

Introduction

In the introduction to his book, *The American Dream: A Short History of an Idea That Shaped a Nation*, Jim Cullen writes that the American Dream has meant many things to many different people over the course of the history of the United States. For example, enslaved Americans, women and indentured servants were not meant to be included in the Declaration of Independence's sweeping words, "We hold these truths to be self-evident, that all men are created equal..."

The Declaration was penned by Thomas Jefferson, a slave owner and Unitarian. What a complex and contradictory nation I live in and religion I have adopted!

Cullen acknowledges that the fruits of the Dream have been and are distributed unevenly but chooses to focus his history on the fact that the American Dream has changed over time; a much simpler task.

In this paper, I will use three of Cullen's timelines and themes in comparison with what was occurring in the American workplace in the same timeframe. The three timelines and themes I have chosen are:

- Dream of the Good Life: The Puritan Enterprise
- Dream of the Good Life: Upward Mobility
- Detached Houses: The Dream of Home Ownership

Two of these timelines and themes, Upward Mobility and The Dream of Home Ownership, are closely connected with my family. In researching Colonial America, I discovered that Native Americans were enslaved by both British and Spanish colonists. My reason for including The Puritan Enterprise is

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that I would like to lift up this evidently little-known fact, to describe one small aspect of it and to contrast it with the enslavement of Africans.

Throughout all, I will highlight contemporary issues with my own family history and with what I have learned about Unitarian Universalism both in my classes at Starr King School for the Ministry and before.

This paper is not meant to be a scholarly history; rather it is the diary of my journey through the history of the American workplace and of the industry in which I have spent the last ten years of my career, namely the Mortgage Market.

Dream of the Good Life: The Puritan Enterprise

When I was in Kindergarten, the school sold holiday tchotchkes to raise money for supplies and activities. Just before Thanksgiving that year, my mother gave me enough change to get two six inch plaster cast pilgrims and their three inch plaster cast wild turkey. There was a man pilgrim dressed in a gray jacket, white shirt with stock tie and white stockings. He had a tall gray hat with a buckle and black buckled shoes. He held a book in the crook of his right arm. There was a woman pilgrim who wore a gray gown with white apron, and cuffs. Her head was covered in a white mob cap and she also had black buckled shoes. She clutched a drawstring bag in her hands. The turkey was a Tom making a full display of his tail feathers. My mother placed felt disks on their raw plaster bases so they wouldn't scratch the dining room table.

In school, we learned that the Pilgrims left England for America because they sought religious freedom. When they arrived at Plymouth Rock on their ship, the Mayflower, they discovered that there were already people there who called themselves Wampanoag. A Wampanoag named Squanto learned English and helped the Pilgrims survive their first winter. In the spring, the Wampanoag taught the Pilgrims how to fish, hunt the wild turkey and to plant crops and fertilize them with fish heads. Next fall, the First Thanksgiving was a co-celebration of the harvest with both Wampanoag and Pilgrims sharing the feast table.

My plaster pilgrims and their plaster turkey were on every family Thanksgiving table since 1964 until I lovingly packed them away before coming to California to finish the MASC program at Starr King.

To me, these cheap, plaster statuettes represent my innocence with regard to the Pilgrim story as it was told in the early 1960's. The religious freedom and cultural diversity of the story we were taught are worthy examples of the American Dream, indeed.

It is embarrassing that my understanding of the first Thanksgiving is pretty common among Americans of European descent, according to Wampanoag elder and historian, Joan Tavares Avant:

In New England, the majority of people know little about the First People of this area beyond some vague notions about the "first" Thanksgiving. The early documents from the 17th century depict us as having met the Pilgrims in 1620, and sharing kernels of corn, beans, and squash. There was one Wampanoag left after the plague named Squanto; Sachem Massasoit made a treaty, King Philip made war against the Europeans because he was essentially considered a defiant Indian, and later we all either perished or fell off the face of the earth. Indeed, this is not the case at all.¹

Sadly, Ms. Tavares Avant can expand the geography of ignorance to include the Mid-Atlantic state of Pennsylvania, where I grew up, though I suspect the extent of the ignorance stretches from sea to shining sea.

In his book, *The American Dream: A Short History of an Idea that Shaped a Nation*, Jim Cullen begins his first chapter, "Few people in American history have been as consistently disliked as the Puritans."² I love Cullen's quote, "'We call you Puritans,' an English clergyman wrote in the early seventeenth century, 'not because you are purer than other men ...but because you think yourselves to be purer.'"³ It reminds me of the joke, "What is the difference between Unitarians and Universalists? Universalists believe God is too good to damn them and Unitarians believe they are too good to be damned." Cullen also quotes "a literary critic in the 1980's" saying, "...the Puritans were people 'who massacred Indians and established the self-righteous religion and politics that determined American ideology.'"⁴

¹ Tavares Avant, Joan. "With Intent to Civilize." Cultural Survival. 1 Mar. 2004. Web. 12 Apr. 2015.
<<http://www.culturalsurvival.org/publications/voices/joan-tavares-avant/intent-civilize>>.

² Jim Cullen, *The American Dream: A Short History of an Idea That Shaped a Nation* (New York: Oxford University Press, 2003), Kindle file, Loc. 185.

³ Ibid. Loc. 195.

⁴ Ibid. Loc. 205.

Like most high school kids in the United States, we read – and went to see a performance of – Arthur Miller’s *The Crucible*. Our English teacher, Sister Sheila Holly, taught us how the play was a criticism of the House Un-American Activities Committee and its chairman, Joseph McCarthy. We knew *The Crucible* was not meant to be an historic depiction. Still, it made me wonder about my placid, plaster-cast Pilgrims and their wild turkey.

The workplace during colonial times was, for the most part, the home and the farm, and the workers were, by and large, indentured or in bondage. Priscilla Murolo and A.B. Chitty write that Native Americans were frequently enslaved in the parts of the Americas controlled by the Spanish but were also enslaved in the parts of North America colonized by England and France.⁵

Only fourteen years after the Pilgrims arrived in New England and were aided in their very survival by the Wampanoag; thirteen years after the Pilgrims and the Wampanoag shared their harvest, the Puritans embarked on a war with the Pequot people.

Steven T. Katz promotes his belief that the Pequot War was not an intentional genocide on the part of the English colonists in a 1991 article in the *New England Quarterly*. About the beginnings of the war, he says, “From the perspective of most Indians... the very presence of the European was an act of aggression. Filling in the outlines of this generalized aggression was an already considerable and well-documented body of particular crimes committed by unscrupulous individuals like John Oldham, whose murder in 1638 set in motion the events that led to the war.”⁶ Katz does not enumerate what crimes John Oldham committed, nor does he mention the possible motives for his murder. In a footnote, he says, “The seventeenth-century evidence is ambiguous about the circumstances of the murder.”⁷ The

⁵ Priscilla Murolo, A.B. Chitty, *From the Folks Who Brought You the Weekend: A Short, Illustrated History of Labor in the United States* (New York: The New Press, 2001), Kindle file, Loc. 459.

⁶ Katz, Steven T. "The Pequot War Reconsidered." *The New England Quarterly* 64.2 (1991): P. 208.

⁷ *Ibid.* P. 208, Footnote #6

ambiguous circumstances he cites were not about Oldham's crimes or possible motives for his murder, rather he quotes conflicting sources about which Native American Nation committed Oldham's murder.⁸

Katz cites Reverend William Hubbard as justification for the retaliation of Oldham's death saying the Pequot Nation was involved because those who killed Oldham "...fled presently to the Pequods, by whom they were sheltered, and so became also guilty themselves of his blood."⁹ On reading this, I searched for the first mention of Hubbard in the paper. In footnote #7 on page 208, we can see that Hubbard's *The Present State of New England, Being a Narrative of the Troubles with the Indians in New England*, was published in 1671¹⁰ and so was not a contemporary, eyewitness account.

