft a more balanced portrait of Irish males in the East End and illuminates some, perhaps many, in that immigrant community who shared values articulated by Bank trustees and generally espoused by Glasgow’s commercial and professional élite. These Irish labourer-depositors were also family men: two of every three were married, a higher proportion than among their Scots-born fellow labourer-depositors. Only a small percentage, however, about one in ten of all married labourers, opened joint accounts which would allow a second party, usually a spouse, privileges of depositing or withdrawing funds from the account. This suggests another stereotype of the Glasgow working man: one who kept his wages to himself, providing his wife with an allowance to cover household expenses. Fourteen of the ninety-seven labourers, aged nineteen to sixty years of age and unable to write their names, made their marks to verify personal information recorded by Bank officials in the Depositor’s Declaration ledger. Ten who could not write were Irish-born. On the whole Scots-born labourers were able to write their names in the ledger, although the youngest illiterate, nineteen year old Walter McLoughlin, had not been born abroad but in Rutherglen across the Clyde from East End Dalmarnock.

The median deposit was fifteen shillings in 1881, about the equivalent of one week’s wages for a labourer that year. Twenty-nine of these men opened their accounts with deposits between £1 and £5; eleven deposited between £6 and £10 and six labourers opened their accounts with deposits of more than £10. Tradesmen and artisans represented thirty-seven percent of all adult male depositors in 1881, slightly more than the thirty-five percent of unskilled male depositors. Younger than labourers, their median age was twenty-four but nine new depositor-tradesmen were sixty years or older. More than half of all tradesmen were married with only a handful being widowers. Like labourers, only a few of these married tradesmen opened joint accounts with their wives, about one in ten. All others were exclusive, allowing only the named individual access to the account.

The ethnic distribution of these new depositors was quite different from labourers. Tradesmen who opened accounts that
year were overwhelmingly Scottish–born: forty-six percent were
Glasgow natives with another forty-two percent hailing from
outside the city. Less than one tradesman in ten had been born in
Ireland. This lends support to other data on ethnicity in the trades in
the East End: in 1881 slightly more than ten percent of tradesmen
living in Parkhead were Irish-born.\textsuperscript{19} Ethnicity and religion seemed
inescapably entwined in Victorian Glasgow. Although one cannot
assume all Irish immigrants were Catholic, this was a potent
stereotype, underscoring much of the sectarianism that had wracked
the East End. Joseph Melling suggests that apprentices in the city
were disproportionately Protestant at this time. Recent research
confirms that in at least one section of the East End the trades
were the preserve of Protestants: in Parkhead the ratio of tradesmen
in the ranks of Presbyterian and Congregationalist church
members was twice that of Catholics and, equally, twice that of
adult males without any denominational association.\textsuperscript{20} Even
though one is not able to determine religious affiliation of the
tradesmen-depositors at the Bridgeton Cross branch of the Savings
Bank in 1881, related data would suggest they were primarily
Protestants.

An analysis of those 400 clients indicates the median
deposit was fifteen shillings, the same as labourers. Two trades-
men in ten opened their accounts with £1 and almost three in
every ten deposited more than £1 but less than £10. Six percent of
all tradesmen that year initiated accounts with deposits of more
than £10.

Table 2: New Adult Male Depositors at the Bridgeton Cross Branch of the
Savings Bank of Glasgow in 1881

<table>
<thead>
<tr>
<th>New Adult Male Depositors by Occupations</th>
<th>Number</th>
<th>Median Age</th>
<th>Lower Quartile Deposit</th>
<th>Median Deposit</th>
<th>Upper Quartile Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Labourers</td>
<td>97</td>
<td>28</td>
<td>5 s</td>
<td>15 s</td>
<td>£3</td>
</tr>
<tr>
<td>Tradesmen</td>
<td>400</td>
<td>24</td>
<td>5 s</td>
<td>15 s</td>
<td>£2 4s</td>
</tr>
<tr>
<td>Clerks</td>
<td>45</td>
<td>23</td>
<td>5 s</td>
<td>£1</td>
<td>£4 10s</td>
</tr>
<tr>
<td>Merchants, Managers, Employers &amp;</td>
<td>78</td>
<td>35</td>
<td>£1</td>
<td>£5</td>
<td>£8</td>
</tr>
<tr>
<td>Professionals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Comparisons of labourers’ and tradesmen’s initial deposits seem significant: the lower quartile in both groups was the same, five shillings; the median amount for both was fifteen shillings and approximately the same proportion of each group opened accounts with amounts under one pound. The upper quartile for depositors differed, however, with labourers at £3 and tradesmen lower at £2 4s. Thus tradesmen’s higher wages and more regular employment did not seem to elevate their level of savings beyond that of labourers. The meaning of this is not clear: tradesmen might have been spending a greater proportion of their wage packets on shelter and food than labourers; skilled workers might have been involved in welfare and self-improvement organisations, friendly societies or insurance schemes, requiring monetary contributions in addition to saving at the Bank. These other activities might have moderated deposits to their savings accounts. Any of these options might be true but equally, labourer-depositors might have recognised they were more exposed to the vagaries of the late nineteenth century economy. Consequently they might have been prepared to commit a larger percentage of their wages to savings in order to prepare for the lean days they knew would certainly follow.

Tradesmen and labourers represented the great strength of Glasgow’s manufacturing: skills and muscles in heavy industry and engineering that made the city famous in the late nineteenth century. However, another occupational sector had emerged, one that was significant given the complex, international business environment in which Glasgow’s industries competed. By 1881 clerks had become essential not only in manufacturing but also in the city’s trading and law offices. Forty-five of these people opened savings accounts at the Bank’s East End branch that year. They were not office boys or messengers, although some clerks who opened savings accounts during that period were only a year or two out of school. Probably bright students perhaps with family, church or business connections, their career choices, like those of young men entered into apprenticeships, were often influenced by such factors. Exclusively male in composition in the 1880s, a clerical position in an office or factory was frequently seen as a commercial apprenticeship, the first step in the ladder of success, culminating in a profitable business career. ‘Though this view may always have been more apparent than real’, Robbie Guerriero-Wilson argues, ‘it appears nevertheless to have been powerful and irresistible to many young clerks.’
About one in four clerks who opened savings accounts in 1881 was sixteen years or younger but thirteen were in their twenties and seven men were in their thirties. Oldest among clerk-depositors was William McFie who was 66 when he opened a series of savings accounts on a July evening, one each for himself, his wife and his four grown children. His initial deposits were substantial, none less than £30. Five other clerks that year initiated savings accounts with deposits in excess of £5. The median deposit for clerks was considerably less at £1 but more than the median deposit of both labourers and tradesmen. Merchants, employers, managers and professionals also appeared in the 1881 ledger of the Bridgeton Cross branch. Merchants were important to the economy of the East End but one suspects that many new merchant-depositors that year were small traders, a number of whom probably lived in rooms behind their shops. There were, however, some whose retail businesses were much larger. Duncan Brown opened his savings account in March and three weeks later reported to enumerators that he employed three men and two boys in his busy grocery shop on London Road. Census returns indicated that other grocer-depositors employed men and boys in their shops that year and spirits merchants, in particular, engaged staff to deal with their busy trade.

