

# Geographies of Pawnbroking in pre-Famine Ireland: profit, precarity and impoverishment 1787–1824

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**Abstract:** While pawnbroking had a long history in Ireland it was not until the second decade of the nineteenth century that pawnshop numbers increased dramatically and the geography of pawnbroking shifted radically. This paper provides a detailed account of this changing geography. It outlines where the money that funded the expansion of pawnbroking originated. Unlike other businesses, pawnbrokers paid significant bonds to enter the trade and were legally required to provide three substantial independent sureties. To quickly recoup these initial costs and become profitable, pawnshops opened only where a significant demand for short-term credit existed. The ongoing decline of Ireland's textile industries, the post-Napoleonic price collapses for agricultural commodities after 1815, the collapse of private banks in 1820 and a significant potato famine in the summer of 1822 combined as catalysts that caused a rapid expansion of pawnbroking between 1817 and 1824. As living standards deteriorated, pawnbrokers migrated into new settlements exploiting new poverties and the growing need for credit. This paper tracks the diffusion of pawnshops between 1787 and 1824 to provide new understandings of the geographies of deteriorating living standards, impoverishment and increased levels of economic precarity in the immediate post-Napoleonic period.

**Key Words:** *Pawnbrokers, pawnshops, precarity, impoverishment, loans, profit, exploitation*

## Introduction

Pawnbroking has a very long history in Ireland. References to pawnbrokers appear in historical documents dating back to 1128 (Raymond 1978; Fitzpatrick 2001), and a pawnbroking system based on the English profit seeking model rather than the charitable European *Monte de Piété* model was well established in Ireland by the early 1600s (Doherty, 1994; McLaughlin and Pecchenino, 2022). Despite being the oldest and the most numerous credit providers on the island, pawnbrokers remain among the

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least studied of all financial institutions (McLaughlin, 2009). This dearth of research is largely a function of the poor quality of archival records related to pawnbroking. Until the late 1830s these records are fragmentary, inaccurate and unreliable. By interrogating diverse archival sources, this paper maps and analyses the numerical and geographical expansion of pawnshops from 1787. It outlines the challenges encountered, and the methods used to construct and corroborate the database used for this paper.

Historically, accessing credit was a challenge for the poorest people in Ireland and from the early eighteenth century other forms of credit provision were devised. Contemporaries of Jonathan Swift inform us that he developed the charitable loan system in the late 1720s partly to counteract the exploitative and unregulated activities of Dublin city pawnbrokers (Pilkington, 1748; Sheridan, 1787). This charitable loan system provided the template for the loan fund societies which were widely established across the island with funding from the London Tavern Committee after the famine of 1822 (Mac Atasney, 2010). However, the key difference between these loan societies and pawnbrokers is that these societies were top-down initiatives imposed by external actors on Irish society. Established by philanthropists, they were instigated where a need was perceived for them. More often than not, these schemes were part of wider reforming agendas designed and introduced to encourage very specific social and moral recalibrations (O'Connor, 2022). Anchored in an unyielding moralism they promoted the ideas of a strong work ethic, self-help and self-reliance (Powell, 1992). All borrowers were carefully screened, required two guarantors and loans were inextricably linked to reproductive, or income generating projects and could not be used for other purposes (Landa, 1945; Hollis and Sweetman, 2001). They encouraged the poor to take responsibility for their own longer-term financial well-being so that in times of illness, old age or death they could provide for their families rather than become dependent on charity and a burden on society (Geary, 2015).

Pawnbroking differed fundamentally to charitable loan societies. Pawnbroking was a business, operated by individuals motivated by profit. The locations chosen by pawnbrokers were business decisions and they therefore gravitated to places where the opportunity to generate income was greatest. They were businesses that needed a critical mass of customers to generate sufficient profits. Unlike the loan societies, pawnbroking was not underpinned by lofty social aspirations or ideals. Pawnbrokers provided a financial service without requiring a moral or social dividend. Anyone could borrow money from pawnbrokers as long as they lodged a pledge (an item as collateral) of greater value than the loan received. No guarantors were required, and this brought a degree of privacy and discretion to the transactions that increased their appeal. The item could be redeemed upon repayment of the amount loaned plus interest. Borrowers could use the loan received for any purpose(s). Any unredeemed items were brought to auction. Therefore, the geographies of pawnbrokers, speak to a different client-base or constituency than those of loan societies; a client-base that voluntarily 'sought to engage' rather than one that was 'brought to engage'.

Attitudes to pawnbrokers varied considerably among the classes that did not depend

on their services (McLaughlin and Pecchenino, 2022). The most commonly held viewpoint was one of outright antagonism toward pawnbrokers. This disdain is evident in responses published in Appendix E of the *Poor Inquiry (Ireland)* (1836). Here a moral outrage at the very existence of pawnbrokers can be discerned. Pawnbrokers and pawnbroking is described as “a most destructive trade” (p.12); “a great encouragement to dishonest practices among the poor” (p.110); “sources of improvidence and intemperance” (p.142); encouraging “indolence and theft” (p.195) and “idleness and drunkenness” (p.199). As the only financial service not directly controlled and managed by social elites or the clergy, pawnshops drew the ire of the upper classes. The presence of pawnbrokers was widely perceived to undermine the work of loan societies which not only alleviated poverty but did so in a manner calculated to engineer social and moral improvements.

However, some amongst the upper classes accepted that there was a very real need for pawnbrokers; that they played a practical and essential role in society and economy. But theirs was a qualified acceptance and mirrored remarks made by William Preston in a prize-winning essay presented to the Royal Irish Academy in 1796 and published in 1803: “the exactions of pawn-brokers are a severe grievance... The shops of pawn-brokers are an evil; – but I apprehend a necessary evil” (p.330). By the mid-1830s (when pawnshops were well-established across the island) this characterisation of pawnbrokers is evident throughout the *Poor Inquiry (Ireland)* (1836). For example, Rev N. Lombard from St Nicholas Parish, Cork city used this exact phrase – “a necessary evil” to describe pawnbrokers in Cork city (*Poor Inquiry (Ireland) Appendix C, Part I*, (1836, p.36). For others, their words showed how they wrestled with, but failed to resolve the dissonance embedded in this phrase. Rev. T. Whitty noted “There is one in Kiltrush, and I wish it was out of it, though it is a great convenience to the poor” (*Poor Inquiry (Ireland), Appendix E*, 1836, p.159), while the Rev. M. Power, P.P. (Kilmolaran, Desert, and Fenagh), acknowledged that the services offered by pawnbrokers were more a necessity than a ‘convenience’ when he observed: “the extreme poverty of the people obliges them to have recourse to this pest [pawnbroker] in a neighbouring parish, where they pledge whatever they can spare, to procure food” (*Poor Inquiry (Ireland), Appendix E*, 1836, p.257). These two statements illustrate the importance of pawnbrokers to the survival of the poor; they were necessary ‘pests’.

By tracing the spread of pawnbrokers in the immediate post-Napoleonic period therefore, it is possible to generate new insights into the pathways of impoverishment and immiseration that characterised this period (Ó Gráda, 1995, Mokyr, 1983). The expansion of pawnbrokers into previously unserved settlements represents a manifestation of growing economic pressures on the professional, artisan, trades and retailing classes as well as those further down the social hierarchy. Exploiting and profiting from deteriorating living standards, pawnshop numbers increased dramatically after 1817 as they gravitated as far down the settlement and the social hierarchies as was profitable. By focusing on the new places that pawnbrokers entered, it is possible not only to trace declining living standards amongst Ireland’s middle classes, but ultimately

as archival records reveal, amongst those in the lower classes with any item worth pawning who lived within twenty miles of a pawnshop. This paper outlines the spatial expansion of pawnbrokers between 1787 and 1824.