In contrast to Katz, Michael Freeman attributes the beginning of the Pequot War to the death of Captain John Stone. Freeman's 1995 article, Puritans and Pequots: The Question of Genocide, is a refutation of Katz's 1991 article in the same journal.¹¹ In regards to the cause of the war, Freeman says, "It is generally agreed that the story of the Puritan-Pequot conflict begins with the death of Captain John Stone in the spring of 1634."¹² The Stone Family Association's own web page about Captain Stone is titled, "John Stone: Of Virginia – The Notorious Captain John Stone," and goes on to say, "Stone is best remembered for his bad behavior and death... In New England he developed a reputation amongst the Puritans as 'a drunkard, lecher, braggart, bully, and blasphemer.' He was called a smuggler, a privateer, even a pirate and it was reported by deVries that he had engaged in cannibalism while shipwrecked on

⁸ Ibid.

⁹ Ibid. P. 209-210

¹⁰ Ibid. P. 208

¹¹ Freeman, Michael. "Puritans and Pequots: The Question of Genocide." *The New England Quarterly* 68.2 (1995): 278-93.

¹² Ibid. p.286

St. Christophers. Stone was in continual legal trouble with both Plymouth and Massachusetts Bay, and was finally banished on penalty of death.”¹³

Regardless of whose death triggered hostilities, it should be noted that the Pilgrims of the Mayflower were not the first Europeans with whom Native Americans had contact. Freeman says that the first Europeans to have contact with indigenous Americans on the east coast of North Americans were “...explorers, fishermen, and fur traders... [Who] brought European disease to the Native Americans.”¹⁴

Arable land enticed Europeans’ colonial proclivities.¹⁵ In 1614, Thomas Hunt, a slaver, captured over twenty Native Americans from the vicinity of the future Plymouth Colony and sold them into bondage.¹⁶ Freeman sets the stage for the Pilgrims’ arrival by quoting historian Alden Vaughn:

By the time the first Puritans arrived in New England some tribes had particular reasons to question the friendliness and integrity of Europeans. It is not hard to imagine the impact of Hunt’s kidnapping excursion on the wronged tribes in particular and on the coastal tribes in general. In 1620 some of the Indians of southern New England still viewed the white man with suspicion if not with hatred.¹⁷

Both Katz and Freeman agree that the climax of the war was an attack by colonists and Native allies on the Pequot fortification at Mystic, however; their narration of the events of May 26, 1637 differs. Katz says the force that attacked the fort consisted of “...70 Connecticut and 90 Massachusetts colonists along with 60 Mohegans, plus some scattered Narragansett and Eastern Niantics...”¹⁸ Freeman states that “Connecticut mobilized a troop of ninety Englishmen under Captain John Mason and about

¹³ "JOHN STONE: Of VIRGINIA The Notorious Captain John Stone." *Stone Family Association*. Stone Family Association, n.d. Web. 19 Mar. 2015. <http://www.stonefamilyassociation.org/index.php?pr=John_Of_Virginia>

¹⁴ Freeman, “Puritans and Pequots,” p.280

¹⁵ Ibid. p.280

¹⁶ Ibid. p.282

¹⁷ Ibid. p.282

¹⁸ Katz. "The Pequot War Reconsidered." p.212

seventy Mohegans and 'River Indians' under Uncas."¹⁹ Freeman continues, "Entering the village, Mason set the wigwams on fire. The English surrounded the village with two concentric rings, the English on the interior, their native allies on the exterior. As the Pequots fled the flames, the English put them to the sword."²⁰ Katz merely says that "...the colonists and their Indian allies surprised the Pequots and burned their fort to the ground."²¹

I can understand why Katz left out the details of the attack from his narrative. It seems a brutal fate to have to decide whether to burn or to be killed by soldiers surrounding your burning home. Both authors place the estimate of Pequot dead at the end of the attack at between 400 and 700.²²

The Native Americans who fought at Mystic on the side of the colonists were repulsed by what they saw; even some colonists objected to the brutality of the attack. They vowed that they would show mercy to women and children in the future but still felt that "...the Pequot men deserved 'severe justice.'"²³

What does all of this have to do with the colonial workplace? It was only in researching this topic that I discovered that Native Americans were enslaved by the colonists as well as killed by them.

About a month after the attack on the Pequot at Mystic, Captain Israel Stoughton and his company captured some Pequot people who were taking refuge near the Pequot River. They killed 22 Pequot men – showing that 'severe justice' - and took eighty one women and children prisoner. The colonists sent about half of the women and children to their Native allies and kept the rest as spoils of a

¹⁹ Freeman, "Puritans and Pequots," p.288

²⁰ Ibid. p.288

²¹ Katz, "The Pequot War Reconsidered," p.212

²² Freeman, "Puritans and Pequots" p.288 and Katz, "The Pequot War Reconsidered" p.212

²³ Fickes, Michael L. "'They Could Not Endure That Yoke': The Captivity of Pequot Women and Children after the War of 1637." *The New England Quarterly* 73.1 (2000). p.51

just war.²⁴ The next month, the colonists found the main body of the surviving Pequot people taking refuge in a swamp. A messenger negotiated the surrender of 180 women and children to the colonists, but the men were killed as they attempted to flee – again showing that ‘severe justice.’²⁵ According to Michael Fickes, “During and shortly after the Pequot War, English forces delivered approximately 300 Pequot captives to colonial settlements at Massachusetts Bay, Plymouth and Connecticut.”²⁶ Of these 300, seventeen – fifteen boys and two women – were sent to Bermuda to be sold, but Captain Pierce missed Bermuda and proceeded to the West Indies and Providence Island’s small settlement of Puritans. There, says Michael Guasco, “...by a stroke of the Providence Island Company’s pen, the rebel Pequots were transformed into ‘cannibal negroes,’ condemned to serve out their lives in slavery in Anglo-America’s first true slave society.”²⁷

Pequot leaders were forced to sign the Treaty of Hartford to end the violence. By the treaty, the Pequot Nation was dissolved; the use of the name, Pequot, was forbidden. “Estimates of Pequot killed range from one quarter to two thirds of the tribe.”²⁸ I call it a genocide, indeed, when few people of a nation are left free and the very mention of the name of the nation is a crime. George Orwell taught us the importance of words and names, and we forget his lesson at our peril.

The Puritans had two reasons for enslaving Native Americans. The first, as stated above, is that they viewed captives as the spoils of a just war; the second is they believed they had a duty to convert them to Christianity. “Anglo-American colonizers felt it was their responsibility and God-given right to

²⁴ Ibid. pp.59-60

²⁵ Ibid. p.60

²⁶ Ibid. p.60

²⁷ Guasco, Michael. "To "doe Some Good upon Their Countrymen": The Paradox of Indian Slavery in Early Anglo-America." *Journal of Social History* 41.2 (2007). p.389

²⁸ Freeman, “Puritans and Pequots” p.289

give the Natives ‘civility for their bodies before Christianity for their souls.’”²⁹ In these two respects, enslaving Native Americans differed from the kidnapping and enslaving of Africans.

Guasco writes, “Indian slavery in early Anglo-America differed in almost every regard from the enslavement of African peoples and it did so because it was contemplated less in light of labor demands and more as a problem related to the construction of legitimate Anglo-American societies.”³⁰ Guasco is countered in that assertion, though, by Fickes who says, “The colonists likely believed that the acquisition of female Pequot captives would ease some of the problems arising from the scarcity of female laborers in early New England.”³¹ In support of his thesis, Fickes quotes Governor William Bradford saying that “‘men’s wives’ were ‘commanded to do service for other men, as dressing their meat, washing their clothes, etc.’”³² Thus, Native American women and children were to be trained to provide service to the women of Plymouth Colony.