Seven manufacturers opened savings accounts at the Bridgeton Cross branch in 1881. James Wiseman lived on Main Street not far from the Bank, and operated a small weaving works at which his employees produced winsey, a woollen shirting material. John Hamilton of Calton employed eighteen men at his plant where he made clay tobacco pipes and Thomas Downes produced greased paper for grocers at his mill in Dalmarnock. The largest employer among those who opened savings accounts in 1881 was George Caldwell, the proprietor of Scotia Leatherworks. A resident of London Road, his completed census form indicated that in the spring of the year he employed 82 men and 38 boys at his five storey tannery on Boden Street in Bridgeton. In company with managers of a colliery, a paper mill and a dye works, local ministers and missionaries, dentists and teachers, these merchants and manufacturers stood apart from all other depositors at the Bridgeton Cross branch. The lower quartile among these depositors was £1 and their median deposit was £5.

Leading the big depositors in this group was James Hoey, a twenty-two year old draper who lived on Duke Street, who opened his savings account on June 25 with £60. Duncan
McLean, a fifty year old shopkeeper who lived in Greenock, established an account at the Bridgeton Cross branch one August evening with a deposit of £50. Why McLean travelled twenty-five miles to the East End to open an account is not clear, but his deposit no doubt made an impact on the Bank teller that evening. School master George Ness, whose annual salary was in the range of £70 to £100, was just one of six clients among this group who opened accounts in 1881 with deposits greater than £20.24 Alexander Young, a 26 year old dental surgeon who lived on Mordaunt Street, had been one of the fifteen new depositors at the Bank’s eastern office that Saturday night in April, opening his account with £14. Not all large deposits at this branch were made by men: twelve females opened accounts that year with deposits greater than £50. In fact, women were important clients at Bridgeton Cross, representing forty-four percent of all new depositors in 1881. Invisible to speakers at the Bank’s Annual Meetings (spokesmen there invariably categorised their depositors as male) women have only been slightly more evident in academic studies of the institution. Peter Payne identified only three exclusive categories of depositors: female domestic servants; female warehouse workers, milliners, shop assistants and needlewomen; and spinsters or widows. Employing these categorisations, females accounted for only 14.6% of new depositors in Professor Payne’s 1870 calculations, 16.6% in 1880 and 14.6% in 1890. The vast majority of female depositors were lost in Payne’s merged male-female categories and thus a misleading perception of the savings movement in Glasgow has been firmly established in the slight literature dealing with the largest trustee savings bank in the United Kingdom.

Of the 851 new female depositors in 1881, 427 can be categorised as employed in general labour or married to men who were part of the army of unskilled workers in the East End. Two hundred and twenty of these women worked in cotton mills in Calton, Bridgeton or Camlachie. On the whole, they were young women, some only thirteen and fresh from school. One half of all female cotton mill workers who opened accounts in 1881 were less than twenty-two years of age. The vast majority, eighty-six percent, were single women either living with parents or lodging in the district. Four percent were widows. These female cotton mill workers were overwhelmingly Scottish-born with six in every ten being native Glaswegians. One mill worker-depositor in three had been born beyond the city in Lanarkshire, Renfrewshire
or Ayrshire. A mere seven percent had migrated from Ireland.25 David Kirkwood, the Parkhead-bred union activist and Member of Parliament, recalled these women tramping through East End streets in the pre-dawn dark: ‘I used to see them going to the mills at 5:30 in the morning,’ he remembered. ‘They were girls of my station in life. They formed a miserable, pitiful procession. Their dress was a petticoat, a shoogan and a plaid. They had no skirt, no coat except the shoogan, which was a poor, cotton jacket, the forerunner of the blouse. They had no hat, only the shawl thrown over their head.’ Despite their apparent poverty, Kirkwood believed mill girls in his part of the East End were lucky: ‘Our women in Parkhead had boots. In other districts of Glasgow they went barefoot.’26 Life for a mill girl in 1881 was not easy, working 56½ hours a week in a constant clatter of dangerous machinery and in a fibre-filled atmosphere that, with long-term exposure, often led to lung disease.27

Opening deposits for female mill workers were somewhat smaller than those made by male labourers and tradesmen. Although the lower quartile was the same at five shillings, the median initial deposit in 1881 was twelve shillings, three shillings less than that of labourers or tradesmen that year. Nevertheless, twelve shillings represented an astonishing commitment to thrift when, according to an 1883 Report of the Factory Inspectors, weekly wages in Glasgow for female cotton mill operatives ranged between seven shillings and 9s 6d.28 Ninety-nine female cotton mill workers opened accounts with deposits of one pound or more; twenty-nine of these women deposited £5 or more in their accounts. Like male labourers, the third quartile for female mill workers was quite high, in their case £3 10s. The response of these young and mainly single women to the Savings Bank seems quite remarkable and suggests they were adopting strategies to establish themselves financially. This self-reliant attitude among cotton mill workers connects with other aspects of female behaviour detected in contemporary Scottish industrial society. Professor Eleanor Gordon has exploded the myth of passive women workers in these mills and factories. She reported that in the years between 1850 and 1890 there were more than one hundred strikes involving women, occurring primarily in cotton mills. Although many of these work stoppages seemed spontaneous and short-lived, the evidence, according to Gordon, ‘suggests that almost from the moment they entered factories and mills, women organised to redress their grievances and advance their claims.’29
The records of the Savings Bank provide additional evidence of strategies to advance those claims. In the same years identified by Gordon East End women established savings accounts for six industrial beneficial societies serving female workers’ interests. Four appeared in the 1860s: John Robertson and Sons Weaver Fund (1862); John Lean and Sons Factory Workers Society (1862); Lean’s Factory Girl Sick Fund (1864) and the Operatives Branch of Female Cotton Spinners (1866). In late 1876 Catherine Campbell established an ‘Infirmary Fund’ account on behalf of her workmates in the Tacking Room of John Clark and Co., thread manufacturers of Mile End and in 1878 Jessie Liddell, Mary Edgar and Mary McDonald, machinists at R. & J. Dick’s Greenhead Works, established an account for an Employee Sick Fund. Only one female group, the Spinners, included a male among signing officers for its bank account. With that exception, the remaining eighteen executive members of these East End organisations were females.

Another indication of female independence in the district appeared in banking activities of women married to low skill workers. One hundred and thirty-four wives formed an important part of the 443 females categorised as Unskilled Labour in Table 1. It would be incorrect, however, to view these women solely as extensions of their husbands. Their actions at the Bridgeton Cross branch in 1881 seem to present a contrary view of being married yet apparently establishing savings accounts for themselves. In this regard their behaviour seemed similar to mil-girl depositors. Some might demur, arguing that opening a small savings account in no way created an independent woman. Yet data suggest these were not insubstantial accounts: the lower quartile deposit was five shillings, the same as female mill workers and male labourers, tradesmen and clerks; the median opening deposit by these wives of low skill workers was eleven shillings, only one shilling less than women who were employed in cotton mills. Nearly half of the 134 married female depositors initiated accounts with more than £1, a similar proportion to male labourers and tradesmen; and one in six opened her account with a deposit of more than £5.