## Background and context

The last decades of the eighteenth century and the first decade of nineteenth were “decades of economic progress” (Ó Gráda, 1995, pp.4-5). Ireland’s economy boomed during the French Revolutionary Wars (1792–1802) and the Napoleonic War (1803–1815). It became a significant food supplier to the British army and navy. Both the volume and value of Ireland’s agricultural commodities increased by 40 per cent (Cullen, 1972, p.100). During the Napoleonic War the price paid for Irish cereals, meat and grain roughly doubled and this was from an already historically high base-level achieved during the Revolutionary Wars (Connolly, 2011). The benefits derived from Ireland’s highly profitable agricultural sector extended beyond the landlords and significant landholders. Urban professionals, merchants, traders, servants, artisans, manufacturers and farmers also profited from the buoyant economy. However, the boom did not benefit everyone. The wages of agricultural labourers did not keep pace with price inflation for food and land rent. Further down the social scale the situation was even more precarious. For those not embedded in the cash economy surviving on potatoes, this period was “punctuated by some very painful years owing to bad weather [and] food scarcity” (Donnelly, 2009, p.11).

The Napoleonic boom in agricultural exports temporarily concealed the weaknesses in Ireland’s industrial base. In the early 1800s, Ireland’s cottage-based textile industries commenced an inexorable decline (Smyth, 1988; Ó Gráda, 1995). Irish spinners and weavers found it increasingly difficult to match the quality and standardised products from English factories and when “exposed to competition from British factories, could not cope with the rigours of the free market ... Unemployment and industrial decline followed” (Foster, 1989, p.192). This resulted in a deterioration in living standards. Dickson, (2018, p. 177) notes “the lot of the wage earner in the town and the countryside by 1812 was now more precarious, and a great many were severely under-employed in the good years and vulnerable to disease and distress at times of scarcity”. This industrial decline refocused efforts to modernise agriculture which involved not only the introduction and adoption of the most modern practices and technologies but a clearance of tenants from holdings to maximise economies of scale (Solar, 2017, p.36). A further factor complicating the economic challenges faced by Ireland at this time was that the Act of Union (1801) radically reframed the country’s relationship with Britain (Smyth, 2017a). After 1801, Ireland appeared “more colonial than when it really had been a colony” (Andrews, 1997, p.248) and a stronger emphasis was placed on the greater “integration of the Irish economy to serve British needs” (Smyth, 2017a, p.5). However, deeply-rooted sectarian and agrarian grievances muddied the process of economic integration and the deepening economic recession that followed

the Napoleonic War “exposed the weaknesses and vulnerabilities of Irish society after seventy years of growth” (Dickson, 2017, p.178).

This “façade of prosperity concealed dangerous weaknesses” (Connolly, 2011, p.33). The early decades of the nineteenth century were characterised by island-wide eruptions of agrarian, sectarian and political violence (Donnelly, 2009; Bartlett, 2018). “In March 1808, William Smith, a magistrate in Clonmel, County Tipperary, described the area surrounding the town, to a distance of 16 miles, as ‘The Theatre of Disorder’ ... with reports of murder, arson, mutilation, flogging, abduction, assault and intimidation” (Bartlett, 2018, p.96). The highest levels of unrest at this time were recorded in the south, south-east and east and represented a continuation and expansion of “disciplined, oath-bound, structured, coercive” secret societies that dated back to the Whiteboy movement in the 1760s and 1770s (Smyth, 2017b, p.25). These secret societies provided a mechanism for the economically oppressed to confront and resist further erosions to their incomes and living standards. They sought to address perceived injustices and breaches in the ‘moral economy’ and to confer on an increasingly economically and politically marginalised and alienated population some sense of agency (Fitzpatrick, 1985).

While opposition to the tithes was the initial flashpoint for Whiteboy unrest, this quickly merged with other grievances – the payment of other taxes, rising rents, and opposition to the expansion of commercial farming in the form of cattle grazing (Donnelly, 1977). Critically most grievances whether agrarian or sectarian, focused on matters linked to deteriorating incomes and living standards (Bartlett, 2018 ; Connolly, 2011). These societies can best be understood as “champions of economic justice” (Donnelly, 1977, p.120) or “localised defenders of the rural poor” (Keyes, 2011, p.60). They provided a mechanism for the economically oppressed to confront and resist any further undermining of incomes and living standards as well as merging with millenarian and political agendas (Katsuta, 2003). It is particularly noteworthy that the places where pawnshops established when they first diffused beyond the Ireland’s largest cities and towns between 1817 and 1824 were the same places where these subaltern ‘champions of justice’ and ‘defenders of the oppressed’ flourished – where incomes were being eroded and where living standards were deteriorating.

For some who could afford it, emigration provided an alternative to agitation. By the turn of the nineteenth century declining prices merged with other dissatisfactions around political and religious inequities to drive entire families and communities to emigrate. This led not only to high levels of emigration from the ranks of Ireland’s emerging middle classes who had been involved in these activities but a significant loss of capital from Ireland. Coote (1801) reflecting on emigration from County Monaghan bemoaned, not so much the loss of skilled workers as the money they had taken with them from the country. One year later referring to emigrants from County Cavan, Coote (1802, p.46) again observed “they took out all they were worth, converted into *specie*; the interest of their farms, their stock on the farm, and in trade, was all sold for cash: how many thousand pounds must the country have been stripped of ...”. However, for the poorest, even during an unprecedented economic boom, economic and social conditions

had deteriorated to the point that between 1799 and 1802 eight different *Societies for Promoting the Comforts of the Poor* had opened in Cork, Dublin, Carrick-on-Suir, Sligo, Kilkenny, Carrickmacross, New Ross and Stillorgan. These were Irish articulations of wider international initiatives that first appeared in Hamburg and Munich. However, the Irish societies were largely modelled on the English Society for Bettering the Condition of the Poor which started in London in 1796 (Geary, 2015). Consecutive Irish harvest failures in 1799 and 1800 and inflated food prices required government intervention to prevent high levels of starvation and mortality (Kennedy and Solar, 2019).

This ongoing economic deterioration for agricultural labourers and textile manufacturers was exacerbated when the Napoleonic Wars ended in 1815 as the transition from war to peace took a devastating toll on the Irish economy. It triggered multiple price collapses for agricultural commodities with Ireland entering a prolonged economic recession (Mokyr, 1983; Dickson 2017; Bielenberg 2018). After 1815 the value of Irish agricultural exports declined by between thirty and fifty per cent (Connolly, 2011; Cullen, 1972 and 1981; Ó Gráda, 1995). Again, between 1818 and 1822 the prices commanded by agricultural commodities halved once more (Kavanagh, 2011) and throughout the late 1820s prices remained low before they slumped further in the early 1830s (Connolly, 2011). This impacted urban professionals, tradesmen, artisans, who provided the ancillary services which supported the export boom.

One critical and often overlooked impact of these price collapses was that it put severe pressure on the private banking system. Indeed, the second reduction in commodity prices between 1818 and 1822 was so severe that it precipitated the failure of the private banking system (O’Kelly, 1959). In the last week of May and the first week of June 1820, eight banks closed. Landlords affected by these banking failures scaled back investment and employment in their localities which triggered a period of reduced prospects for the wage-earning middle classes (Whelan, 1996). This exacerbated the already high levels of unemployment and underemployment. After 1818, employment became even more occasional, and task based. Indeed, a year before the banks’ collapse, the *Second Report of the Select Committee on the State of Disease, and Condition of the Labouring Poor in Ireland* (1819, p.97) warned of the “mischiefs attendant on a redundant, a growing and unemployed population, converting that which ought to be the strength into the peril of a state”. After the banking collapse the *Report of the Select Committee on the Employment of the Poor* (1823, p.7) noted “... the distress of the higher classes has reacted to a considerable extent upon the lower. The want of capital seems to be generally referred to as the principal cause of the reduced means of employing the people”. Donnelly (2009, p.52) described the period from 1818–22 as “the hardest of hard times” explaining that in these years Ireland endured a “punishing economic crisis ... one of the worst in modern Irish history”. This paper illustrates that the expansion of pawnbroking coincided with this precise period. The post-Napoleonic recession was a two-phased recession (1815–16 and 1818–22) and while some people had the resilience and resources to survive the first phase, the second proved ruinous for many. It was this second phase that created the conditions that facilitated the rapid expansion of pawnbroking as high levels of

unemployment, wage deflation and wage reductions led to an unprecedented demand for credit. Crucially, unlike in England, after 1822, there was no economic recovery in Ireland; the Irish economy stagnated and for most people living standards continued to deteriorate.