English “women’s work” such as milking a cow, mending stockings or churning butter were tasks the Native Americans never would have done before. Even jobs the women had in common, like transporting a baby or preparing corn, they did in different ways while speaking different languages.³³ So the Native American women and children were performing strange, new tasks with the skills of a beginner and were being instructed in a language they did not understand. The skills they knew and did well would have been done incorrectly in the eyes of their English mistresses. It must have been very frustrating, indeed, on both sides of the language divide.

²⁹ Joan Tavares Avant, “With Intent to Civilize”.

³⁰ Guasco. “To “doe Some Good upon Their Countrymen”. p.390

³¹ Fickes. ““They Could Not Endure That Yoke””. p.63

³² Fickes. p.63

³³ Fickes. p.72

Guasco quotes colonist John Mason describing the Native American captives, “they could not endure that Yoke; few of them continuing any time with their masters.”³⁴ In addition to Mason, from whom he took the title to his paper, Fickes quotes colonist Hugh Peter in a letter home requesting an English maid, “truly wee are so destitute (having none but an Indian) that wee know not what to doe.”³⁵

If Pequot women and children could not be trained as proper English servants, then the only remaining reason to keep them in bondage was to convert them to Christianity. Patrick Copeland of Bermuda who awaited the Pequot women and children who accidentally went to Providence Island, wrote to John Winthrop in 1639. In this letter, he said that, had they arrived on Bermuda, he “...would have had a care of them, to have disposed them to such honest men as should have trained them up in the principles of religion.” After a period of training, Copland imagined they could be shipped back to New England prepared to “doe some good upon their countrymen.”³⁶

What the New England colonists didn’t understand about their “spoils of a just war” is that there were many ties between the Native American nations in New England. Women and children from one nation often moved to another to escape domestic violence or after a male partner died or was killed. Generations of such intermarriage produced an almost common language, religion and work patterns. The Pequot women who ran away from their English colonial masters and mistresses could go to the Mohegan and the Narragansett nations and “work, worship and enjoy family life in a more autonomous and traditional manner than had been possible in colonial captivity.”³⁷

³⁴ Guasco. "To "doe Some Good upon Their Countrymen" p.398

³⁵ Fickes. “They Could Not Endure That Yoke” p.72

³⁶ Guasco. p.399

³⁷ Fickes. pp.76-77

Hilary E. Wyss would call the story of the Pequot slaves a “captivity narrative.”³⁸ These narratives, she says, originated in Puritan New England as devotional literature in which a traumatic life event becomes a metaphor for religious experience.³⁹ Wyss concludes her description of captivity narrative, “...any resolution other than the safe return of the mother to Anglo-American society can only be read as the tragic defeat of a superior culture.”⁴⁰

The women and children of the Pequot nation who escaped to live with the Mohegan and the Narragansett nations, then, defeated the English colonists in a very vital way. They did not adopt English customs, language or religion but abandoned the colonial way of life to return to the life to which they had been born.

³⁸ Wyss, Hilary E. "Captivity and Conversion: William Apess, Mary Jemison, and Narratives of Racial Identity." *American Indian Quarterly* 23.3/4 (1999). p.66

³⁹ Ibid.

⁴⁰ Ibid.

Dream of the Good Life: Upward Mobility

My mother did an Elder Hostel with the Mormons back in the 1990's. They showed her how to search microfiche census records, find citizenship papers and locate birth, baptism, marriage and death certificates. She found dad's grandfather, John James Malarkey (known as James), in the 1880 census. His birthplace was listed as Ireland and he came to America with his wife, Sarah Burke Malarkey. Their three oldest children, Patrick Bernard, James Joseph and Edward Cornelius, are listed there with Pennsylvania as their birthplace. At that time, they lived in Butler Township, Pennsylvania.

James and Sarah did not come to America as a direct result of the Irish Potato Famine because 1880 is the earliest record of them on these shores, and the Potato Famine lasted from 1845 to 1849.⁴¹ Regardless of their motivation for leaving Ireland, they sailed for America and wound up in the Anthracite Coal Region of Pennsylvania.

I found a more legible copy of the 1880 census than my mother passed on to me at Ancestry.com that lists James' occupation as "Laborer" and Sarah's as "Keeping House." Patrick, then six years old, attended school that year. The census taker noted that Sarah could neither read nor write and James could not write.

After Patrick Bernard, James Joseph and Edward Cornelius, James and Sarah Malarkey had five more children, Bridget Ellen, Michael Lawrence, Rose Ann, Sarah Madonna and Martin Francis – my grandfather.

There is a family story – and I don't know the truth of it – that James died in a mining accident while Sarah was pregnant with Martin Francis and that she found out about her husband's death when

⁴¹ Joel Mokyr, "Irish Potato Famine," *Encyclopedia Britannica*, 2014, <http://www.britannica.com/EBchecked/topic/294137/Irish-Potato-Famine> (Accessed December 26, 2014).

the Miner’s Benevolent Society knocked on her door and, when she answered, asked, “Are you the widow Malarkey?”

I found a record of a James Malarky’s death in a mining accident in 1889 at the Hammond Colliery and Mine in Girardville, Pennsylvania.⁴² The location and timing fit the family story closely, though my grandfather would have been an infant at the time. The story is, of course, more dramatic with an expectant widow!

On my mother’s side of the family, the story is that Hugh Boyle was the coachman in the “big house” in Ardara, County Donegal in Ireland. Anna Sweeney was either the upstairs maid or the nanny there – depending on who is telling the story. They fell in love and asked their employers for permission to marry – something very common at the time, I’m told. When they were denied, they eloped to America. They had nine children: Susanna, Mary, William, James, Kate, Hannah, Rosellen, Patrick Amalicus (my grandfather), and Edward.

The 1860 census lists Hugh’s occupation, like James Malarkey’s, as “Laborer” but does not list Anna’s. Neither James nor Anna is listed as “person[s] over 20 who cannot read & write.”⁴³

According to the 1880 census, my great-grandfather Malarkey could read but not write.⁴⁴ The 1940 census says that my grandfather Malarkey had an 8th grade education.⁴⁵ Both of my grandfather Malarkey’s children – Martin Malarkey, Jr., and my father, Philip Malarkey, went to college.

⁴² Pennsylvania Department of Internal Affairs. *Inspectors of Mines of the Anthracite and Bituminous Coal Regions of Pennsylvania for the Year 1889*. 10 June 1890: p.201. Harrisburg, PA: Edwin K. Meyers, State Printer, 1890. *The University of Scranton Weinberg Memorial Library - Reports of the Inspectors of Mines of the anthracite and bituminous coal regions of Pennsylvania, for the year ...* Web.
<<https://archive.org/stream/reportsofinspect1889penn#page/201/mode/1up>> (Accessed March 24, 2015).

⁴³ United States. Census Bureau. Washington: GPO, 1880. Web.

⁴⁴ Ibid.

⁴⁵ United States. Census Bureau. Washington: GPO, 1940. Web.

In “The American Dream: A Short History...” Jim Cullen writes, “For hundreds of years, American readers and writers have had tireless appetites for tales of poor boys (and, later, girls) who, with nothing but pluck and ingenuity, created financial empires that towered over the national imagination... [T]he power of this [American Dream] lay in a sense of collective ownership: anyone can get ahead.”⁴⁶

If my great-grandfather died in 1889, his oldest child would have been fourteen and his youngest would have been an infant. If that is truly the case, then my great-grandmother must have been a remarkable woman to have raised eight children on her own – several of whom went on to become quite wealthy by the standards of Schuylkill County, Pennsylvania. The Malarkey family truly lived the American Dream of Upward Mobility and I believe it must be due to her influence.

The life of an Anthracite coal miner in upstate Pennsylvania during the latter half of the 19th Century was a difficult one.

