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“UNPENSIONED VETERANS”

Women Teachers and the Politics of Public Service in the Late-Nineteenth-Century United States

Karen Leroux

This article offers a new interpretation of the creation of teachers' pensions and contributes to the scholarly dialogue about gender and welfare state formation in the United States. To date, historians have regarded teachers' pensions as a form of compensation much like salary. Established just after the 1890 expansion of Civil War veterans' pensions, however, teachers' pensions represented more than deferred pay. They were designed to acknowledge women teachers' sacrifices and secure their long, loyal, underpaid service in public schools. This study argues that women teachers and policymakers looked to pensions as a solution for social problems emerging from the shift away from the family economy and its informal relations of obligation to a wage economy driven by relations of exchange. Both groups used pensions as a means to negotiate a relationship that incorporated some features of the market economy while introducing new mechanisms to protect deserving women against it.

“If the ‘Old Guard’ of the state’s first ‘regular service’ are to be relegated to penury and the almshouse, the new recruits will not aspire to reach the rank of ‘veterans;’ they will surrender long before they die.” Written in 1897 by a member of the “Old Guard” of the public schools, this argument for pensioning public servants equated military service and school service. Elizabeth Allen, the author, was a teacher and vice-principal of a grammar school in Hoboken, New Jersey who understood the plight of most teachers in urban school systems. After decades of teaching, few women possessed sufficient savings or property to support themselves when no longer able to work. Because they were also “practically debarred from marriage,” elderly teachers seldom had family members on whom they could depend for financial support. Soldiers, justices, police, and firemen—men in the civil and military service—enjoyed the dignity of a state-provided income in old age and infirmity, but no such benefits accrued to the elderly schoolteacher who had “out-lived her usefulness.”¹ The threat of the poorhouse was no reward for training new generations to assume the rights and responsibilities of citizenship. And without a secure future, Allen warned, respectable women might abandon the work, thus jeopardizing the system of public education.

Teachers around the country joined Allen to demand an explanation to why the state honored the soldier but not the schoolteacher. A Boston teacher coined the phrase “unpensioned veterans” to call attention to teachers’ sacrifices and the state’s failure to reciprocate.² Framing the work of teaching in terms of a patriotic exchange of labor for loyalty—rather than the mere capitalistic exchange of labor for wages—they contended that life-long teachers deserved the dignity in old age that pensions would provide. Paying teachers’ pensions, a growing chorus argued, would secure social justice and republican government, rather than degenerate into a degrading form of state socialism as some of their critics charged.³

Women teachers enjoyed neither the freedoms supposedly provided by contract relations and the market economy, nor the patriarchal protections traditionally afforded to women of the middle classes. At the end of the nineteenth century, work in schools represented a middle ground: outside the family but not quite in the market. The terms and conditions of teachers’ employment reflected that indeterminacy. Contracted by local government to carry out skilled work traditionally associated with family life, women teachers were expected to exhibit both the selflessness of mothers and the self-sufficiency of citizens. As one educator aptly noted, teachers appeared to be, “paradoxical as it may seem, the most dependent and the most independent of professional people.”⁴ That paradox was the source of teaching’s opportunities and limitations. The prospect of performing respectable, paid public service attracted women to teaching, but the ambiguous relationship of work in education to the market and the family kept women’s salaries inadequate and jobs insecure. Seeing how veterans of the military and civil service had justified generous pensions, women teachers contended that they served the public in analogous ways.

Performing a public service became an important rationale in women teachers’ pursuit of economic justice, grounding the work of teaching in republican theories of citizenship and patriotic obligation. Indeed, maternalist-style politics are noticeably absent from teachers’ pension campaigns. Childless teachers did not make claims on the basis of “mother-work” in the schools.⁵ Instead, seeking to defy the sexual division of citizenship rights, they concentrated on establishing their earned entitlement to pensions. More than surrogate republican mothers, teachers portrayed themselves as self-sacrificing soldiers in the underpaid work of education, stressing their contributions to building a strong, independent citizenry, and defending communities against poverty and crime as well as threats to self-government. Seeking pension protection, they claimed that both the soldier and the teacher “offered up the best part” of their lives “upon the altar of the state.”⁶ Turning expectations of female teachers’ patriotism and voluntary sacrifices to their own ends, they argued that pensioning

would honor long-serving teachers and confer honor upon the state for recognizing them.