To protect their incomes landlords maintained rents at the high levels associated with the period of prosperity during the Napoleonic Wars and reduced wages. Landlords rented at as high a level as people were prepared to pay (Lynch and Vaizey, 1960). In the context of a rapidly rising population, the need to secure shelter and land to grow potatoes meant that the lower social classes had little choice but to pay extortionate rents. The *Poor Inquiry (Ireland)* (1836, p.80) indicates that the wage rate for agricultural labourers and cottiers in the mid-1830s was “8d. per day in summer and 6d. in winter, without diet”. Based on the work of both Arthur Young and Edward Wakefield, Ó Gráda (1995, p.16) calculated that in 1810 agricultural labourers earned between 10d. and 13d. per day. Wage decline in the context of high rents perpetuated a cycle of impoverishment in rural areas [1].

When landlords required labourers for planting or harvesting, they rarely paid in cash. Between 1815 and 1845 “the payment of labour by money wages was arrested” (Lynch and Vaizey, 1960, p.26). Rather landlords offset labour against rents thereby reducing and, in some cases removing farm labourers’ local access to the cash economy. In times of potato failure this exposed labourers to increased levels of vulnerability and precarity. The *Report from the Select Committee on the Employment of the Poor in Ireland* (1823, pp.4-5) which examined the failed potato harvest of 1821-22 concluded that “the calamity of 1822 may therefore be said to have proceeded less from the want of food itself, than from the want of adequate means of purchasing it”. The key cause of a series of small-scale but significant famine events in 1812/13, 1816/17, 1821/1822, 1826, 1830/31, 1835/6 and 1839/40 and 1842 which led to a spiral of impoverishment was the lack of adequate and ongoing access of growing sections of the population to the cash economy (Kinealy and Moran, 2020). As England and Europe urbanised, industrialised and transitioned to cash-based economies, in Ireland, between eighty-five and ninety per cent of the population continued to live in rural areas and were engaged in agriculture (Solar, 2017). Many of these had little sustained access or interaction with the cash economy. Without the natural resources to participate in the Industrial Revolution, Ireland remained a predominantly agrarian economy and therefore found itself on a different trajectory to much of the rest of Europe.

As the economic downturn endured, the rate of emigration accelerated. Estimates of those leaving for Britain and North America between 1815 and 1845 range from 800,000 (Kenny, 2017) to 1.5 million (Ó Gráda, 1995; Connolly, 2011). Almost half a million of these were Protestants from the midlands and south Leinster (Whelan, 1996). Emigration was highly selective in that only those with the means could afford the costs involved (Kenny, 2017). As Coote (1801 and 1802) noted, the country was stripped of its wealthier middle classes. Over the next several years the economy and business opportunities contracted. Any gains made during the boom were eroded. Those

who were previously financially comfortable came under increased economic pressure. The demand for pawnbroker loans to assist people over periods of pressure reached unprecedented levels. A small number who did not emigrate but who had protected their savings saw the entry into pawnbroking as a lucrative opportunity. By the 1830s pawnbroker profits averaged £950 *per annum*. This sum was fifteen times the income of a high-earning tradesman. Doherty (1994, p.18) observes that pawnbroking “was a gamble for high stakes. The price of failure was bankruptcy; the reward for success was riches. And there were more than enough success stories to attract new operators”.

## Archives and sources

The pawnbroking trade in Ireland was unregulated until legislation was introduced in 1786 and 1788. The 1786 Act (26 Geo. 3. cap. 43) set entry fees to the trade and the 1788 Act (28 Geo. 3. cap. 49) revised downward interest rates payable to pawnbrokers for loans issued. Bonds paid by pawnbrokers to enter the profession with three independent sureties required by the legislation were to be lodged with the Town Clerk in the town (or County Treasurer in the county) where the pawnbroker was located. The certificate issued by the Town Clerks, or County Treasurers was then to be lodged with the Marshal of the City of Dublin. This legislation merely formalised an arrangement between pawnbrokers in Dublin city and the Marshal of Dublin but it extended the duties of the latter to cover the whole country. Critically, the Marshal of the City of Dublin, using these certificates was required to compile and maintain an up-to-date monthly register of all pawnbrokers and forward annual summaries to London. However, the records kept by the four men who acted as Marshals of the City of Dublin between 1786 and the early 1830s left much to be desired. Returns were submitted for 1787 and after this no further submissions were made (*The Journals of the House of Commons of Ireland*, Vol. 12, Part 2, p.dclIII-dclV).

The lack of administrative oversight of the pawnbroking industry required by the 1786 and 1788 Acts was first highlighted in *The First Report of the Commissioners Appointed to Inquire into the Municipal Corporations of Ireland* (1835). Such were the inadequacies related to the governance of pawnbroking that it triggered a full-scale inquiry into pawnbroking in Ireland. The results of this inquiry were published in *The Report from the Select Committee on Pawnbroking in Ireland* (1838). This report was scathing in its criticism of the Marshal of the City of Dublin and his staff noting that “the manner in which successive Marshals of the City of Dublin have discharged the duties imposed on them by the Act ... have been exceedingly unsatisfactory” (p.xii).

The information requested and submitted to this select committee, provides a starting point for constructing a database of pawnbroking in Ireland. Two submissions to the select committee are particularly useful. The first is the six annual returns for the years 1832–1837 submitted by John Judkin Butler, Marshal of the City of Dublin (1831–1842). These returns provide pawnbroker names, pawnshop locations and critically the year that each pawnbroker was established. The second submission relates to the date

that each pawnbroker officially lodged their bonds and three independent sureties in the city or town in which they operated. Interestingly, the dates of establishment and the date that bonds and sureties were lodged do not always correspond. For the purposes of this research the earliest date that any pawnbroker appeared on either list was taken as the date business commenced.

The annual returns submitted and published in *The Report from the Select Committee on Pawnbroking in Ireland* (1838) by the Marshal of the City of Dublin to the Select Committee in 1838 for individual years between 1832 and 1837 are highly fragmentary and inconsistent. The chaotic returns are a function of the years of neglect by successive Dublin City Marshals in compiling and maintaining a register of pawnbrokers. However, when individual pawnbrokers are tracked across all seven annual reports, it is possible to resolve many of these inconsistencies. The Select Committee, correctly unconvinced of the accuracy of these individual annual returns wrote to all Town Clerks and County Treasurers requesting three pieces of information: the name of each pawnbroker registered in every town, the three names of those providing sureties and the date that each pawnbroker first lodged their bonds. By tracking individual pawnshops across the seven annual returns made by the Dublin City Marshal and cross checking this information with the data from Town Clerks and County Treasurers requested by the Select Committee it was possible to construct a preliminary database containing the names, locations, and dates of the establishment of each pawnshop between 1787 and 1824.

These data were cross-referenced with the pawnbrokers listed in the earliest island-wide trade directories. The two key directories used were *Pigot's Directories for Scotland, Ireland and the four most Northern Counties of England 1820-21* (1820) and *Pigot & Co's Provincial Directory of Ireland* (1824). The earliest nationwide directories do not reach deeply into Ireland and provide information for a relatively small number of larger settlements, however, the number of towns included expanded significantly as the nineteenth century progressed. Local trade directories including *Lucas's Irish Provincial Directories* (1788), the *Belfast Street and Trade Directory* (1800), confirm the accuracy of the data submitted to the select committee on pawnbroking in 1838 relating to the year pawnshops established. These directories reflect a general absence of pawnshops from settlements in the later years of the eighteenth century and the turn of the nineteenth century with a notable uptick in pawnshop numbers in the later years of the first decade of the nineteenth century reflected in *Holden's Directory* (1809) and *Bradshaw's Belfast General and Commercial Directory* (1819).