Genealogist Gerald E. Sherard wrote a paper, *Pennsylvania Mine Accidents 1869 – 1972*, which describes the many ways a miner could perish, death statistics and a glossary of terms peculiar to the mining industry.⁴⁷ In the glossary, I found that a “laborer,” like my great-grandfathers, was “One who loads the coal into cars, breakers, rail road cars, etc.”⁴⁸ I also read that, up to 1900, “...the historical total fatal and nonfatal accident count in anthracite mines was estimated to be over 13,000 men, women and children.”⁴⁹ I knew about the men who worked in the mines and the boys who worked in

⁴⁶ Cullen. “The American Dream.” Loc.1040 – 1045. Kindle File.

⁴⁷ Gerald E. Sherard, *Pennsylvania Mine Accidents 1869 – 1972*. *Denver Public Library Digital Collections*. N.p. November 2011. Web. <<http://digital.denverlibrary.org/cdm/ref/collection/p16079coll16/id/6818>>

⁴⁸ Ibid. p.6.

⁴⁹ Ibid. p.1.

the breakers⁵⁰, but I never knew that women had accidents in the mines! This is a topic for future research.

According to Sherard, even commuting to work could be hazardous for a miner. If the mine was too far to walk to, workers rode empty coal cars on their way to work and full ones on their commute home, the train hugging to the steep Appalachian mountainsides most of the way. Once he arrived at the mine, he went down into the damp and dark, hundreds of feet below the surface, lowered in a bucket or cage. When he arrived at his workplace, he had to labor in near dark, dodging tram cars, drilling into the coal seam either with a hand drill or with a hot, vibrating steam drill. As the miners hollowed out the hillside, they braced the roofs of their tunnels with timber. Timber that might be improperly positioned or that might become wet and rotted, combined with slight shifts in the earth's crust could cause a rock fall that might trap – or kill – a miner.⁵¹ According to the 1889 Pennsylvania Mine Inspector's report, this is how James Malarky died.⁵²

Methane gas is odorless and tasteless, and often crept into coal mines in lethal amounts. Canaries are extremely susceptible to methane and carbon monoxide – another mine danger – so miners often brought them into the mine on first shift in order to detect lethal gasses that may have seeped into the work area overnight. Sherrard mentions this in his paper, but I feel I don't need to footnote it because every child who grew up in Schuylkill County, Pennsylvania at the time I did was taught the purpose of the canary in the coal mine.⁵³

⁵⁰ Breaker: Mechanical equipment into which coal is dumped from cars or conveyers and the coal is broken up and screened. The crushing machine has bins with rollers and screens to separate and break up coal pieces into various gradations and sizes. Sherard, p.4

⁵¹ Ibid. p.3

⁵² Inspectors of Mines of the Anthracite and Bituminous Coal Regions of Pennsylvania for the Year 1889. 10 June 1890. p.201

⁵³ When the Police's Zenyatta Mondatta came out in 1980, many of my college friends didn't know what the title – and most of the lyrics! – of the song, "Canary in a Coal Mine" meant. I was able to explain the function of canaries in coal mines and the lyrics made more sense to my friends.

Canaries aside, methane gas was – and still is – a great danger in coal mines. It can cause suffocation and explosions when it is not detected and ventilated. Sherrard says that, “...many, perhaps more, men have died from gasses and lack of oxygen (known as “after-damp”) than have been killed by the blast and heat.”⁵⁴

The actual job of mining coal involved, “...undercutting the coal seam with a hand pick, drilling holes in the coal face with a breast⁵⁵ auger, shooting down the coal with blasting powder, and setting roof supports made of timber.”⁵⁶

According to Naton Leslie, who wrote about a trip he made to coal country and to Pottsville, Pennsylvania, my home town, coal miners made only \$25 a month but they never brought that much home. Miners “...were charged for the blasting powder they used, for broken shovel or pick handles, for soap used in bathing, for rent on their company houses and for goods from the company stores.”⁵⁷ Tennessee Ernie Ford’s song, “Sixteen Tons,” was popular when I was growing up, and I can still hear it on the local radio station when I’m home:

You load sixteen tons, what do you get
Another day older and deeper in debt
Saint Peter don't you call me 'cause I can't go
I owe my soul to the company store⁵⁸

A miner’s wages were further reduced by a practice called, “docking.” As each car of coal came out of the mine, a supervisor called a “ticket boss” made a guesstimate of the tonnage of coal in the car. Coal is lighter than rock, and the bosses were always suspicious that miners were putting waste rock at

⁵⁴ Sherard, p.2.

⁵⁵ Breast: In a coal mine, a chamber driven in the seam from the gangway, for the extraction of coal; the face of a working. Gangway: A main haulage road underground. Sherard, pp. 5-6.

⁵⁶ Wardell, Mark, and Robert L. Johnston. "Class Struggle and Industrial Transformation." *Theory and Society* 16.6 (1987) p.787

⁵⁷ Leslie, Naton. "The Scars of the Molly Maguires." *The North American Review Working* 286.5 (2001). p.40

⁵⁸ Ford, Tennessee E. "Sixteen Tons." *Classic Country: 1950-1964*. Cowboy Lyrics, n.d. Web. 05 Apr. 2015.
<<http://www.cowboylyrics.com/lyrics/classic-country/sixteen-tons---tennessee-ernie-ford-14930.html>>.

the bottom of the mine cars and the lighter coal on the top. “Under the most tight-fisted boss, a miner might receive what was called ‘a bobtail check,’ a tally sheet cancelling a miner’s entire wages by deductions.”⁵⁹

In addition to the grueling work in the mines and the vagaries of the company store, Irish immigrants, like James and Sara, were treated with suspicion due to their manner of speaking and their religion: Catholicism. When they arrived in the coal patch towns of Schuylkill County, Irish immigrants found themselves competing for jobs with English, Welsh and German immigrants who had arrived and adapted earlier. The Irish associated the English and Welsh, in particular, with the British who had usurped their home country, impoverished them and forced them to emigrate. The English, Welsh and Germans, in their turn, believed that the Irish, as Catholics, owed their allegiance to Rome – not to the United States of America⁶⁰; a suspicion that lasted at least until John F. Kennedy ran for President of the United States in 1960.

In response to the hard conditions in the mines, the 20 years (more or less) my great-grandfather worked there saw several attempts at organizing labor. In 1868, the Workingmen’s Benevolent Association (WBA) was formed, and 85% of the miners in the Schuylkill Anthracite fields were members.⁶¹ The WBA called its first strike that year in response to a proposed wage cut. The union contended that restricting production was a better overall control than constantly reducing wages while oversupplying the market with Anthracite.⁶² The next year, miners in all three Anthracite coal fields struck in what the Industrial Workers of the World (IWW or “Wobblies”) called a “general strike.”

⁵⁹ Naton. "The Scars of the Molly Maguires." p.41

⁶⁰ Ibid. p.40

⁶¹ Wardell and Johnston. "Class Struggle and Industrial Transformation." p.791

⁶² Ibid.

As part of the settlement, the WBA insisted that miners reduce production by one car load per day to remove the threat of lower prices by overproduction.⁶³

There were just as many attempts by mine and railroad owners to maintain the status-quo. Nancy Moses tells us that, “In the 1870s Franklin B. Gowen was as powerful a robber baron as John D. Rockefeller, Andrew Carnegie, and Cornelius Vanderbilt. Gowen was as cunning as Microsoft’s Bill Gates, as ruthless as Al Dunlop when he slashed jobs at Sunbeam, as media savvy as Martha Stewart.”⁶⁴ Franklin B. Gowen was the president of the Philadelphia and Reading Railroad and its subsidiary, the Philadelphia and Reading Coal and Iron Company. The Philadelphia and Reading Coal and Iron Company owned the Hammond Colliery, where James Malarky worked.