The vast majority of these accounts, 107 of 134 were established in the names of married female depositors only. ‘Ann Hamilton, labourer’s wife, 16 Kirk St. Calton, £1.15s’ was the notation recorded at the Bridgeton Cross branch on March 12, 1881 when Mrs. Hamilton opened her account. Written by a Bank
official for the illiterate housewife, this wording was nevertheless employed in all 107 cases and was in sharp contrast to the phrases describing an account opened one month later by the wife of another low-skilled worker. With words unlikely to have been her own, that declaration read: ‘For my husband James Williams, labourer, 26 Green St. Calton & self or either or survivors of us, Margaret Williams, £1.10s.’ The latter seems clearly a joint account between husband and wife whilst the former appears to be an account solely for Mrs. Hamilton. It is unclear how officials of the Savings Bank described these accounts to new customers but employing such standardised wording seems obvious: one account was open to both partners, while the other was not.

Savings data for the 135 tradesmen’s wives who opened accounts in 1881 are also interesting. Their median deposit was substantial, four shillings more than wives of low-skill workers and equal to male tradesmen-depositors. Slightly less than fifty percent of these wives opened their accounts with deposits of at least £1: one in ten initiated her savings account with £5 or more. Older on the whole than male tradesmen-depositors that year, these married women also seemed to strike an independent stance in their banking arrangements: three of every four accounts opened by them in 1881 were, like Ann Hamilton’s, exclusive accounts naming only the female depositors as principals.

Table 3: New Adult Female Depositors at the Bridgeton Cross Branch of the Savings Bank of Glasgow in 1881

<table>
<thead>
<tr>
<th>New Adult Female Depositors By Occupations</th>
<th>Number</th>
<th>Median Age</th>
<th>Lower Quartile Deposit</th>
<th>Median Deposit</th>
<th>Upper Quartile Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cotton Mill Workers</td>
<td>220</td>
<td>21</td>
<td>5s</td>
<td>12s</td>
<td>£3 10s.</td>
</tr>
<tr>
<td>Labourers’ &amp; Unskilled</td>
<td>134</td>
<td>29</td>
<td>5s</td>
<td>11s</td>
<td>£1 10s.</td>
</tr>
<tr>
<td>Workers’ Wives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tradesmen’s Wives</td>
<td>135</td>
<td>30</td>
<td>5s</td>
<td>15s</td>
<td>£2</td>
</tr>
<tr>
<td>Merchants; Wives of Merchants, Managers, Employers &amp; Professionals</td>
<td>44</td>
<td>39</td>
<td>12s</td>
<td>£2</td>
<td>£12</td>
</tr>
<tr>
<td>Widows with No Occupation</td>
<td>57</td>
<td>52</td>
<td>5s</td>
<td>£1</td>
<td>£7</td>
</tr>
</tbody>
</table>
Perhaps not surprisingly, female merchants, wives of merchants, managers, employers and professionals had the largest median deposit among new female clients in 1881 at £2. Older than most female depositors, these women were from relatively comfortable homes. Within this diverse group of women there were two almost equal components. Eighteen were self-employed: female grocers, tobacconists, newsagents and one fishmonger. Six of these women opened accounts with relatively small deposits: on average seven shillings. The other twelve female merchants had quite substantial initial deposits: for them both the average and median deposit were £10. Many of these women were independent, almost half being either single or widowed. The second segment of this group, married women who had no employment outside of the home, also opened accounts with substantial sums, a median deposit of £4 10s. Martha Torrance of Hozier Street, whose husband in April 1881 employed fifty-one women making handkerchiefs, opened her savings account in early September with a £50 deposit. Of these married women, only two in ten opened accounts in which it was specifically noted that their husbands had deposit and withdrawal privileges.

More than ten percent of all new adult female depositors at the Bridgeton Cross branch in 1881 were widows. Somewhat more than four in ten of these ninety-nine women were employed: eight women were grocers or shopkeepers, seven worked in cotton mills, three were washerwomen, one kept a coffee house; others kept boarders, were seamstresses or dressmakers. According to census data, three women supported themselves through income from investments. In contrast, fifty-seven widows listed no occupation in their depositors’ declarations or in the national census and claimed no annuities or properties from which they could derive funds. By any definition they would seem to be vulnerable people. Considerably older than most new female depositors that year, one can not assume, however, that their lives were marred by poverty. With an initial median deposit of £1, widows without any occupation or investments equalled clerks and exceeded deposits of all others save merchants, managers and employers and their wives. Twenty-four of these widows without employment deposited less than £1; fifteen deposited between £1 and £5; nine widows without any declared occupation or income deposited between £6 and £10; and nine opened accounts with more than £10. One should not read from this data lives of luxury; many were in all probability living tightly, and an injury or
prolonged illness could have ruined them financially, yet their initial deposits indicated an unexpected financial vigour.

Reflecting on the Data
Data can be profoundly important to historical analysis; used adroitly it enables researchers to go beyond mere documentation to generate meaning. At a primary level the Bridgeton Cross banking data certainly documents client composition: more skilled than unskilled male workers opened savings accounts in 1881 but when males and females are combined it becomes clear that unskilled labour comprised the largest proportion of depositors. More males than females became Bank customers in 1881, but the percentage of females was nonetheless substantial. Considerable numbers of manual workers opened accounts with deposits that equalled or exceeded their weekly wages. Tradesmen, with greater disposable incomes, usually did not make larger initial deposits than labourers. Clerks, younger on the whole than tradesmen or labourers, made more generous deposits at the outset than either of those groups. Merchants, business owners, managers and professionals contributed the most substantial opening deposits, considerably larger than any other group of new clients.

The data also document that more than ten percent of all new account holders at the Bridgeton Cross branch in 1881 were relatively young female workers drawn from East End cotton mills. These women were among the lowest paid of any waged-workers in Glasgow, yet they opened their accounts with relatively large amounts. The median opening deposit of tradesmen’s wives was substantial, three shillings more than that of mill girls and four shillings larger than labourers’ wives. The median initial deposit of female members of the middle class in the East End, merchants, wives of merchants, owners, managers and professionals, was more than double that of tradesmen’s wives in 1881. With smaller deposits, widows nevertheless opened their accounts with relatively significant sums. But we know a good deal more than this. From analysis of these savings accounts we have acquired insights into client behaviour and gained some sense of their values. We have learned, for instance, that 207 Irish immigrants, more than ten percent of all new adult clients, opened accounts at the Bridgeton Cross branch of the Savings Bank in 1881. Like most Irish immigrants in Glasgow these 120 men and 87 women would have begun life in rural Ireland, yet in the East End found
themselves living in a densely populated urban environment. The clash of values must have been intense: a concept of society derived from villages and farms daily challenged by life in the teeming city. However, these men and women were not necessarily cheerless, displaced country folk, ill at ease in their urban homes. ‘The soil for the Irish spelt only poverty, frustration and eviction,’ James Handley wrote in 1970. Known as Brother Clare to generations of bright working class Catholic boys whom he taught at St. Mungo’s Academy, Handley spoke eloquently of the Irish immigrants’ past and present: ‘They had no true peasants’ love of the soil because they never had a chance to own any soil. When therefore the industrial revolution in Scotland and England beckoned and offered recompense in cash instead of in kind they approached with alacrity.’