## Funding the trade

The legislation regulating the activities of pawnbrokers in Ireland in 1786 required pawnbrokers to pay a once-off bond of £300 to formally enter the trade. In addition to this bond, three further sureties of £100 each, again one-off payments, were required. The 1788 Act made two important changes. Firstly, the bond of £300 was raised to

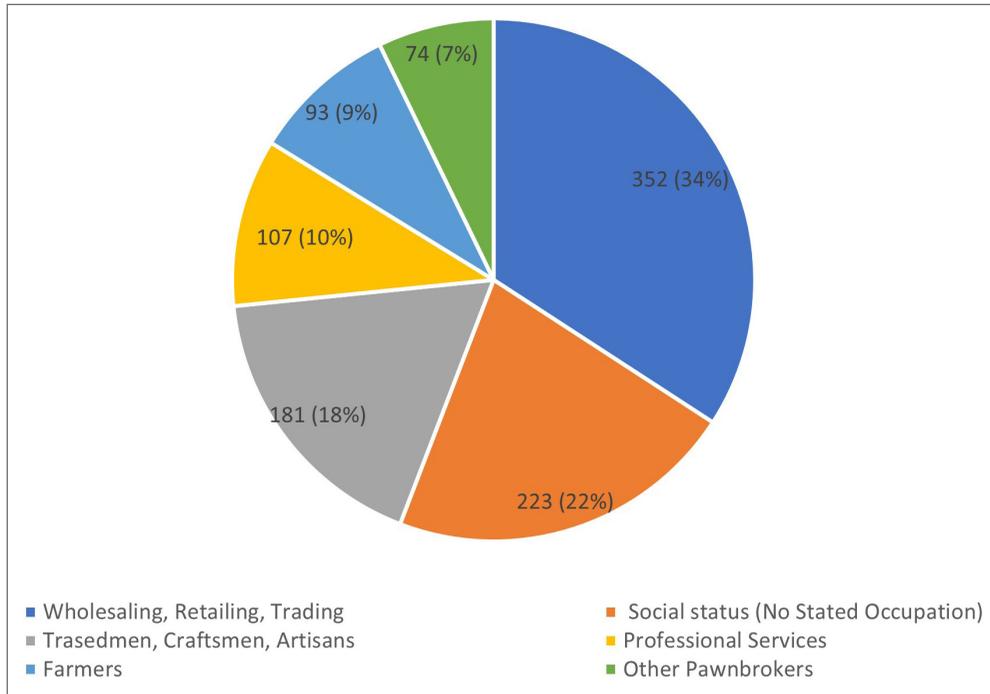
£1,000 for pawnbrokers operating in Dublin city. The £300 charge remained in place for all other locations. Secondly, the interest rates permitted under the 1786 legislation were reduced to “accommodate the poorer class of borrowers upon easier terms” (*The Report from the Select Committee on Pawnbroking in Ireland*, 1838, p.5). This lowering of interest rates did indeed broaden the client base and was a factor in shaping the geography of pawnbroking in the post-Napoleonic economic downturn. The bonds of £1,000 and £300 represented considerable sums [2]. In evidence to the select committee George Mathews, Secretary to the Central Loan Fund Board (Ireland) observed “A man entering the business of pawnbroker must be a man of considerable capital” (*The Report from the Select Committee on Pawnbroking in Ireland*, 1838, p.10). Significant wealth had been accumulated by some during the wartime boom and those entering pawnbroking had no difficulty accessing such sums. Neither had pawnbrokers any difficulty in attracting the three independent sureties of £100 as it was a highly profitable business.

In Ireland urban professionals, tradesmen, retailers and artisans who were embedded in the cash economy but whose employment was affected by the recession constituted a lucrative market for pawnbrokers and much of this cohort did experience economic distress (Dickson, 2018). Indeed, the rapid spread of pawnbrokers from 1817 initially speaks to the impoverishment of this emerging middle class. While most respondents to the *Poor Inquiry (Ireland)* (1836) suggested that it was the poorest classes who engaged with pawnbrokers, some respondents observed that “the lower classes of the poor have nothing worth pawning,” (p.3) or “hav[e] nothing to pawn” (p.111) and noted that pawnbrokers traded “with a much higher class of persons” (p.8). However, as the size of Ireland’s middle class contracted due to emigration in the first decades of the nineteenth century, pawnbrokers migrated down both the settlement and social hierarchies, spreading into ever-smaller urban centres. In a period of significant agricultural commodity price collapse, and of deindustrialisation, when many of Ireland’s manufacturing industries and cottage industries stagnated and declined because of proximity to a global industrial superpower, the exploitation of poverty became a thriving industry. Among the poorest, there was a deeply ingrained system of mutual aid and little usury (Powell, 1992; Solar 2017). Those who lent “at high interest” were “the class next above the poor” who fearing a similar descent into poverty turned the misfortune of poorer neighbours and friends into an economic opportunity (*Poor Inquiry (Ireland)*, (1836) *Appendix E*, p.4).

As the boom in the demand for services and consumer items that characterised the war years rapidly declined after 1815, many urban professionals, tradesmen, artisans, retailers and those of independent means looked for ways to diversify incomes and protect their wealth. The £100 bonds required by pawnbrokers provided an investment opportunity in a business, that unlike most others was expanding and highly profitable. Submissions made by the Town Clerks and County Treasurers to the Select Committee on Pawnbroking in Ireland provide intriguing insights into the social and economic geographies that underpinned the expansion of pawnbroking in Ireland. It lists the names and occupations or social status of 1,030 people who provided £100 sureties for

pawnbrokers. While by no means a complete record, this represents a significant and reliable sample of investors.

In total 126 different occupations invested in pawnbroking. These investors can



**Figure 1.** Occupations of those providing £100 sureties to pawnbrokers. Source: Returns from City Clerks and County Treasurers to the Select Committee on Pawnbroking in Ireland (1838, pp. 169–197).

be divided into six categories (Fig 1). The first category includes those involved in wholesaling, retailing or trading and they accounted for 352 of the pawnbroker £100 sureties. Most were high street retailers in major cities and towns and included shopkeepers (99), merchants (80), publicans or spirit retailers (37), grocers (35) and woollen or linen drapers (29). The second category did not define themselves by their occupations but rather by their social status. This category accounted for 223 of the pawnbroker sureties. By far the largest number of investors in this category described themselves as gentlemen (202) the remainder were esquires (15), widows (2), spinsters (2) and householders (2). Esquire was a title that was accorded to men of higher social rank and usually signified landownership or those who held offices of trust for the Crown, particularly within law enforcement and included such roles as justices of the peace, sheriffs or sergeants. Gentlemen, in the English tradition, were those from respected families but who were not members of the nobility. In a highly hierarchical society, the term ‘gentleman’ held a certain cache as an indicator of rank and affluence during this period. The location of the gentlemen investors is interesting. More than half

of all gentlemen (110) who provided sureties for pawnbrokers were based in Limerick city (47), Cork city (28) and Cork County (35).

The third category was composed of 181 tradesmen, craftsmen and artisans. This category incorporates a great diversity of professions and included cordwainers/shoemakers (20), brewers, vintners and distillers (14), tanners (14), cabinet makers (12) and tailors (11). It also included a diversity of professions linked to the textile industry like bleachers, cotton spinners, shuttle makers, dyers, wool combers, hatters, gloves and wool, cotton and linen manufacturers (28). The fourth category was composed of those who provided professional services and accounted for 107 pawnbroker sureties. Again, a quite diverse group, this category included auctioneers (13), apothecaries (12), accountants (7), architects (7), doctors (6), as well as for example, a Roman Catholic curate, a chief police constable and a bridewell keeper. A fifth category was made up entirely of farmers. Responding to the collapse of commodity prices ninety-three farmers provided sureties for pawnbrokers. Intriguingly, 45 farmers who provided sureties were based in only three counties: Down (25), Armagh (11) and Antrim (9). The final category, perhaps unsurprisingly, was other pawnbrokers. Understanding the profitability of the sector, and perhaps unwilling or unable to invest in a second outlet seventy-four pawnbrokers, provided sureties for other pawnbrokers, thereby expanding their interest in the profession.