Gowen had been a District Attorney in Schuylkill County and used his legal knowledge to enlist the state legislature and the courts in his plan to control both the mining and distribution of Anthracite coal and in defeating the labor movement. First, Gowen needed the state legislature to allow the Philadelphia and Reading Railroad to operate jointly with the Philadelphia and Reading Coal and Iron Company. This was termed a “double privilege,” and the legislature granted it to him in 1871. In effect, this gave Gowen a vertical monopoly which allowed him to set transportation rates to the disadvantage of independent and tenant mine operators in Schuylkill County.⁶⁵ He then persuaded these smaller companies to sell out to him, further eroding competition.⁶⁶

In 1874, Gowen and the other railroad magnates in the Anthracite region confronted the WBA, demanding a 20% wage reduction. In 1875, the miners struck for six months. Their grievances were not limited to the pay reduction; they included the assertion that the coal cars were being made larger, thus

⁶³ Ibid. p.792

⁶⁴ Moses, Nancy. "Franklin B. Gowen's Ceremonial Bowl." *Pennsylvania Legacies* 4.2 (2004). p.36

⁶⁵ Wardell and Johnston. "Class Struggle and Industrial Transformation." p.792

⁶⁶ Moses. p.36.

depressing miners wages as they were paid by the carload, the hated docking fees and inflated prices for work materials at the company stores.⁶⁷ Gowen brought in the Pinkerton Detective Agency's Special Police to deal with the strikers; the miners responded with sabotage in the mines and the murder of mine bosses and the violence escalated.⁶⁸ In the end, the miners returned to work and agreed to the wage cut; they'd gained nothing for their troubles.⁶⁹

Yet, Gowen was not satisfied with a bloody victory after a prolonged strike; he sought to crush the WBA. In 1873, he engaged the Pinkerton National Detective Agency to infiltrate and report back to him on the WBA and, more importantly, the leaders of a secret society he claimed permeated the WBA – the Ancient Order of Hibernians and, within them, the terrorist organization known as the Molly Maguires.⁷⁰

At the beginning of her article, Moses said that Gowen was "...as media savvy as Martha Stewart,"⁷¹ and he used that savvy to paint the labor movement with the same brush as those who'd sabotaged the mines and killed the mine bosses. With the assistance of a closed Facebook group I belong to called, "Skooks Speak, for current and former residents of Schuylkill County," and consequent wonderful suggestions from member Mark Major, a docent at the Schuylkill County Historical Society, I was able to discover that historian Anthony Bimba wrote a history of the Molly Maguires which posited that the Mollies were fabricated by Gowen in order to crush union organizing in the Anthracite coal

⁶⁷ Wardell and Johnston. "Class Struggle and Industrial Transformation." p.795

⁶⁸ Moses. "Ceremonial Bowl." p.37

⁶⁹ Wardell and Johnston. p.794

⁷⁰ Ibid.

⁷¹ Moses. p.36

regions.⁷² This scenario fits a media-savvy manipulator, but Major discounts this theory and suggests that more mainstream accounts are probably closer to the truth.⁷³

In 1876, several Molly Maguires were tried in Schuylkill County, and Franklin B. Gowen served as their prosecutor.⁷⁴ Moses says that the jury deliberated only one hour before finding the first defendant guilty of first degree murder.⁷⁵ “Before it ended,” she says, “41 people were convicted of felonies and 20 miners put to death, including some who appeared innocent.”⁷⁶ In 1879, Gowen proclaimed that the “...labor unions have been practically dissolved.”⁷⁷

In 1880, when Gowen was preparing for a trip to meet his British shareholders, some of his fellow mine owners presented him with “...one of the handsomest silver and gold centre pieces ever manufactured in this country.”⁷⁸ Moses describes the bowl with these words:

The oval bowl is big enough to bathe a toddler in, an over-the-top Victorian creation of silver and gold gilt. The largest bowl that jewelers Bailey, Banks and Biddle had ever sold, it stands more than 15 inches high, 18 inches wide, and 30 inches long. The base is festooned with laurel wreaths, the Greek symbol of victory, and features a massive silver specimen of anthracite surrounded by the picks, spades and shovels of the trade.

The inscription around the rim tells all: “Presented to Franklin B. Gowen as a Token of our Grateful Remembrance of his Services in Suppressing Lawless Violence and Re-Establishing Security for Life and Property in the Anthracite Coal Regions of Pennsylvania.”⁷⁹

⁷² Kenny, Kevin. "The Molly Maguires in Popular Culture." *Journal of American Ethnic History* Summer 14.4 (1995). p.39

⁷³ Major, Mark. I am familiar with that accusation and it came from pro-Molly Maguire sources. It is either found in the testimony somewhere, or in one of these works, *The Great Molly Maguire Hoax* by Charles A. McCarthy, or *The Molly Maguires* by Anthony Bimba. McCarthy's book is hard to find but Bimba's is out there. McCarthy defends Jack Kehoe in his work, while Bimba describes the Molly Maguire saga as an effort in early union activity. Finding that specific "Mollies never existed" source may be a challenge. If I didn't have ten other things in the fire, I would scour the books and documents in my collection. Ya never know. April 7, 2015 in Skooks Speak.

⁷⁴ Kenny. p.5

⁷⁵ Moses. "Ceremonial Bowl." p.37.

⁷⁶ Ibid.

⁷⁷ Wardell and Johnston. "Class Struggle and Industrial Transformation." p.794

⁷⁸ Moses. p.37

⁷⁹ Ibid.

Gowen's fortunes boomed and busted with the price of Anthracite coal, and one of the reasons for his trip to Britain was that his companies were bankrupt and he sought foreign investors. He made many attempts to pay off his debts and restart his companies but after all these failed, he stepped down from his leadership role at the Philadelphia and Reading Companies. A year later, he committed suicide in a Washington, DC hotel room.⁸⁰

Even with my family history, I was surprised and saddened when I read of Franklin B. Gowen's death at his own hand, alone in a hotel room far from his home. Did he feel guilt at the conditions in his mines and the suffering he caused there with his policies? Was he overwhelmed by monetary problems? Or was there something else? We can only speculate.

⁸⁰ Ibid.

Detached Houses: The Dream of Home Ownership

Now, hold on, Mr. Potter. You're right when you say my father was no businessman. I know that. Why he ever started this cheap, penny-ante Building and Loan, I'll never know. But neither you nor anyone else can say anything against his character, because his whole life was... why, in the 25 years since he and his brother, Uncle Billy, started this thing, he never once thought of himself. Isn't that right, Uncle Billy? He didn't save enough money to send Harry away to college, let alone me. But he did help a few people get out of your slums, Mr. Potter, and what's wrong with that? Why... here, you're all businessmen here. Doesn't it make them better citizens? Doesn't it make them better customers? You... you said... what'd you say a minute ago? They had to wait and save their money before they even ought to think of a decent home. Wait? Wait for what? Until their children grow up and leave them? Until they're so old and broken down that they... Do you know how long it takes a working man to save \$5,000? Just remember this, Mr. Potter, that this rabble you're talking about... they do most of the working and paying and living and dying in this community. Well, is it too much to have them work and pay and live and die in a couple of decent rooms and a bath? Anyway, my father didn't think so. People were human beings to him. But to you, a warped, frustrated old man, they're cattle. Well in my book, my father died a much richer man than you'll ever be!⁸¹

Whenever I think of the mortgage industry, I think of this quote from the 1946 film, "It's a Wonderful Life." George Bailey's words have been a touchstone for me through my entire career since graduating from college and discovering this perennial holiday favorite. I've always thought Jimmy Stewart and my father shared a physical resemblance and that my father and Stewart's character in this film shared a philosophy. Bedford Falls and Pottsville became synonymous in my mind because I knew people like Bert and Ernie, Mr. Gower and Mary Hatch, Sam Wainright and all the others while I was growing up. And, of course, I always think of my Dad as George Baily!

Jim Cullen's book, "The American Dream: A Short History..." came out in 2004 – just before the Mortgage Crisis / Great Recession sent the US economy into a tailspin. In his chapter on home ownership he says, "'The American Dream of owning a home,' we call it. No American Dream has broader appeal, and no American Dream has been quite so widely realized. Roughly two-thirds of

⁸¹ "It's a Wonderful Life (1946)." IMDb. N.p., n.d. Web. 02 May 2015.
<http://www.imdb.org/title/tt0038650/trivia?tab=qt&ref=tt_trv_qu>.