Tom Gallagher reminds us that their adjustment to the city was not without difficulties: ‘Through their homogeneity and concentration in largely separate neighbourhoods,’ he wrote in his sometimes melancholy paean to Glasgow’s Irish, ‘a distinct identity was being forged that would place the Irish at variance with different aspects of Scottish life.’ Whilst this was no doubt true, Irish depositors at Bridgeton Cross in 1881 seemed to have taken up some aspects of the new economy, despite its features that for them frequently included hard labour, short hours, disease, disdain and insanitary housing. In becoming clients of the Savings Bank, they appear to have shaken off some of their distinctiveness, exhibiting values more closely associated with people whom Robert Q. Gray has called the upper stratum of Scottish workers and who, he has suggested, had identified increasingly with the values of the late Victorian bourgeoisie.

It is unwise, of course, to project a complete set of values based on a single act of opening a savings account but by visiting the Bridgeton Cross branch these Irish depositors appeared to endorse those characteristics of prudence and thrift praised by Savings Bank trustees. Yet as much as their savings accounts might have signalled their immersion in Scottish life, their conversions tended to pass unnoticed by people about them. In the minds of many of their East End neighbours and probably Bank trustees as well, they remained for the most part, as Gallagher has stated, at variance with the larger community, defined by harsh and negative stereotypes. From the data we also sense that tradesmen did not value savings accounts less than labourers but that they might have been contributing to a wider range of savings options...
than unskilled workers. Membership in friendly societies was not restricted to the skilled but fragmentary evidence suggests that tradesmen predominated in their member rolls. In his investigations of thrift practices in Edinburgh, Gray saw local branches of large friendly societies tending to consist of skilled workers whilst neighbourhood-based, less actuarially sound societies tended to attract labourers and low skill workers. It is not clear whether Glasgow reflected these findings. David Willox certainly denied any such suggestion about the neighbourhood organisation to which he belonged, the Westmuir and Parkhead Friendly Society. In this East End organisation was found, according to him, ‘the most worthy and well to do portion of the community.’

The 1881 depositors’ ledger seems to suggest that mill girls in Glasgow’s East End were unlike those whom R. J. Morris described in Dundee. Female workers there reputedly lived within a ‘raucous shawl-clad mill-girl culture which shocked male observers with its coarseness and loud laughter.’ This earthy and robust image seems at odds both with David Kirkwood’s memory of quiet girls, patiently plodding through the dim morning light and with their own commitment to the Savings Bank of Glasgow, an institution revered for its capacity to influence morality. Whilst enthusiasts suggested greater probity among clients of the Bank, it would be naive to believe that a savings account could be the moral elixir some Glasgow clergymen imagined. No doubt, many East End mill girls were raucous, challenging their Dundee sisters in coarseness. One cannot, however, deny the financial records. Any synopsis of the city’s East End female cotton mill operatives would be misleading without reference to their participation in the Savings Bank.

Substantial numbers of mill girls became clients of the Bridgeton Cross branch in 1881 but they accounted for only about one quarter of the more than 800 new female depositors that year. Although Directors did not acknowledge females when reviewing client growth at Bank Annual Meetings, staff of the East End branch would have known that women comprised a significant element of new business at that office. Important among new account holders there in 1881 were 424 married women. Data suggest the vast majority of these depositors sought an element of personal economic security by opening Bank accounts in their own names. Some observers will challenge this assertion, arguing that married women were acting on behalf of their husbands, opening accounts only because Bank business hours conflicted
with their spouses’ work. This suggestion does not explain the phenomenon. Savings Bank hours had been established specifically to appeal to working men and women, with branches open six days and three evenings a week, including Saturdays.\textsuperscript{42} Further, it is difficult to maintain that inconvenient business hours kept husbands away from the Bank: 447 married males opened accounts in 1881, 238 doing so during the day and 209 during evening hours.\textsuperscript{43} Finally, if married women were really opening savings accounts on behalf of their spouses, why did they not indicate that in the Bank’s official records? In total, 343 or eighty-one percent of all married women who opened accounts at the Bridgeton Cross branch in 1881 included no reference to their spouses in their depositors’ declarations.\textsuperscript{44}

From the census that year we learn that only twenty-four of these 343 married women were employed outside the house.\textsuperscript{45} Where did women without employment obtain funds to open savings accounts? Some, no doubt, had received money as gifts or inheritances but the greatest number of these new depositors probably initiated savings accounts with money put aside from household allowances. Despite a series of legislative acts extending married women’s rights in Scotland during the decade, savings derived from allowances intended for joint household expenses remained the property of husbands. Thus, under Scottish law in 1881 married women who managed their household funds wisely and from the surplus established savings accounts for themselves did not legally control the money in those accounts.\textsuperscript{46}

We do not know whether Savings Bank officials queried the source of funds when a married woman signalled her intention to open a new account. The Bank, however, employed very specific language in depositors’ declarations to describe those accounts. Recall the wording initiating Mrs. Hamilton’s sole account and Mrs. Williams’ joint account. In light of these standardised formats it would be a surprise for Mrs. Hamilton or any other married woman with a similar account to learn that her spouse, not included in her depositor’s declaration, legally controlled her savings. One suspects that most married women who entered into client relationships with the Savings Bank of Glasgow accepted the obvious interpretation of their depositors’ declarations. It is not inconsistent, therefore, to suggest that wives who opened sole accounts believed those funds had been lodged in their names and acted accordingly. The hundreds of married women who established sole accounts in 1881 did so for reasons best known to
them but their actions seem to signal their beliefs that they were establishing some form of personal financial independence. Certainly not incontrovertible proof of altered gender roles, the data are, however, suggestive of modified spousal relationships emerging in Glasgow’s East End.

Could these be the same women about whom Kay Carmichael has written? ‘By the time of Victoria,’ she declared, ‘these women found they were servants to a concept of the family that subjected them to an oppressive regime. . .’ Middle class wives, according to her analysis, had lost status as a result of new work patterns of the Industrial Revolution and ‘respectable working-class women, wives of tradesmen or clerks or the skilled workers needed in industry, followed the same pattern.’ Carmichael was correct: generally women were repressed within Victorian families that reflected a male dominated society. Indeed, noticeable aspects of family behaviour suggested hierarchical relationships: child care and household tasks were exclusive domains of females and symbols of male precedence were expressed in daily life, in seating arrangements around the fire and in meal-time rituals. Yet it was the very women Ms Carmichael identified, along with unskilled workers’ wives, who composed a significant component of new business at the Bridgeton Cross branch in 1881. It was these same clients who seemed to have established Bank accounts in their own names. Unnoticed by contemporary observers and recent commentators alike, married women in Glasgow’s East End appeared to be asserting a measure of financial independence two decades before the Old Queen passed away.