Therefore, while the spread and expansion of pawnshops represents a highly visible manifestation of the process of middle-class immiseration in the post-Napoleonic period, the foundations of this expansion were dependent on the financial support and investment of elements of Irish high society. Indeed, just two social cohorts, Esquires and Gentlemen accounted for 21% of pawnbroker bonds. Pawnbroking also had roots that ran deep into the fabric of Ireland's professional, trading and commercial classes in every town and city in Ireland. While seen as an urban phenomenon, the fact that 9% of pawnbroker bonds came from farmers attempting to limit their exposure to successive commodity price cuts, demonstrates that pawnbrokers' influence reached deep into some rural areas. The very groups that decried the role pawnbrokers played in exploiting the poor or in facilitating larceny and criminal activity by receiving stolen goods – the police, justices of the peace, attorneys at law, solicitors and priests – were in fact the silent (and well-hidden) partners in pawnbroking.

There were geographical variations in the investment strategies pursued by different occupations and social cohorts to protect their wealth. To fully understand what these geographies reveal there is a need to drill deeper into the local circumstances that prevailed in each county and region. However, the expansion of pawnbroking, may partially explain why the new savings banks introduced to Ireland from Scotland in 1815 struggled to find a client base. It may be that investing in local businesspeople starting locally based pawnshops might have appeared a lot less risky (and more profitable) than placing hard earned savings in new untried and untested institutions. Further, fortuitously for pawnbrokers, the expansion of pawnbroking coincided with a period of significant uncertainty in Ireland's banking sector. The collapse of private banks in

the early 1820s may have encouraged greater investment in pawnbroking than might otherwise have been the case. When looking for a 'safe' investment, pawnbroking was one of the very few sectors of the Irish economy that was highly profitable in the early nineteenth century.

## Pawnshops 1787–1819

In line with the legislation of 1786, the Marshal of the City of Dublin made returns for 1786 and 1787. After that no further returns were made. The snapshot provided by the returns made in these years furnish four key insights into the pawnbroking industry. Firstly, as noted by Doherty (1994), of the 51 pawnbrokers registered in 1787, 28 had been operating for less than a year. This suggests that this legislation may have been introduced in response to a recent upsurge in pawnbroker activity around this time. The second is that pawnshops were located in only three cities, Dublin, Cork and Waterford. The third insight highlights the degree to which pawnbroking was a Dublin city-based activity. Of the 51 pawnshops, 49 were located in Dublin city, with only one located in each of the cities of Cork and Waterford. This pawnshop concentration in Dublin is consistent with data compiled for this paper where the importance of this city as a centre for pawnbroking can still be seen thirty-eight years later in 1824. The final insight is that despite the increase in pawnshop numbers, pawnbroking was not prospering in this period. By 1788, five of the pawnshops registered in the 1787 returns had already ceased trading (*The Report from the Select Committee on Pawnbroking in Ireland*, 1838, p.8). This suggests that either a market for the level of service the number of pawnshops were capable of providing had not yet emerged or that the fees imposed on pawnbrokers by the legislation made it unprofitable and unsustainable.

The combined records submitted to the select committee indicate that between 1787 and 1814 pawnbrokers did extend beyond Dublin, Cork and Waterford but their expansion into new towns in a period of prosperity was slow and tentative. Before the end of the eighteenth century pawnshops established in only two other centres – in Limerick city where two pawnshops started trading in 1791 and in Drogheda where two pawnshops were established in 1795 and 1796 [3]. Perhaps a prosperity triggered by the French Revolutionary Wars retarded demand for their services. During the years of the Napoleonic Wars, Kilkenny city was the only other place where pawnshops were established. One pawnshop was established in Kilkenny city in 1807 and two were opened in 1814. While new pawnbrokers consolidated their presence in each of these six urban centres in this period, it was not until after the end of the Napoleonic Wars in 1815 that pawnshops spread to other settlements.

Between 1817 and 1819, pawnbroking spread to 19 new settlements. This rapid spread of pawnshops was directly linked to the second phase of the post-Napoleonic recession. For those who had endured and survived the first phase, many were exposed many to new levels of economic misery and hardship. The first pawnshop outside of Dublin, Cork, Limerick, Waterford, Drogheda, Limerick and Kilkenny opened in Carrick-

on-Suir in 1817. Like Kilkenny city, this town had a large artisan population focused on manufacturing wool. In Belfast, *Bradshaw's Belfast General and Commercial Directory* (1819) recorded 11 pawnshops in 1818. While this is the first archival confirmation of pawnshops in Belfast, it is likely some had traded for a few years before they were listed in this directory and pre-dated the pawnshop in Carrick-on-Suir. However, other archival sources confirm that pawnshops were relatively recent additions to Belfast's commercial landscape. In 1800 the *Belfast Street and Trade Directory* did not have any listings for pawnbrokers in that year. In the absence of archival sources to provide precise establishment dates, it is not unrealistic to hypothesise that rapid pawnshop growth in Belfast was a post-Napoleonic phenomenon. Such conjecture is supported by the fact that Pigot (1820) recorded 20 pawnshops in Belfast in 1819, 11 more than Bradshaw recorded in 1818. Further, the fact that pawnbrokers established in Belfast later than Limerick, Drogheda and Kilkenny is consistent with Ireland's evolving urban morphology and the more diverse economic base (particularly textiles) that drove Belfast's prosperity (Dickson, 2017; Dickson 2021). Belfast, while sharing some similarities, was a very different city to Cork and Limerick (Dickson, 2021). At the turn of the nineteenth century Belfast's population was one-third that of Cork's and half that of Limerick's. Yet during the next two decades its population doubled. The levels of poverty in the back lanes of Limerick and the outskirts of Cork city were not present to anything like the same degree in Belfast (Dickson, 2017). This may have delayed the arrival of pawnbrokers until after the economic collapse triggered by the end of the Napoleonic Wars.

Also in 1818, two pawnshops were established in each of the towns of Lisburn and Dungarvan while one pawnshop opened in Carrickfergus, Kinsale and Youghal. Carrickfergus, once a thriving commercial centre was increasingly overshadowed by the growth of Belfast as were Kinsale and Youghal by Cork city's trading importance. Despite the declining economic importance of these three towns, they remained attractive locations for pawnbrokers because of their historical significance as trading ports. By the end of 1818 pawnshops operated in 13 settlements.

In 1819, this diffusion accelerated dramatically, and pawnbrokers spread to a further 12 settlements. The combined submissions to the select committee indicate that in 1819 pawnshops were established in Bandon, Dunmanway, Macroom, Mallow and Armagh town. However, *Pigot's Directories* (1820) indicates that in 1819, pawnshops operated in seven settlements not indicated in official records. Pigot listed four pawnshops in Newry, three in Clonmel and one in each of the settlements of Galway, Wexford, New Ross, Dundalk and Carlow.

The economies of the towns where the newly established pawnshops operated were based on textiles (wool, cotton, linen), agriculture, manufacturing or varying combinations of these three activities. During the wartime boom, these were vibrant trading settlements processing and exporting textiles and provisions produced in their hinterlands. The economies of Bandon and Dunmanway, for example, were based primarily on the textile industry. Bandon had a strong contingent of artisan weavers focused on the manufacture of wool and cotton while Dunmanway was the first place

in Munster where the manufacture of linen flourished. Mallow produced textiles on a small scale but was primarily a manufacturing town with a diverse range of industries. Macroom's economy was based on agriculture. However, the arrival of pawnshops coincided with the second significant contraction of the economy as the impact of price collapses for agricultural commodities and increased competition from factory-produced goods and textiles undermined manufacturing and textile production in these towns.

## Pawnshops 1820

By 1820, pawnbroking was still not geographically widespread. While much more dispersed than in 1787, pawnshops remained concentrated in a small number of locations. By the end of 1820, there were 182 pawnshops in Ireland, but they were located in only 25 settlements in twelve counties. However, this statistic alone does not convey the condensed nature of pawnbroking activity. The three settlements that had pawnshops in 1787 accounted for 106 (58.2%) of the pawnshops operating in 1820 and the six settlements that can be confirmed to have had pawnshops before 1815 accounted for 130 (71.4%).