Americans owned their homes at the start of this century, and it seems reasonable to believe that many of the remaining third will go on to do so. And if, like the other American Dreams, this one is imperfect, even fatally flawed, it is also extraordinarily resilient and versatile.”⁸²

Cullen seems both naïve and prescient in his statement. Naïve because he thought it seemed reasonable that *all* Americans would go on to own their own homes; prescient because he believes it is a persistent and flexible aspect of the American Dream. Indeed, he points out the importance of real estate to the European colonists; land was an easier medium of exchange to them than money, which either came from Britain and was rare or was coined by local banks and was unstable. The dream of a place of one’s own has been with this country since its beginning.

For seven years before coming to seminary, I worked for Freddie Mac, a federally chartered company whose slogan is “We Make Home Possible.” Freddie Mac and Freddie’s big sister, Fannie Mae, are unique to the American housing market; they make the 30-year fixed-rate mortgage a reality for middle-class Americans. Americans are so accustomed to the 30-year fixed-rate mortgage that it may come as a surprise that it is unavailable anywhere else in the world. Fannie and Freddie work hand-in-hand with American banks.

Banks are in the business of taking in deposits – checking, savings, certificates of deposit, etc. – and using a *portion* of those deposits to make loans – auto loans, commercial loans, mortgages, etc. Most bank loans have a short life – five years at most – because the bank wants their funds back, plus interest, so they can make other loans. This is how they make money. A 30-year timeframe is a long while for them to have their money elsewhere! So banks *sell* their qualifying mortgages to Fannie Mae and Freddie Mac. The banks have their money back, less a fee to Fannie or Freddie, to re-invest within a

⁸² Cullen. “The American Dream.” Loc. 2385. Kindle File.

month or so after the origination of a mortgage. Fannie and Freddie then bundle the mortgages they purchase into long-term bonds and sell them on Wall Street to investors looking for low-risk, long-term reliable returns.

This whole process – originating mortgages, selling them to Fannie and Freddie, securitizing and re-selling – also ensures liquidity in the market and enables standard interest rates across the country because there is no shortage of money to lend, on the one hand, and there is no consequent reason to raise or lower rates, on the other.

I agree with Timothy Howard, Fannie Mae’s Chief Financial Officer until 2004, that the recent housing market collapse and recession was the result of a perfect storm of things going wrong with American politics and in our economy:⁸³

- Since the 1980’s, political sentiment in the US has been against government intervention in the market
- At the beginning of the 21st Century, regulators’ and Congress’ attention was focused on Fannie Mae and Freddie Mac and not on large “too big to fail” banks because Congress was reluctant to have a hand in the market
- Banks entered the mortgage securitization business without any expertise in it
- Ratings agencies were not regulated and were paid for their work by the banks whose securities they were rating

When the mortgage crisis struck and President Obama announced the Home Affordable Refinance Program (HARP) to help people who were “underwater” refinance their mortgages, Freddie Mac’s call center – designed to answer calls from banks, not individual homeowners – was flooded with people in distress wanting to know if we owned their mortgage (a requirement of the HARP program was that either Fannie or Freddie owned the loan). The call center at 1-800-FREDDIE asked for volunteers from other departments to man the overflow phones. My coworkers and I volunteered and

⁸³ Timothy Howard, *The Mortgage Wars: Inside Fannie Mae, Big-Money Politics and the Collapse of the American Dream* (New York: McGraw Hill Education, 2013) (My summary of his overall points)

answered calls after our regular work hours and we heard heartbreaking stories. I especially remember one woman who took her kids out to Taco Bell and was subsequently berated by her mortgage lender, who had seen her there, for spending on “frivolous things” rather than repaying her loan.⁸⁴

According to research by Amy Castro Baker the Mortgage Crisis had a disproportionate impact on women. Women like the one who treated her kids to Taco Bell one night and whose teary call I answered while this insult was still raw for her and fresh in her mind.

Women have had a long, conflicted relationship with the mortgage industry in the United States. Castro’s research looks back to the 1930’s, a time when mortgages were short term in duration and banks would only lend up to 60% of the value of a house. In other words, 40% down payments were common and a borrower had only a few years to repay the remaining 60% back to the lender.⁸⁵ As a result, only people with access to wealth – whether their own or their family’s – could obtain a mortgage and own their own home.⁸⁶

In response to the wave of foreclosures during the Great Depression, the Roosevelt administration established the Home Owners Loan Corporation (HOLC), which provided foreclosure relief and established the long-term, fixed-rate mortgage products we in the United States have become accustomed to. At the same time, the Federal Housing Administration was established to transfer the risk of lending from the lender to the federal government. In exchange for this transfer of risk, lenders,

⁸⁴ The fact that a meal at Taco Bell was probably less expensive than a home-cooked meal (and less nutritious!) is a topic for another paper.

⁸⁵ Baker, Amy Castro. "Eroding the Wealth of Women: Gender and the Subprime Foreclosure Crisis." *Social Service Review* 88.1 (2014). pp.65-66

⁸⁶ *Ibid.* p.66

borrowers and properties would have to meet specific standards.⁸⁷ Women and people of color were excluded from these expanded benefits as were the poor.⁸⁸

Until the passage of the Equal Credit Opportunity Act (ECOA) in 1974, both the FHA and the Veteran's Administration (VA) used different standards for evaluating the creditworthiness of men and women; black and white. "The underwriting handbook explicitly instructed lenders to assess loans based on race, stating 'the valuator should investigate areas surrounding the location to determine whether or not incompatible racial and ethnic groups are present, to that end an intelligent prediction may be made regarding the possibility or probability of the location being *invaded* by such groups.'⁸⁹ (Emphasis mine).

Though the Fair Housing Act in 1968 made denial of mortgage credit based on race illegal, women were excluded from its protected classes. Women were not protected until the passage of the Equal Credit Opportunity Act of 1974, and single mothers and pregnant women were not protected until 1988.⁹⁰ This was four years after my ex-husband and I purchased our first house!

Though women entered the workforce in great numbers as a result of the feminist movements of the 1960's and 1970's, they faced discrimination in the credit markets. Baker says, "...although women made steady gains in the employment sector, their ability to accrue assets, intergenerational wealth, and financial stability remained stagnant without equitable access to credit. The effects of these exclusions were perhaps most acute in the mortgage market, as home equity and tax incentives for home ownership have been key to upward mobility since the New Deal."⁹¹ Baker's statement –

⁸⁷ Baker. "Eroding the Wealth of Women " p.66

⁸⁸ Ibid.

⁸⁹ Ibid. p.67

⁹⁰ Ibid. pp.67-68

⁹¹ Ibid. p.68

particularly about intergenerational wealth – came home to me when I read a New York Times article about the mortgage crisis’ impact on women. Author John Leland wrote, “‘When I bought my house, it was the American Dream,’ said Kue McIntyre,³³ a single mother of three who is scrambling to avoid losing her row house, on which she defaulted after losing her job. ‘Now I need to save it for my boys. If it was just me, O.K., I’d have to give up my first home. But it’s different when you have it for the kids. When they turn 18 I want this to be theirs.’”⁹²

Baker continues, “Further, although redlining communities of color was now illegal, discrimination based on gender or marital status was not only legal but considered sound business practice.”⁹³ In a particularly startling example, she quotes a VA official’s 1973 testimony before Congress, “‘it is un-American to count a woman’s income.’ ...he would only support counting a woman’s income ‘if she were to have a hysterectomy.’”⁹⁴ In 1973, I was in eighth grade and beginning to explore my own potential as a human being in a wide world filled with possibilities. Or so I believed.