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Much has been learned by analysing the depositors’ declarations for 1881 but we know too little to trumpet any contentions based on incomplete evidence. Greater scrutiny of Bank ledgers is required before we can speak with authority on thrift among late Victorian residents of Glasgow. We do not know, for instance, whether clients at Bridgeton Cross were typical of depositors at the four other branches of the Savings Bank in the city nor can we explain why the number of accounts at the East End office remained so limited. In a catchment area that included Calton, Bridgeton, Camlachie and Rutherglen with a population totalling more than 128,000 people in 1881, 7,000 depositors at the Bridgeton Cross branch was a far cry from the much heralded ratio of one in every six Glaswegians. We know, however, that others in the
East End were associated with the Savings Bank. A huge body of savers in Glasgow, 60,000 in 1881, deposited funds through the Savings Bank-sponsored Penny Savings Bank programme. Members gave small amounts weekly to volunteers who operated these thrift schemes in more than 200 churches and in Sabbath and public schools across the city, the East End included. All deposits were held by the Savings Bank and many Penny Bank savers graduated to become its clients when their accounts reached a specified amount, usually £1. We also know that not all Penny Bank clients were youngsters; in 1881 half of the eighty savers transferred from East End Penny Banks to the Bridgeton Cross branch were adults working at a variety of low skill occupations. Although Penny Savings Bank records are incomplete, existing data does indicate they had a strong presence in the East End. For those without a shilling to deposit, Penny Savings Banks initiated them to thrift and encouraged them subsequently to become depositors at the Savings Bank.

More than one hundred and fifty voluntary organisations held bank accounts at the Bridgeton Cross branch during these years and through them large numbers of East End residents deposited money with the Savings Bank of Glasgow. The groups were diverse: flute bands, swimming clubs, temperance organisations (local and national, Catholic and non-denominational), cooperatives, dancing clubs, dramatic groups, literary societies and workingmen’s clubs. These organisations point to a complex culture in Glasgow’s East End, in which self-improvement seemed a significant characteristic of working class life. The majority of associations with accounts at the Bridgeton Cross branch were not, however, social or cultural; they functioned as savings instruments for people in the district. Many centred on a foundry, a mill or one department within a large works but some like the Dalmarnock Road, the Mile End or the Camlachie friendly societies or the Bridgeton and Calton funeral society were based on locality. Bank records indicate that in this period beneficial societies were also organised in two East End Catholic parishes, St. Mary’s and Sacred Heart. Additionally, local chapters of national friendly societies such as the Foresters, the Gardeners, the Oddfellows and the Shepherds were clients of the Bridgeton Cross branch. In fact, according to deposit data, there seems to have been no shortage of improvement organisations populated by working people in Bridgeton, Calton or Camlachie. Yet beyond these Bank records no traces remain of most of these
groups. Depositors’ declarations demonstrate, however, that the Savings Bank played a key role in the lives of large numbers of East End residents who, through membership in beneficial societies, attempted to fashion a more secure financial future.\(^{51}\) Yet even these mechanisms fail to encompass everyone in the East End who was actively pursuing thrift options. What some of their neighbours put into bank accounts, penny banks or beneficial societies, others committed to life insurance or to hospital or medical coverage.\(^{52}\) Other savers had accounts in a government-sponsored savings programme at the local Post Office.\(^{53}\) Although the postal savings system challenged savings bank numbers across Britain, in Glasgow during these years it was dramatically over-shadowed by the Savings Bank. According to Peter Payne, transactions at Glasgow branches of the Post Office Savings Bank in 1890 amounted to £102,705, a mere three and half per cent of the transactions of the Ordinary Department of the Savings Bank in the same year.\(^{54}\)

What emerges from all this is a sense that large numbers of people in Glasgow’s East End, either acting individually or collectively, employed a wide range of thrift strategies. Perhaps casting new light on the priorities of people in the district, this study certainly demonstrates that the influence of the Savings Bank extended to more people in Calton, Bridgeton and Camlachie than the sum of depositors would indicate. But the Bank’s significance is greater than its numbers alone. As indicated by this analysis of only one branch, its depositors’ declarations, coupled with census returns, become unparalleled sources of information on clients, both individuals and groups. City-wide investigation of these records would open powerful new pathways into the practice of thrift. It would expose patterns of behaviour between men and women, immigrants and native-born and among occupational groups, suggesting values and, in the process, yielding a more nuanced understanding of savings in late Victorian Glasgow. In all likelihood such research would also disclose an extensive range of beneficial, social and cultural organisations across the city, portraying vibrant communities, more dynamic than previously imagined, in which working men and women banded together to advance their interests and enrich their lives.
Notes

1 The Annual Reports of the Savings Bank are replete with comments on the efficacy of the Bank in promoting thrift and morality among the working class. See particularly the National Security Savings Bank of Glasgow, Report of the Twenty-Ninth Annual Meeting, January 9, 1865, Report of the Thirty-Ninth Annual Meeting, January 5, 1875, Report of the Fortieth Annual Meeting, December 27, 1875, Report of the Forty-Sixth Annual Meeting, December 25, 1880. Reports of the Bank’s Annual Meetings are held in the Archives of the Trustee Savings Bank, at the University of Glasgow Archives and Business Record Centre, hereafter referred to as TSB-UGA. Management of the Bank seemed convinced of the linkage between thrift and increased moral standards. The Committee of Management reported in December, 1881 that it ‘encourages the practice of frequent depositing, being convinced that it has a great influence in forming habits of prudence and thrift by which many have raised themselves to positions of honour and usefulness.’ See Committee of Management Meeting, December 9, 1881, Savings Bank of Glasgow Minute Books, January 1876-August 1888, TSB 63 1/1/6, TSB-UGA. The Glasgow Herald caught this moral dimension. Praising the Bank for opening new branches, the newspaper commented: ‘This is certainly hopeful, considering that the power to save has most important social and moral bearings. Next to attending the church, the habit of patronising the Savings Bank is one of the most signal proofs of social improvement.’ This article is appended to the Copy of Thirty-Seventh Annual Report of the National Security Savings Bank of Glasgow, January 9, 1872 held at the TSB-UGA.

2 The assertion of the Bank’s relative size from 1881 to 1884 is found in James Nicol, Vital, Social and Economic Statistics of the City of Glasgow 1881-1885, with Observations Thereon (Glasgow, 1885), pp. 206-208.


4 Payne was unable to get beyond the first question, for no primary evidence was available on amounts or pattern of savings. There is no data available, for instance, that tracks a depositor’s savings activities over a period of time. Only the initial deposit is known. After much analysis, Payne accepted that he could not determine satisfactory answers to these questions and contented himself with trying to resolve the important first question.

5 Professor Payne selected data from new client records for 1870, 1880, 1890, 1900 and 1910 from the Bank’s Ordinary Account Depositors’ Declarations, ledgers containing information on every new account
holder. Payne described his methodology: ‘To offset the possible professional bias of the Head Office ‘declarations’ a sample from the Bridgeton Cross branch, set in an industrial - predominantly textile and engineering - working class district were added in an attempt to provide a fairly representative mix.’ It is unclear how many of Payne’s sample were gathered from deposit ledgers at the Bridgeton Cross branch but a careful reading of the above text suggests they did not predominate. The eastern office, the first branch opened by the Bank, began receiving accounts in April 1869. See Payne, ‘Savings Bank of Glasgow’, fn. 35, p. 183.