For pawnbrokers, expansion into new urban centres came with significant risks. The set-up costs combined with the bonds and sureties required meant that the opportunities presented by the recession were still at this stage tempered by caution. The instinct was to exploit developed markets.

However, the fact that between 1817 and 1819, 52 pawnshops established were in 19 new settlements illustrates the degree to which the second wave of the post-Napoleonic recession created conditions conducive to risk taking and the wider diffusion of pawnshops. Pawnbrokers were initially attracted to larger settlements because they generally had higher levels of economic activity, greater volumes of trade, a wider variety of commercial activities, and the cash-based economy extended further down the social hierarchy. Of the 25 settlements with pawnshops in 1820, 12 had populations of greater than 10,000 and 22 were larger than 5,000 (Figure 2); 16 settlements had port functions. In 1820, only three settlements with populations in excess of 10,000 did not have pawnshops.

As Figure 2 illustrates, by far the largest concentration of pawnshops was in still in Ireland's capital and largest city, Dublin. Like Cork, Waterford, Limerick and Belfast it was a centre of business, trade and commerce, however, what set Dublin apart was that it was also the island's administrative, legal and financial centre. With 61 pawnshops it dominated the pawnbroking trade with just over one third (33.5%) of the island's pawnshops. Cork city, Ireland's second largest settlement, and then roughly half the size of Dublin, had 31 pawnshops. Cork was a significant commercial centre with a thriving merchant community and long-established trading routes to Europe, the West Indies and America (O'Brien, 2023). Belfast, a rapidly growing industrial and trading centre had 17 pawnshops; Limerick city and Waterford, which like Cork, were centres for foreign trade, had 15 and 14 pawnshops, respectively. The population of these cities in 1821 ranged

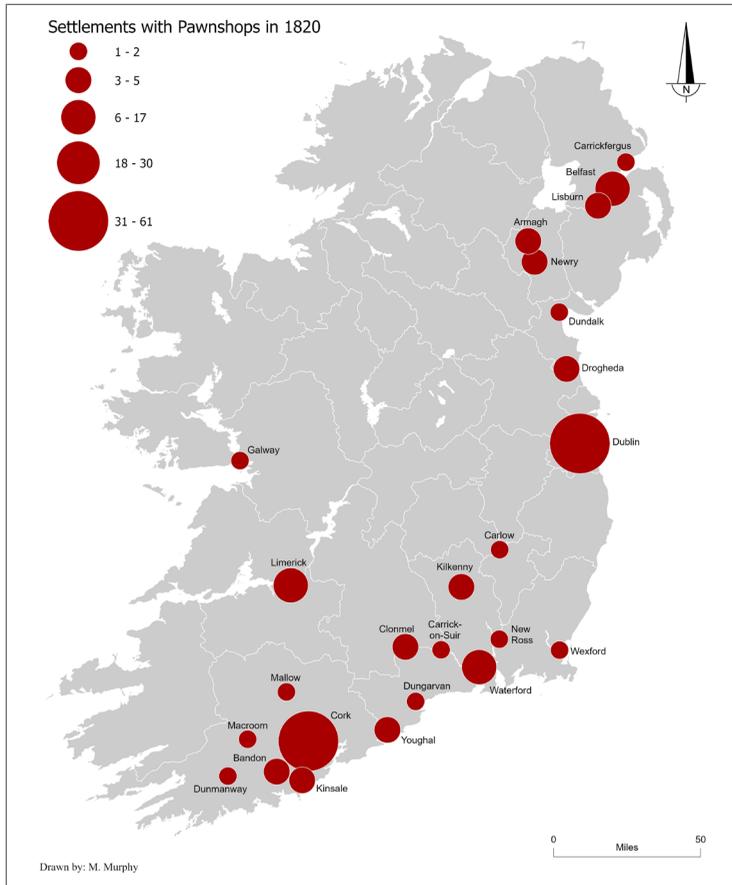


Figure 2. Settlements with pawnshops in 1820.

from 186,000 in Dublin, 90,000 in Cork, 66,000 in Limerick, 40,000 in Belfast to 34,500 in Waterford. Therefore, the largest five settlements on the island accounted for 138 or 76.6% of Ireland’s pawnbrokers. This highlights the degree to which pawnbrokers remained predominantly embedded in major urban centres.

Further significant clusters of pawnbrokers were located in Drogheda (5), Newry (4), and Kilkenny (4) highlighting a propensity for pawnshops to locate in larger settlements. In 1820, the city of Kilkenny with a population of 28,000 ranked sixth in terms of settlement size, the town of Drogheda with 18,000 ranked eighth and Newry with 13,500 ranked eleventh. However, settlement size was not the only factor that influenced pawnshop location. Lisburn with a population of 4,500 had four pawnshops, the same number as the Kilkenny city and Newry. Yet Kilkenny city had six times Lisburn’s population and Newry was three times larger. Lisburn was not an anomaly. Armagh town which had a population of 7,000 had three pawnshops the same number of as the larger towns of Clonmel (population 16,000) and Bandon (population 12,000). Conversely, Galway the eighth largest settlement in the country in 1820 with a population of 27,000 had only one pawnshop, far fewer than nine other settlements with significantly smaller populations. Therefore, size alone cannot explain the geographies underpinning

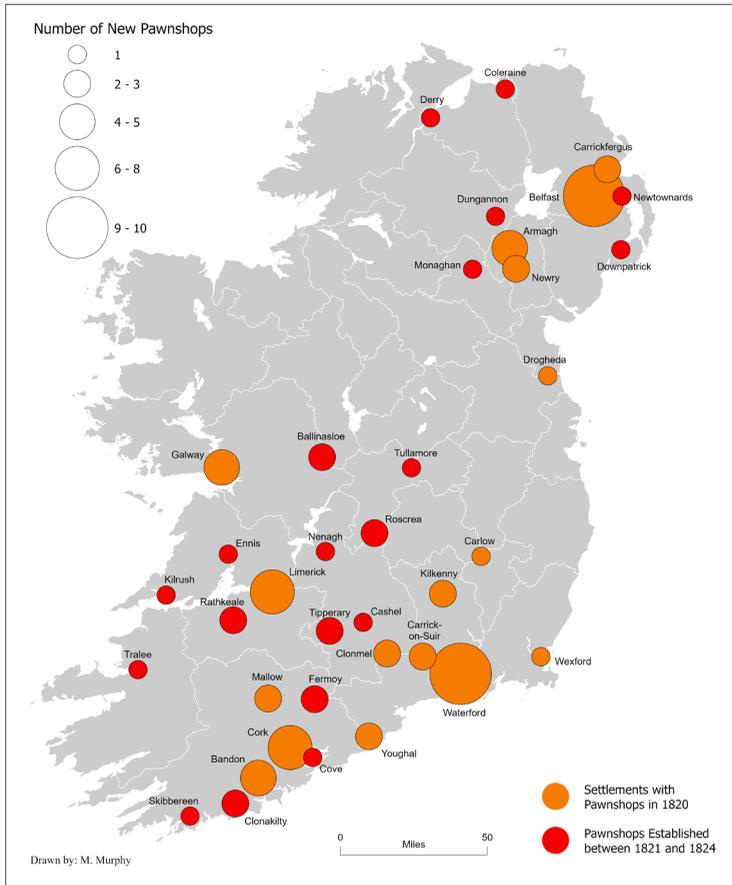
the diffusion of pawnbrokers. A more complex array of processes underpinned these evolving geographies. Factors such as levels of trade and commercial activity, degrees of embeddedness in the cash economy, distance from larger cities and towns, the quality of transport networks and levels of mobility, the deepening impoverishment and agrarian unrest that accompanied the post-Napoleonic economic recession, the banking collapse and a potato famine in 1822 were important in shaping the early expansion and spatial diffusion of pawnbrokers. There is a need to explore local and regional geographies to establish which of these factors (or combination thereof) were most important in each area. However, preliminary investigations indicate the early geographies of pawnbrokers coincide to a remarkable degree with the parts of the country with deeply rooted traditions of agrarian unrest where secret societies acted as champions of economic justice.