The Veteran’s Administration seems particularly egregious in that it required an affidavit known as a “baby letter” in which a couple applying for mortgage credit provided detailed information about their form of birth control and / or planned family size. If a couple was young and childless, the VA required medical proof of their sterility before allowing the woman’s income to count on their loan application. Some “baby letters” mandated termination of an unplanned pregnancy in order to have the woman’s income counted in a mortgage application.⁹⁵ Analogous testimonies were not required from men, whatever their marital status.⁹⁶

⁹² Leland, John. "Baltimore Finds Subprime Crisis Snags Women." The New York Times. The New York Times, 14 Jan. 2008. Web. 03 May 2015. <<http://www.nytimes.com/2008/01/15/us/15mortgage.html?hp%3E>>.

⁹³ Baker. “Eroding the Wealth of Women”. p.68

⁹⁴ Ibid.

⁹⁵ Ibid. p.70

⁹⁶ Ibid. pp.70-71

As stated above, the inclusion of gender and marital status as protected classes was accomplished with the 1974 Equal Credit Opportunity Act. I like to think this was, at least in part, Congress' response to the testimony of the VA official Baker quoted, though she does not say. Regardless of the impetus for the law, women now had access to 15 and 30 year fixed rate mortgages.⁹⁷

Then came the 1980's, the "Reagan Revolution," and its libertarian, market-based, deregulation-obsessed philosophies known at various times as "monetarism," "trickle-down economics" and "supply-side economics." In this Wild West environment, mortgage bankers were able to think up products the authors of the Equal Credit Opportunity Act never dreamed of. One of these products was the Adjustable Rate Mortgage, also known as an ARM. I remember when ARM's first came on the market – I did a paper on them my senior year in college. I went around to all of the bank branches within walking distance of the University of Delaware and asked the officers there about ARM's. Did their bank offer them? Did they actively sell them? What were their features? Because this paper was written on my old electric typewriter and the paper, the typewriter and my notes have long since occupied some small territory in a Delaware landfill, I can't pull it out and see what my younger self wrote about ARM's back in the early 1980's. I do know that my personal financial practices are pretty conservative; my parents grew up during the Great Depression and I share their aversion to debt. I am sure that, when I discovered that the monthly payment of an ARM might not cover the interest due – let alone any portion of the principal amount – I was horrified. Why would anyone take out a loan they might never be able to repay?

My first job out of college was with Electronic Data Systems (EDS) in Dallas, Texas. The company was founded by Ross Perot and trained business graduates, like myself, in computer programming. At

⁹⁷ Baker. "Eroding the Wealth of Women". p.72

the time, the corporate recruiters figured it was easier to take someone trained in business and teach them to become a programmer than to take a trained programmer and teach them business. I went through EDS' "Boot Camp" and went on to support clients in the banking industry. One of the first systems I worked on was an installment loan system that had just been upgraded to support adjustable rate products. Adjustable rate mania was spreading to all consumer products at that time.

At the same time, lenders began relying heavily on computer-modelled risk profiles in deciding who would be approved for loans and who would not. Mortgage lenders who were no longer able to determine risk based on race or gender would now have to rely on complex algorithms to determine credit-worthiness.⁹⁸ Baker warns, "...rigid adherence to the belief that technology and accurate pricing can eliminate both risk and disparity fails to account for the fact that credit, risk, borrowers and lending institutions are all socially situated within power dynamics shaped by the inertia of structural forces over time."⁹⁹ In other words, reliance on race, ethnicity, class and gender as underwriting criteria were replaced by blind reliance on computer models and, hence, the people who build them. Both methods are imperfect because they do not account for historical and power dynamics; on the one hand relying totally on the prejudices of the underwriter and on the other hand relying totally on the prejudices of the computer modeler – both of whom work for an institution with its own history, culture and power dynamics within the community where it does business.

During the 1980's and 1990's, deregulation combined with exponentially expanding computer processing capacity and speed (described by Moore's Law¹⁰⁰) provided fertile ground for new mortgage lenders to enter the market. These lenders specialized in subprime loans and they competed with prime

⁹⁸ Baker. "Eroding the Wealth of Women". p.74

⁹⁹ Ibid.

¹⁰⁰ "Moore's Law." Moores Law. Web. 9 May 2015. <<http://www.moorelaw.org/>>.

lenders for customers.¹⁰¹ Of this time in the mortgage industry, Howard says, "...the removal of legal and regulatory barriers to the consolidation of financial service firms led to the rapid concentration of assets at a number of the largest banks and mortgage lenders, who had national rather than regional ambitions..."¹⁰² The subprime mortgage market boomed.

While the ECOA guarantees access to the mortgage market for the classes of people it was designed to protect, it does not specify what products can be made available.¹⁰³ Baker argues that, on the one hand, lawmakers intervened in the market to create the secondary mortgage market – the establishment of Fannie Mae, Freddie Mac and Ginnie Mae, though she doesn't state these Government Sponsored Enterprises (GSE's) explicitly – while on the other hand, they left consumers in an unregulated marketplace where lenders were able to take advantage of populations historically excluded from the market.¹⁰⁴ While I agree with Baker's observation about consumers, I disagree with her portrayal of the secondary mortgage market. Fannie Mae was established in the wake of the Great Depression, Ginnie Mae was created in 1968 to purchase FHA and VA loans and Freddie Mac was founded in 1970 to compete with Fannie Mae. Freddie sold its first Mortgage-Backed Security in 1971.¹⁰⁵ The government-sponsored secondary mortgage market was around and active long before the Great Recession; rather, I believe the deregulation of the financial industry - and its entry into the secondary mortgage market - was focused more on the banking industry and banks that were merging, acquiring and becoming "too big to fail."

¹⁰¹ Baker. "Eroding the Wealth of Women". p.74.

¹⁰² Howard. *The Mortgage Wars*. Loc.1285.

¹⁰³ Baker. p.76.

¹⁰⁴ Ibid.

¹⁰⁵ "History of the Government Sponsored Enterprises." *History of the Government Sponsored Enterprises*. Federal Housing Finance Agency Office of the Inspector General, n.d. Web. 9 May 2015.
<<https://origin.www.fhfaog.gov/learnmore/history>>.

In 1986, I left EDS and went to work for First Pennsylvania Bank, a regional bank that specialized in blue-color customers, corporate clients with union workforces and neighborhoods not served by other banks in Philadelphia – North and West Philadelphia, in particular. In 1990, First Pennsylvania was bought by CoreStates, another Philadelphia-based regional bank. Unlike First Pennsy, as we were known, CoreStates specialized in the wealthy folks on the Main Line and in the city. On paper, this purchase was a smart move, uniting rich and working class customers under one roof. In the cube farm, lives were uprooted. A layoff notice was delivered to one of my co-workers while he was in a hospital recovering from a heart attack.

In its turn, CoreStates was bought by First Union, a bank which, as Howard says, had “national ambitions.” First Union had a poor reputation for customer service, so it purchased Wachovia Bank, which had a good reputation for customer service. First Union took on the Wachovia name.

Baker describes this era – the mid-to-late 1990’s – pretty accurately, “First, a wide regulatory gap opened, allowing shifts in the market to develop ahead of protective legislation... Second, by 1999, consumer advocates drew attention to a new phenomenon rapidly developing in low-income communities of color; where women are often the heads of households, which they called ‘reverse red-lining’... Instead of excluding entire neighborhoods based on race, entire neighborhoods appear to have been marked for subprime lending... In fact, lenders excluded whole communities from the prime market and instead steered the residents into riskier loans.”¹⁰⁶

Baker quotes some statistics about the mortgage market in this era and into the early years of the 21st Century.¹⁰⁷

¹⁰⁶ Baker. “Eroding the Wealth of Women.” pp.78-79.

¹⁰⁷ Ibid. pp.79-80.