6 Ibid., p. 165

7 An important opportunity to update Payne’s work occurred with the ‘Conference on Savings Banks as Financial Intermediaries: Role, Performance and Impact’, held at the University of Glasgow, September 19-20, 2001. This symposium produced a number of interesting papers that discussed savings banks in England, Ireland, Russia, Sweden and the United States of America. Duncan Ross of the University of Glasgow contributed the only study focused on Scotland, a paper on penny savings banks. Although Professor Payne’s study was referenced there was no attempt to revisit it.

8 Organised in March 1836 by a group of prominent Glasgow business and professional men, the Savings Bank commenced operations on July 30 from two rooms in Hutchesons’ Hospital on Ingram Street. This office was quickly outgrown and the Bank moved to Merchants’ House on Hutcheson Street in 1843. New quarters were secured on Wilson Street in 1853, then, in 1866, on Glassford Street and by 1897 had expanded this location through to Ingram Street. First known as National Security Savings Bank of Glasgow, it became the Savings Bank of Glasgow in 1887, a name popularly used by its depositors throughout its history. Expansion in the city with new branches and a series of amalgamations of smaller savings banks beyond Glasgow continued until 1983 when the bank was re-organised under the name of the Trustee Savings Bank of Scotland. Annual Reports were the Bank’s method of publicising its mission and successes and through the Glasgow press the Bank’s growth was announced to the general public. Annual Reports were also important to stakeholders who advanced its interests, politicians but particularly clergymen who frequently presented the Bank in positive fashion to their congregations, encouraging them to support its goal of spreading thrift and its mission as a moralising force in the community. More telling of the Bank’s actual operations are the Committee of Management minutes that record important business decisions each month and detail significant data on branches and customers. An early propagandist for the Savings Bank was Glasgow’s Chamberlain, James Nicol, who in his two volumes on the city’s statistics (Vital, Social and Economic Statistics of the City of Glasgow, 1886 and 1891) included glowing passages praising the
Bank as an important economic and social instrument in the city. To mark the Bank’s centenary, it commissioned a history of those first one hundred years and engaged former actuary, Thomas Henderson, to write it: *The Savings Bank of Glasgow: One Hundred Years of Thrift* (Glasgow: Maclehose 1935). As one would expect, this volume was a commentary on the Bank’s growth and success as the leading Trustee Savings Bank in Britain. It is a celebration of the ‘great men’ who contributed to its growth and there are few references to the clients who were central to the institution’s success. Following World War Two Oliver Horne’s *History of Savings Banks* (Oxford: Oxford University Press, 1947) refers to the role of Glasgow in the development in the Trustee Savings Bank movement in Britain. The Savings Bank of Glasgow is not the focus of the story; rather it is the growth and development of savings banks in the nation. The *Third Statistical Account of Scotland: The City of Glasgow* (Glasgow, 1958) contains a brief discussion of the Savings Bank, interestingly in a section on ‘Poverty, Distress and Social Agencies’. Such a placement overlooks the Bank’s significant role in financing the Glasgow School Board, the Corporation of the City of Glasgow and importantly the national government where the bulk of its funds were held by the Commissioners for the Reduction of the National Debt. Albert Fishlow departed from the apologetics that normally marked discussions of Savings Banks in his 1961 article in which he advanced the proposition that the impact of these banks ‘upon the classes directly affected by the Industrial Revolution was meagre’, ‘Trustee Savings Banks, 1817-1861’, *Journal of Economic History*, Vol. XXI, No. 1, March 1961, pp. 26-40, a position also proposed by Cormac Ó Gráda in a 2001 paper ‘Saving and Panicking: The Early History of Irish Savings Banks’, delivered at the Conference on ‘Savings Banks as Financial Intermediaries: Role, Performance and Impact’, held at the University of Glasgow, September 19-20, 2001. Sidney Checkland’s history of Scottish banking contains a brief but interesting discussion of the banking community’s fear of the Savings Bank when legislation was being considered in 1880 to raise the permitted limits of funds held by TSB clients. The proposed increase from £200 to £300 allowed to be held in TSB accounts would have, he suggested, impacted adversely chartered and joint stock banks where 35% of account holders held £300 or less, S.G. Checkland, *Scottish Banking: A History, 1695-1973* (Glasgow and London: Collins, 1973, p. 488). Peter Payne’s article was, of course, an important contribution to the all too brief discussion of the Glasgow Savings Bank. J.D. Campbell’s *The Savings Bank of Glasgow* (Glasgow: TSB Scotland, 1985) is helpful in gaining an understanding of the operations of the Bank and the tensions between the Savings Bank and chartered and joint stock banks. Michael Moss’s and Iain Russell’s *An Invaluable Treasure: A History of the TSB* (London: Weidenfeld & Nicolson, 1994) is, like Henderson’s earlier volume on the Glasgow Savings Bank, a celebratory account, this time a tribute to
the TSBs in Britain, with little analysis of their customer base. Since its publication no work has appeared focusing on the Bank, although important research has been done on areas of charity and social welfare, the category into which TSBs have traditionally been fitted. Of particular significance is Martin Daunton (ed.), *Charity, Self-Interest and Welfare in the English Past* (New York: St. Martin’s Press, 1996).

9 All census data is derived from the Fourth National Census for England, Scotland, Wales, Channel Islands and the Isle of Man, April 1881, a searchable version on Compact Disk, prepared by the Church of Jesus Christ of Latter-day Saints. The 1881 Census was conducted on Sunday night, April 3 and residents were required to provide information on all people who spent that night within the home. There are, of course, pitfalls for the careless in this census information but used with caution it becomes a source rich in detail. Data accuracy is a concern when using early censuses: the forms were filled out often by ill-lettered and careless householders. Additional challenges are presented by those who transcribed the information following the census and those who more than a century later input the data for the LDS. Nevertheless, when used with care census data can be extremely valuable to historians. Only the 1881 census is available in CD format.

10 Prior to decimalisation in 1971, British currency consisted of pounds, shillings and pence, with 12 pence equal to one shilling and 20 shillings making one pound. For simplicity all deposits referenced in this paper cite only pounds and shillings. Any pence in deposits have been eliminated and no rounding has been employed.

11 This ledger is part of the Records of Savings Bank of Glasgow, Glasgow, Scotland, TSB-UGA. The Bridgeton Cross Ordinary Account Depositors’ Declarations for 1881 are found there under TSB 63/10/1/2/1.

12 Monthly Committee of Management, April 8, 1881. The difference between the April numbers of depositors and the year end count, more than 4,000, indicates the rate of growth of the Savings Bank of Glasgow in these years.

13 Whilst my definition of an adult may be questioned (not all depositors were 21 years of age or older), it is a serviceable one, excluding all children and students who opened accounts at the Bridgeton Cross branch in 1881.