By 1820, it is already possible to discern in embryonic form, a pattern to the distribution of pawnshops that persisted and deepened in the pre-Famine period. Three distinct zones of pawnbroker activity emerged. The first zone was focused on Dublin city which had 33.5% of the island's pawnshops. The second centred on Belfast extended northward from Drogheda to Carrickfergus. This region had 19.2% of the county's pawnshops spread across seven settlements. The third and most extensive zone was located in the south of the island. Here pawnshops had diffused from Cork and Waterford cities to towns along the south coast and some inland settlements. It contained 47.3% of Ireland's pawnshops which were distributed across fifteen settlements. This zone spanned twelve counties and incorporated the cities of Cork, Limerick, Waterford and Kilkenny – four of the six largest settlements on the island.

## Pawnshops 1821–1824

Between 1821 and 1824, 87 new pawnshops opened and by the end of 1824 a total of 269 pawnbrokers operated in 44 settlements. Of these new pawnshops 61 (70.1%) opened in the 25 settlements they already serviced in 1820 (Figure 3). The rate of pawnshop expansion into new settlements remained remarkably consistent between each of the periods 1817–1820 and 1821–1824 when they became established in 19 and 20 new settlements, respectively. However, a significant difference was that 52 new pawnshops started trading in 19 new towns between 1817 and 1820, but this halved to 26 between 1820 and 1824. This could be explained by the fact that the period 1821–1824 was characterised by large scale agrarian unrest and this may have dampened pawnbrokers' enthusiasm to venture to new settlements. Such was the level of unrest that in north Cork in the early 1820s that it was described as having the hallmarks of “a miniature civil war” (McDowell, 1952, p.59). The Rockite movement (1821-24) in County Cork was headquartered in Mallow but activities were not confined to north Cork and crossed into Limerick and Tipperary (Donnelly, 2009). And yet, the economic distress these agrarian societies agitated against was the critical factor that attracted pawnbrokers to these areas and new pawnshops opened in Fermoy, Mallow, Tipperary, Clonmel and Cashel.

Figure 3 shows the number and the settlements where new pawnshops that opened



**Figure 3.** Number of new pawnshops established between 1821 and 1824.

between 1821 and 1824. It distinguishes between settlements that already had pawnshops in 1820 and those that attracted their services for the first time. While the increased number of pawnshops and settlements from which they operated speaks to a continuing underlying trend towards dispersal, the pattern remained highly concentrated. The six cities and towns that accounted for all pawnshops in 1815, and 71.4% of pawnshops 1820, still accounted for more than half the country's pawnshop (57.2%) in 1824. The greatest growth in pawnshop numbers between 1821 and 1824 was concentrated in the south. South of the line between Dublin and Galway, 44 (68.8%) pawnshops opened in settlements that already had pawnbrokers in 1820 while 20 (31.2%) pawnshops opened in 14 new settlements.

In Ulster, 23 pawnshops opened between 1821 and 1824 and a very similar pattern of consolidation and expansion to that seen elsewhere in Ireland emerged; 17 (73.9%) new pawnshops opened in settlements they served in 1820 and six (26.1%) opened in six other settlements. This strong growth in the previously served settlements illustrated an ongoing and deepening demand for pawnbroker services in Belfast, Newry, Armagh Town and Carrickfergus. Belfast and Newry were thriving prosperous towns and rapidly expanding commercial centres and Armagh town had a long-established linen

market. However, the presence and expansion of pawnshops in these towns points to a professional, craft and artisan class that was increasingly coming under economic pressure. While Carrickfergus remained an important manufacturing and retail centre, the post-Napoleonic recession, increased competition in the textile trade and the continuing growth of Belfast was impacting the lower trading classes in the town. The trebling of pawnshops in Carrickfergus confirms that this was a town experiencing significant economic decline.

As pawnshops expanded and consolidated their activities in these towns, six new pawnshops opened in six settlements previously unserved by pawnbrokers. One pawnshop opened in each of the towns of Coleraine, Derry, Dungannon, Monaghan Town, Downpatrick and Newtownards. All were strong market towns and commercial centres with economies based on linen, other textiles and agricultural commodities. However, the diffusion of pawnbrokers into these towns indicates an economic deterioration and a growing market for short term loans. This expansion more than doubled the number of places with pawnshops in Ulster. By 1824, 11 Ulster settlements had pawnshops. With the exception of Derry which had a population of 12,000, the other five towns ranged in size from 3,500 to 6,000 demonstrating a quicker migration down the urban hierarchy than in the south.

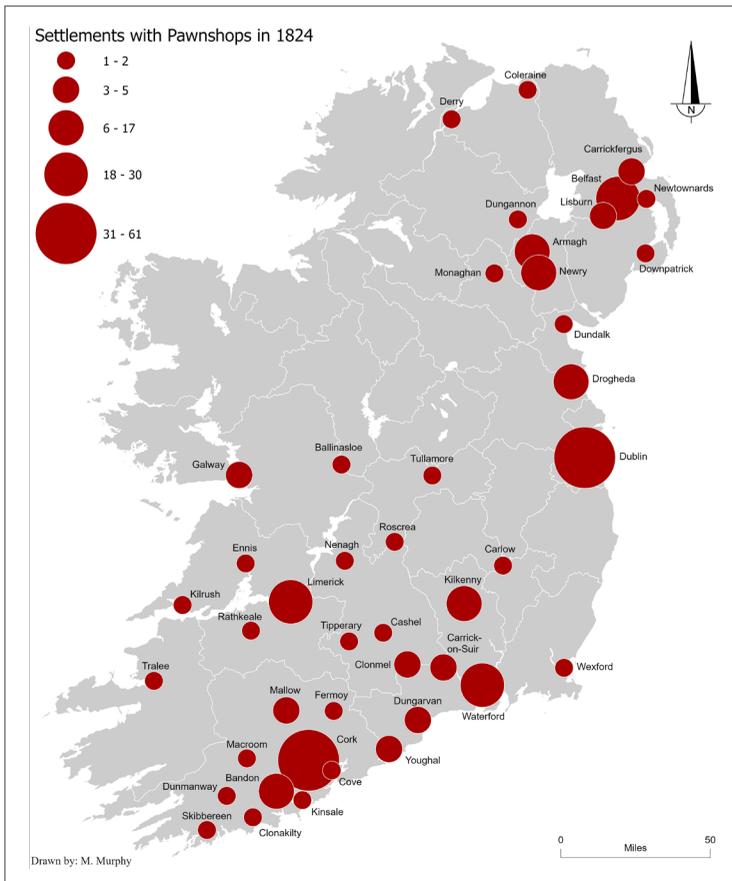


Figure 4. Settlements with pawnshops in 1824.

By 1824, pawnshops in the south zone accounted for 58.4% of the island's total and were spread across 31 settlements (Figure 4). However, within this zone, nearly 52% of Ireland's pawnshops and 50% of the settlements in which they operated were located in only five counties (Cork, Tipperary, Limerick, Waterford and Kilkenny), which was the heartland of agrarian unrest. The fact that four of the major cities (Cork, Limerick, Waterford and Kilkenny) were located in these counties contributed to this concentration, but nearly two-thirds of pawnbrokers in these counties were in smaller towns. Indeed, two counties, Cork and Tipperary accounted for 17 (38.6%) of the 44 settlements with pawnshops and for nine of the 20 new locations pawnshops opened between 1821 and 1824. These newly served towns had a diverse range of economic activities. Some like Fermoy, Roscrea and Clonakilty were strong centres of manufacturing while Tipperary town and Nenagh traded agricultural commodities in markets and fairs. The populations of the southern towns that acquired the services of pawnbrokers in this period ranged between 5,000 and 10,000.

By 1824, the three zones of pawnbroker activity previously identified persisted. However, there were some changes in the distribution of pawnshops within these areas. The size and scale of the southern zone expanded significantly while the north-eastern zone remained relatively stable and the significance of Dublin city as a centre for pawnbroking in the eastern zone declined. In 1824, Dublin accounted for only one-fifth of the country's pawnshops. The north-eastern zone marginally increased its share of the island's pawnshops from 19.2% in 1820 to 20.8% in 1824.