- As of 2006, single women were 20% of all homebuyers; the fastest growing group of homebuyers in the US
- 41% of these single women were first time homebuyers¹⁰⁸
- Women were more likely than men to be sold a subprime loan
- Women of color were more likely than any group to be sold a subprime loan
- Even as income increased, women were more likely than men to be sold a subprime loan

Baker concludes, "...a glass ceiling of lending prevented women from accessing safer mortgages."¹⁰⁹

When home prices began to fall and the housing bubble burst, women – particularly women of color - were more likely to be in a subprime mortgage, were more likely to be in single-income households and thus more susceptible to job loss in the recession and, finally, more likely to fall behind on their mortgage payments due to both unemployment and rising interest rates.

Homeowner Ruthell Davis (a pseudonym), a social worker in Oakland, CA, said, "Why am I in this mess and why did these people prey on me? Because people try things with women that they just don't try with men."¹¹⁰ The same article quotes Kathleen Keest, a senior policy counsel for the Center for Responsible Lending, "The problem with data... collected [at the time] is that it tracks borrowers' race and gender, but doesn't track their credit history, making it hard to explain why one borrower got a rate that was especially high or a type of loan that was especially risky. Unless data collection methods are improved, it will continue to be difficult to prove gender discrimination in court."¹¹¹ Keest is

¹⁰⁸ See <http://archives.hud.gov/offices/hsg/sfh/ref/sfhp3-02.cfm> for the definition of a first time homebuyer

¹⁰⁹ Baker. "Eroding the Wealth of Women." p.81.

¹¹⁰ McGinty, Molly M. "In Subprime Fallout, Women Take a Heavy Hit | Economic Crisis | The Investigative Fund." *In Subprime Fallout, Women Take a Heavy Hit | Economic Crisis | The Investigative Fund*. The Investigative Fund, 14 Jan. 2010. Web. 09 May 2015.
<http://www.theinvestigativefund.org/investigations/economiccrisis/1203/in_subprime_fallout_women_take_a_heavy_hit>.

¹¹¹ Ibid.

referring to the Home Mortgage Disclosure Act (HMDA), which was enacted by Congress in the 1970's long before the subprime mortgage market was on anyone's horizon.¹¹²

Keest does not, however, mention how difficult it is to include demographic, creditworthiness and credit performance data in one dataset. There are so many privacy issues around each of these individual data points – let alone their combination! Since the Mortgage Crisis, my current employer, CoreLogic, has attempted to put these datasets together, aggregate and anonymize them and make them available to researchers and risk analysts.¹¹³

In an article for the National Council of Jewish Women, Avis Jones-DeWeever quotes a 2008 Craigslist posting for Baltimore, "Single mother looking for side jobs to avoid foreclosure."¹¹⁴ Jones-DeWeever concludes her article, "One need not have a subprime loan to be negatively impacted by one. Every foreclosure sign eats away at the equity of neighboring homes, even if those homes were acquired under favorable circumstances. The lesson? It's in all of our interest to root out discrimination whenever and wherever it rears its ugly head. After all, for our communities to thrive, we must ensure that our neighbors, as well as ourselves, are treated fairly."¹¹⁵

¹¹² "FFIEC Home Mortgage Disclosure Act." *FFIEC Home Mortgage Disclosure Act*. Federal Financial Institutions Examination Council, n.d. Web. 09 May 2015. <<https://www.ffiec.gov/hmda/>>.

¹¹³ "Delivering Insight Through Property and Financial Data, Analytics and Services." CoreLogic. CoreLogic, n.d. Web. 10 May 2015. <<http://www.corelogic.com/>>.

¹¹⁴ Jones-DeWeever, Avis. "Losing Ground: Women and the Foreclosure Crisis." *Losing Ground: Women and the Foreclosure Crisis*. National Council of Jewish Women, n.d. Web. 09 May 2015. <http://www.ncjw.org/content_1441.cfm>.

¹¹⁵ Ibid.

Conclusions

In all, I am glad I used Cullen's chapters as a guideline and selected the time periods and stories I did. It is also fortunate that Murolo's book roughly shares the same timeline; these two works mesh nicely together and both will be required reading for the Hilda Mason Fellowship class I am developing concurrently with this paper.

This research has been, at turns, joyful, sorrowful, surprising and frustrating.

I was surprised to learn that Native Americans were enslaved, in addition to all of the other injustices they suffered at the hands of European colonists. It made me happy, though, to learn that the Pequot women who had been enslaved by the Plymouth and Massachusetts Bay colonies, escaped their enslavement and went to the remaining Native Nations in the area. Theirs was a quiet victory that needs to have its volume turned up.

Researching my family history in the 1800's was, at first, extremely frustrating. My mother found my great-grandfather's family in the microfiche maintained by the Mormons; why couldn't I find it on their web site, Ancestry.com? I was near to abandoning the search when I thought about trying to look for census records by township rather than by name. I found James and Sarah Mehlarkey in the 1880 Census for Butler Township, PA. The census-taker had misspelled the name! Once I found them, many of the other pieces began to fall into place. I found James' death in a mining report and found aunts, uncles and cousins through Ancestry.com.

The person who interests me most in this story, though, is Sarah Burke Malarkey. How did she, as a widow, raise eight children in times when women could not get credit without a husband? She

must have been quite a strong woman! Learning this little bit about her makes me wish that I had known her. I am eager to learn more about her and wish I'd been able to discover more about her during the time I've had to work on this project.

My own journey through the American Dream – and the American Workplace – is very much centered on the financial industry, in general, and on home ownership, in particular.

In the early 1980's, shortly after I graduated from college, I was married very briefly. During that time, my husband and I bought a small, two-bedroom house in Claymont, Delaware with a 3% down payment and an FHA loan. We divorced while we owned that house. I was fortunate enough to have higher earnings and so was able to hold onto the house – just barely! Several years later, I sold that house at a profit and moved to Northern Virginia where I purchased the house I will be moving back to very soon after graduation.

Before writing this paper, I had no idea that women had been required to provide testimony that they were on birth control or were not planning on having children before they'd be granted a mortgage! Through all of my mortgage experiences – two purchases and several refinances – I took it for granted that my gender and fertility did not matter; that my credit rating and employment were all that was important.

Now I realize that, as a white woman, what I took for granted in the early 1980's during my first home purchase and the early 1990's during my second – that employment, wealth and credit rating were all that mattered - did not apply equally to all women.

I am also grateful that I spent most of my career in the banking and mortgage industries as I purchased and refinanced houses. Two refinances, in particular, were done during the lead-up to the Mortgage Crisis and in its direct aftermath – one in 2004 just before I was laid off from the Union Labor

Life Insurance Company and another in 2010 when rates were low and I was beginning seminary. Had I not had experience in the banking / mortgage industries, would a mortgage banker or broker have tried to take advantage of me by steering me toward a subprime loan? Even if they had tried, I like to think I'd have been immune to the sales pressure. After all, I knew that adjustable rate loans carry the possibility of negative amortization.

Still, sales pressure can be a difficult thing. Even protected by my white skin, business college degree and years of experience in the financial industry, I've made major purchases – cars, HVAC systems, expensive clothing and more – under the pressure of a skilled salesperson.

In conclusion, the common thread that joins all of these stories is the women in them. The Pequot women who turned their backs on a “superior” culture for the one they preferred; my great-grandmother and her struggles that produced a privileged family during the lifetimes of her children; my own struggles as a woman in corporate America and the advantage taken of us in the capitalist marketplace.

We women need to fashion a new American Dream that includes us. We need to have our stories included in the American narrative. Like the Pequot women, my great-grandmother and the woman who took her children to Taco Bell, we have stories to tell that need to be heard. These stories are important beyond measure. They speak to a yearning for self-determination free of expectations due to gender and place in history. They are as inspirational and cautionary as any Greek myth. These women have spoken to my soul about adversities and victories large and small. I salute the Pequot women, the women in the Gilded Age whose husbands died on the job and the women who were the victims of predatory lending. Somehow, you survived and thrived. You are my inspiration.

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