14 The Irish population in Scotland is generally understated in censuses. These decennial counts identified only those who had been born in Ireland. In the 1881 census there was no category defining ethnicity; thus we have no idea how many Scots-born people were first generation Scottish, sons and daughters of Irish immigrants.

17 Thomas Bell, Pioneering Days (London: Lawrence & Wishart, 1941), p. 23.
18 Medians have been employed throughout this study, for they are more reliable guides to the nature of the element measured. Averages are misleading, particularly when there are a few large deposits that unduly influence the overall pattern. Determining weekly wages of East End workers in 1881 presents particular challenges. The data is incomplete and generalisations across industries are fraught with problems. From Tom Johnston’s summaries we are able to assemble some data on workers’ wages in 1880: Johnston states miners earned 4 shillings a day; carters 18 to 26 shillings per week; joiners 31/6d. per week; pattern makers 7d. an hour, dressers and moulders 6 - 6½d. an hour and unskilled labour 4 - 4½d. an hour. Later estimates of wages for unskilled workers in Glasgow supported Johnston’s approximations and were provided in 1889 by Bruce Glasier, Secretary of the Glasgow branch of the Socialist League. In his evidence before the Glasgow Presbytery’s Commission on the Housing of the Poor he indicated that there were ‘50,000 adult males in Glasgow who do not average more than 20s. a week.’ Glasier, whose knowledge of the Glasgow labour market was unequalled, provided Commissioners with additional detail particularly applicable to understanding a major economic component of the East End economy: ‘In many large ironworks in Glasgow the great majority [of workers] are not skilled men, many being only labourers earning considerably less than 20s. a week. I find that from 15s. to 18s., a week is the common wage of the labourers working from 51 to 54 hours a week in many of the large works in Glasgow.’ For Johnston’s estimates see History of the Working Classes in Scotland (Glasgow, no date), p. 349 for miners’ wages, p. 361 for carters’ wages, p. 367 for joiners’ and p. 370 for the wages of pattern makers, dressers, moulders, and unskilled labour. For Glasier’s testimony see Presbytery of Glasgow, Report of the Commission on the Housing of the Poor in Relation to their Social Conditions (Glasgow, 1891), p. 11.
19 In the 1881 census of Parkhead only 39 of 373 tradesmen had been born in Ireland.
20 Joseph Melling described religious bias in selection for apprenticeships. See his ‘Scottish Industrialists and the Changing Character of Class Relations in the Clyde Region, 1880-1918’, in Tony Dickson (ed.), Capital and Class in Scotland (Edinburgh: John Donald, 1982), p. 92. My own research on Parkhead in these years indicates two clear points: the majority of tradesmen, like the majority of the entire community, had no formal religious affiliation with any church; but among those who did, Protestants predominated among the trades. The rate of Protestant tradesmen was not only twice that of Catholic males but also of all others in the community. See G.D. Pollock, ‘Saints and Sinners: Church
Quartiles are values that divide a sample of data into groups containing, as far as possible, equal numbers of observations. A data set has three quartiles. References to quartiles often relate to just the outer two, the upper and the lower quartiles; the second quartile being equal to the median. The lower quartile is the data value a quarter of the way up through the ordered data set; the upper quartile is the data value a quarter of the way down through the ordered data set.


The Glasgow School Board established a new salary range for its teaching staff in 1879-1880: Headmasters’ salaries were fixed at £200 to £250 plus a portion of the fees paid; Assistant Masters were paid £70 to £100, Assistant Mistresses £60 to £90 and Pupil Teachers (apprentice teachers) were paid salaries ranging between £15 to £27 for males and £12 to £22 for females. James M. Roxburgh, *The School Board of Glasgow, 1873-1919* (London: University of London Press, 1971), p. 35

Again, one must remember that the census does not identify ethnicity; thus some, perhaps many, of these Scots-born mill girls might have been children of Irish-born parents.

David Kirkwood was raised on Westmuir Street in East End Parkhead and as an adult worked as an engineer at Beardmore’s Forge. Active in labour agitation in the Clyde mills and ship yards during World War One he was arrested under the Defence of the Realm Act in 1916 and exiled to Edinburgh for a period. Standing for the Independent Labour Party he was elected to Parliament in 1922, representing the Dumbarton region until 1951 when he was ennobled, becoming the First Baron of Bearsden. David Kirkwood died in 1955 and is buried in Tollcross Cemetery in Glasgow’s East End. See Kirkwood, *My Life of Revolt* (London, 1935), p. 264.

Under the protection of the Factory Act of 1874 women in East End cotton mills, like women in most factories in industrial Britain, could be compelled to work for no more than 56½ hours a week. The act excluded women employed in print, bleach and dye works, companion industries in Glasgow’s East End. See Tom Johnston, *History of the Working Classes in Scotland*, p. 327.


30 The first four organisations are found in Society Declarations, Savings Bank of Glasgow, Ingram Street Head Office, TSB 63 10/66/9/1 TSB-UGA. The final two associations are recorded in the Society Declarations, Savings Bank of Glasgow, Eastern Office, May 1869-July 1929. TSB 63/10/1/51 TSB-UGA. R. & J. Dick manufactured shoes and machine belting from gutta percha at its Greenhead Street facility.

31 Like 19% of all female depositors Mrs. Hamilton made her mark to signify the accuracy of the depositor’s declaration.

32 April 12, 1881 Bridgeton Cross Ordinary Account Depositors’ Declarations.

33 Despite the extent of the Savings Bank records in the TSB archives at the University of Glasgow, no copy of the rules governing accounts exists for the period under review.

34 Morris Dickstein, American scholar and critic, writes of going beyond documentation to generate meaning in reference to novelists, not historians. In his review article, ‘Going Native: When American literature became good enough for Americans, what happened to the literary canon?’ (*American Scholar*, Winter 2007, p. 155), Dickstein suggests that if a novel commands belief, or at least suspends disbelief, readers will follow where the story leads and find it convincing, thus achieving meaning. Like a literary technique, effective use of historical data should reach beyond documentation to generate meaning. Although any judgement on whether my use of data succeeds in that regard will be subjective, I believe data deployed here provides readers with new meaning in relation to working class society in East End Glasgow in the late Victorian period.


Ibid., p. 131.

David Willox, ‘Reminiscences of Parkhead, Its People and Pastimes by Ex-Baillie D. Willox’, typed Manuscript, 1920, 106, Archives, Mitchell Library, p. 66. If, as David Willox maintained, only the ‘most worthy and well to do’ in Parkhead were members of this local Friendly Society, one must assume it to be a very selective organization. In fact, for the period 1813 to November 1850 there had only been a total of 204 members in the Westmuir and Parkhead Friendly Society. Membership figures for later years no longer exist. See Glasgow: Westmuir and Parkhead Friendly Society, Annual Statement, March 1852-March 1853, FS 1/16/171, National Archives of Scotland.