This simultaneous consolidation in existing settlements and expansion into new ones illustrates growing economic pressures on the middle classes. Falling prices for textiles and agricultural commodities reduced incomes. Rents remained at wartime levels while wages fell. Further, pressures emerged when an amendment in 1824 to the *(Tithe) Composition Act (1823)* extended the period for which tithe payments were fixed from three to seven years. This meant that as agricultural commodity prices slumped, and incomes contracted in the early 1820s, tithes and rents were fixed at a high level (O'Donoghue, 1966). All of these circumstances impacted the increasing levels of impoverishment and immiseration and combined to create an environment that drove agrarian unrest. However, the economic deterioration that underpinned agrarian unrest was equally conducive to the expansion of pawnbroking and explains the shared spatialities of both activities. By 1824, 70% of settlements with pawnshops were located in Whiteboy/Rightboy heartlands (see Smyth 2017b, p.27). In these regions the presence and persistence of unrest based on secret societies that reimaged and repurposed local folk organisations demonstrated high levels of social and cultural innovation in the pursuit of economic survival. The willingness to accept and use the services of pawnbrokers was an extension of this social and cultural dexterity. For those lower down the social hierarchy more immediate pressures arose in 1822 that temporarily paused the activities of secret societies. A potato shortage caused by wet weather triggered severe famine conditions in counties in Munster, east Leinster and Connacht between April and August of that year. This proved significant in expanding the

markets of pawnshops because it brought a new, albeit poorer clientele into pawnshops. Correspondence with the London Tavern Committee, established in May 1822 to provide relief to those affected by this famine highlights how the lack of immediate relief and the urgent need to purchase food forced many rural poor to engage with pawnbrokers for the first time. Correspondence with the London Tavern Committee published in the *Report of the Committee for the Relief of the Distress Districts in Ireland* (1823) stated that the famine had reduced some “to the necessity of pledging their day and night clothes” to the pawnbroker in Kilrush, County Clare (p.54). In the same county in the parish of Kilmurry the starving brought “the very pots in which they used to boil their potatoes” to pawnshops in Limerick and Ennis (p.54). This new engagement with pawnbrokers was not confined to County Clare. For example, in Clondrohid, County Cork a man brought “every article of furniture he possessed” to the pawnbroker in Macroom (p.55).

At the end of 1824 large swathes of the country remained unserved by pawnshops. North of a line from Galway to Dublin and west of a line from Derry to Dublin, no pawnshops operated. In 1824 there were still no pawnbrokers in thirteen counties – Donegal, Cavan, Fermanagh, Kildare, Laois, Longford, Meath, Westmeath, Wicklow, Mayo, Sligo, Leitrim, and Roscommon. Reflecting lower comparative levels of urbanisation, commercial activity and poorer transport networks, pawnbroking was absent in western, midland and north-western counties. However, this would soon change. The devastation wrought by the 1822 famine enabled pawnbrokers to issue loans worth a fraction of the value of the goods pledged. Most items were never redeemed and were auctioned at a profit. New and rewarding markets suddenly materialised beyond traditional pawnbroker strongholds in the major cities. This fundamentally changed the dynamics of pawnbroking and after 1824 pawnshops rapidly gravitated down the social and settlement hierarchies.

However, pawnbrokers engagement with these lower classes created a perception (perpetuated by the gentry and by the Anglican and Catholic clergy) that pawnbrokers were little more than parasitic leeches preying on the poor and wholly responsible for immiseration. In fact, they merely added a new thread of exploitation to a tapestry of economic and financial oppression. A rapidly growing population meant that many competed for few resources. The lowest social classes rented cabins and land at exorbitant prices which they paid for, not in cash but with their undervalued labour. Engaging with pawnbrokers for many signalled a final act in a desperate battle to survive. Until the early 1820s, the absence of pawnbrokers from large tracts of the country can be explained by a general lack of engagement by the rural population with the cash economy. However, during the famine of 1822 pawnbrokers learned that widespread engagement with the cash economy was not a prerequisite for expansion. Any property owned by the lowest social classes, no matter how rudimentary had some monetary value and relieving the rural poor of their few possessions proved highly lucrative.

## Conclusion

Between 1787 and 1824, the geography of pawnbroking shifted radically. In 1787 there were 51 pawnshops in three cities but, by 1824, there were 269 pawnshops located in 44 settlements. Between 1750 and 1815 a general economic prosperity kept demand for pawnbrokers in check and pawnbroking remained as it had been for centuries, primarily a Dublin-centred service. In the late eighteenth and early nineteenth centuries, pawnbroking spread to Cork, Waterford, Limerick, Drogheda and Kilkenny. However, the pawnbroker services in these urban centres were on nothing like the scale of Dublin. This paper has demonstrated that it was not until the second decade of the nineteenth century that pawnbroking spread more widely. This expansion was underpinned by ongoing pressures on Ireland's textile industries in the northeast, post-Napoleonic price collapses for agricultural commodities after 1815, increased unemployment associated with the collapse of private banks in 1820 and a significant potato famine in the summer of 1822. All of these developments combined as catalysts that led to a rapid expansion of pawnbroking between 1817 and 1824. While there was an initial resilience to the downturn in 1815 and 1816, a second wave of commodity price cuts after 1818 appears to have exhausted financial reserves. Despite the high entry costs to the industry, many businesspeople identified pawnbroking as a means to diversify from more traditional businesses experiencing a declining trade. Others invested in pawnbroking by providing sureties. Exploiting emerging poverties became a highly profitable activity.

The expansion of pawnbroking into new urban centres was characterised by caution. The costs associated with entry to the profession and the danger of bankruptcy meant that pawnbrokers were highly risk averse. They were attracted to towns where people, to use the parlance of the time, experienced periods of repeated economic 'pressure', but reached a clientele that lived deep in the rural hinterlands of each town where severe economic deterioration was experienced. The fact that the early geography of pawnshops overlaps to the degree it does with the distribution of agrarian secret societies suggests that demand for pawnshops emerged first in places where people actively sought new ways to survive. Pawnbrokers were not deterred from entering these 'theatres of disorder' (Bartlett, 2018, p.96). They were not fearful for their safety. They had little reason to be. They offered solutions – respite from the downward spiral into poverty by providing access to short term credit where no such service previously existed.

While the changing geographies of pawnshops between 1817 and 1824 primarily make manifest the impoverishment of the middle classes, the potato famine in 1822 signalled a significant broadening of the clientele they catered for. This famine revealed new and unexpected markets. Just as the landowning classes had long operated in the commercialised cash economy by exploiting the subsistence economy that lay beneath, pawnbrokers discovered during the 1822 potato famine that they too could exploit a largely cashless peasantry for economic gain. The expansion of pawnbroking after 1824 speaks to this broadening client base and facilitates new understandings of the geographies of impoverishment amongst those classes in the bottom rung of the social ladder.

## Acknowledgements

Thanks to John Crowley for commenting on early drafts of this paper.

## Endnotes

**Note 1:** Reverend Arthur McHugh's (Strabane, County Tyrone) submission to the *Poor Inquiry (Ireland)* (1836) explained increasing levels of impoverishment thus: "Landlords hold their rents at [Napoleonic] war prices, the produce of the land is of low value; added to this the failure of the linen trade; all these circumstances combined tend to lower the wages of the labourer: from the above causes the farmers are not able to effectually labour the land: they sell every article or commodity they can dispose of, even to the very egg; the landlord will not reduce the rent, and hence it can be easily conceived what a state the community is in". (p.391).

**Note 2:** To put this sum in context, agricultural labourers earned 10d. a day. Therefore, working 6 days a week, 52 weeks a year it would have taken 25 years to earn £300.

**Note 3:** Despite the fact that two pawnshops were established in Limerick city a mere three years after 1787, there is no evidence to suggest inaccuracies in the 1787 returns for this city. No pawnshops are listed for Limerick city in Lucas's (1788) *Irish Provincial Directories*. In the first decade of the nineteenth century all pawnshops in Limerick are accurately recorded in Holden's (1809) *Directory*.

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