Savings Bank officers and proponents of the Bank frequently spoke lyrically of thrift’s moral effect on working class families. There is no reference in any Bank Annual Report in the period to women as depositors or to their role as moral arbiters in families. In contrast in England at the same time a very positive role was attributed to married working class women. As R.J. Morris has pointed out, reformers seeking to expand married women’s property rights in England believed empowering working class women would elevate the moral welfare of their families and society in general. ‘The angel in the house was already a key figure in middle class ideals of domesticity,’ Morris wrote, ‘and the angel of the slums was emerging as part of the middle class view of the slums.’ See R.J. Morris, Men, Women and Property, 1780-1870: A Social and Economic History of Family Strategies amongst the Leeds Middle Classes (Cambridge: Cambridge University Press, 2005), p. 393.

In 1881 the Savings Bank of Glasgow was open 37 hours a week: 5 hours a day (10 to 3), Monday through Saturday and Monday, Wednesday and Saturday evenings. Monday and Wednesday evening hours were 6 to 8 PM; branches were open on Saturdays from 5 to 8 PM. The minutes of the meeting of the Committee of Management in March, 1882 indicated that Monday and Saturday evenings were ‘the most convenient for the working classes.’ Presumably this conclusion was based on the volume of business conducted on these evenings. See Committee of Management Meeting March 10, 1882.

As a matter of interest, data on married males and females were reviewed to determine whether any of these depositors were married to each other. Only 12 were married couples.

Interestingly, 81% of married males opened exclusive accounts, behaviour probably conforming more readily to public perception than the behaviour of married women. Children took no greater role as joint beneficiaries: only 52 children were named by their mothers as joint
beneficiaries and 68 children were named by fathers. In total, husbands and children were named by fewer than one in three married women.

45 Four hundred and twenty-four of the 851 women who opened accounts in 1881 were married. Of that number 343 or 81% opened accounts in their own names. Only 24 of these married women with sole accounts worked outside the home in 1881. Whilst most working class wives would have worked between school leaving and marriage, relatively few married women worked outside the home in East End Glasgow. The data for Parkhead, for instance, indicated that in 1881 only thirteen percent of the 1,558 married women of that district did so. Not surprisingly, the highest percentage of working married women there was found among the three youngest age cohorts (15-19, 20-24 and 25-29) but even there only a very small number of these young married women were employed. The census data indicated that in these youngest age groups a combined seventeen percent of wives were employed outside the home. Not due to lack of employment opportunities, the low participation rate was probably due to social factors. David Kirkwood reported: ‘It was held to be humiliating for a wife to work in a factory.’ See Kirkwood, *My Life of Revolt*, p. 265. Timothy Hatton and Ray Bailey attacked another explanation of low labour participation by married women, discounting criticism that working women were under-counted in censuses. Although their data is from a later period, their comparison of social surveys with national census data between 1911 and 1931 in 35 London boroughs indicated no evidence that working women had been undercounted. See Timothy J. Hatton and Ray E. Bailey, ‘Women’s Work in Census and Survey, 1911-1931’, *Economic History Review*, Vol. LIV, No. 1, February 2001, pp. 87-107.

46 The Married Women’s Property (Scotland) Act 1877 gave protection to the earnings of wives and limited a husband’s liability for antenuptial debts of the wife; the Married Women’s Policies of Assurance (Scotland) Act 1880 enabled a woman to contract for a policy of assurance for her separate use and the Married Women’s Property (Scotland) Act 1881 abolished the *jus mariti*, the husband’s right to administer during marriage his wife’s goods and the rents of her heritage. Only with the passage of the Married Women’s Property Act of 1964 did ownership of savings derived from joint household allowances belong jointly to the wife and husband.


48 In this period Penny Banks were sponsored by a limited number of public schools. See Draft Report Forty-Sixth Annual Report of National Security Savings Bank of Glasgow, Monthly Committee of Management Meeting, December 9, 1881. The Annual Meeting was held on December 21 at Merchants House, 1 West George St. Glasgow.
J.D. Campbell reported that despite Trustee enthusiasm for public schools as a means of expanding the penny bank system, William Meikle, the Bank’s Actuary (Chief Operating Officer) recognized ‘school banks would conflict with normal school activities and would be unpopular with the majority of teachers.’ Thomas Henderson, writing in the commemorative volume marking the Bank’s centenary, noted the appearance of penny banks in sixteen schools by 1876 but that ‘no great increase in their numbers took place for the next quarter of a century, the growth of the Penny Savings Bank being confined largely to the Churches and various religious and philanthropic organizations …’. See Campbell, The Savings Bank of Glasgow, p. 67 and Henderson, The Savings Bank of Glasgow: One Hundred Years of Thrift, p. 41.

42 In the East End, Rumford Street School was the most prominent of the public schools that operated penny banks in the district in 1881. The majority of penny banks in the community were associated with Sabbath schools and voluntary organizations. In 1881 15 Penny Savings Banks transferred clients to savings accounts at the Bridgeton Cross branch of the Savings Bank. Unlike Savings Bank depositors, client details for Penny Savings Banks are incomplete. A search of the records at the University of Glasgow Archives turned up no depositor lists for Penny Savings Banks in this period in Glasgow’s industrial East End.

50 National Friendly Societies embraced dramatic names, describing imaginary ancient lineages. The corporate names of national societies active in the East End in these years were: the Ancient Order of Foresters; the British Order of Ancient and Free Gardeners; the Loyal Order of Ancient Shepherds (Ashton Unity); and the Independent Order of Oddfellows. For an interesting discussion of these and other Friendly Societies in Scotland see http://www.historyshelf.org/shelf/friend/index.php, accessed December 30, 2006.

51 The Society Declarations for the Bridgeton Cross branch listed those Friendly Societies, Sick Societies, Funeral and Abstinence Societies that were appropriately constituted and opened Bank accounts at the branch. The listing noted the date the account was opened, the name of the Society, its officers and sometimes their personal details, as well as the amount first deposited. There are declarations for 156 such organisations between May 1869 and the end of December 1882. In addition there are literally dozens of Charitable Societies listed. Not all would have remained in operation throughout the period but the number of organisations indicates that at any given time, large numbers served members of the working class in the East End. See Society Declarations, Savings Bank of Glasgow, Eastern Office, May 1869 – July 1929, TSB 63/10/1/51, TSB-UGA

52 The work of Paul Johnson and Timothy Alborn must be noted in regard to these other aspects of thrift. Paul Johnson has described the networks of individual and group responses to social, environmental and life-cycle risks in late nineteenth century Britain, challenging

53 Implemented in 1861 by Chancellor of the Exchequer, William Ewart Gladstone in response to the failure of many Trustee Savings Banks, the government sponsored Savings Banks were located in Post Offices throughout Britain. The strength of the Post Office Savings Bank was twofold: its economic stability and its widespread availability for receiving deposits; its weakness was the procedures required for withdrawing money. To obtain any portion of their money held on deposit, clients had to seek approval from Postal authorities in London. This normally involved a delay of two or three days before local Post Masters were authorised to permit withdrawals. See ‘Savings Banks, Penny Banks and School Banks in the United Kingdom, France, Austria and Belgium: A Paper Read Before the National Association for the Promotion of Social Science’, William Meikle, Actuary, Savings Bank of Glasgow, October 1874, p. 7, TSB-UGA.