Teachers' rich use of military metaphors in the pension movement invites historians to rethink their understanding of pensions paid to teachers. Most histories of teachers' pensions interpret them as an issue of labor management and negotiation, little different from salary and other terms and conditions of the modern workplace.⁷ Yet in the context of debates over Civil War veterans' pensions, the payment and receipt of a pension carried deep implications about the sacrifice of one's own self-interest in the service of the nation. In the 1890s, pensions acknowledged public debts to private individuals. Required to subordinate their own interests while teaching, women insisted that the state betrayed their loyal service when it failed to recognize its obligations extended beyond the payment of a wage.

As they campaigned for pensions, women teachers developed a new political and economic identity as deserving public servants. Several state legislatures affirmed this new identity too. At a time when teachers' efforts to win higher salaries secured meager gains, teachers' pension activism was comparatively successful. Ten states passed legislation to pension teachers in their major cities in the last five years of the nineteenth century. By the first decade of the twentieth century, twenty-two states had some form of teachers' pension legislation.⁸ Few of these pensions drew on public funds, however. Teachers campaigned for the states to administer the pensions, but instead of asking the states to fund teachers' old-age income through taxes, teachers in most states proposed to fund their own pensions by deferring a portion of their salaries, usually one percent. Despite this concession, women teachers viewed the achievement of pension legislation as an acknowledgement of their public service and entitlement to income security, as well as a potential entering wedge to state support in old age.

Teachers' emphasis on their status as deserving public servants in the pension campaigns also invites historians to reconsider their understanding of gender and welfare state formation in the United States. A now substantial body of scholarship describes early U.S. social welfare policy as a two-track system that reinforced a male breadwinner wage (or family wage) and female domestic dependency.⁹ These scholars argue that pensioning sustained the notion of male independence and kept female recipients of social welfare dependent on men. Studies of Civil War army nurses' and twentieth-century mothers' pensions, however, challenge that interpretation, uncovering instances in which the receipt of a government pension sometimes required women to work for wages, especially those deemed racially or morally undeserving.¹⁰

This research adds to that challenge. The teachers' pension movement reveals a group of mostly native-born, white women seeking and

winning pensions on the basis of their paid public service.¹¹ Their view of pensions as an earned entitlement is not consistent with the interpretation that pension policy upheld the family wage ideal. Teachers' pensions typically required twenty or more years of employment, and since many female teachers were subject to formal or informal marriage prohibitions, they can hardly be construed as dependent on men. Moreover, teachers participated in developing pension legislation and supported provisions that required teachers to fund their own pensions, at least in part, through salary deferrals. Such arrangements do not support the thesis that policymakers used pensions to keep women dependent on men; rather, I contend that women teachers and policymakers looked to pensions as a solution for social problems emerging from the nation's shift away from the family economy and its informal relations of obligation to a wage economy driven by relations of exchange. Both groups used pensions as a means to negotiate an employment relationship that incorporated some aspects of market relations while introducing new mechanisms to protect deserving women against the vicissitudes of the market economy.

At a time when wage earning posed a range of economic, social, and sexual risks for women, the teachers' pension movement attempted to make a school service not just morally safer than work in the market, but also economically safer. By administering pensions for teachers, states extended a small measure of economic protection to the native-born, educated, mostly white, single women who staffed their urban public schools, a privilege it did not extend to all wage workers. In doing so, the state reinforced the notion that work in schools was more desirable than other forms of paid employment available to women, even if work in the market paid more. And in seeking pensions payable only to loyal, lifelong teachers, female pension advocates endorsed the family-like obligations implied in the relationship between teachers and the state as one of the markers of their morally and economically privileged status.

Pensions and Public Service

The teachers' pension movement erupted in 1890 in response to long-standing policies for educators abroad and new legislation for military and civil servants at home. Almost all European nations pensioned their teachers, and U.S. educators knew it. England, France, Germany, and Russia established pensions for teachers before 1860. Japan provided teachers with pensions, as did several South American countries and some of the provinces in Canada. U.S. teachers' journals described, in almost lurid detail, how generously these other countries pensioned their teachers. After thirty years of service, a teacher in Europe could generally look forward to

a retirement income ranging from one-third to the full amount of his salary. Journals reported that some European teachers could also count on a guaranteed income for their surviving widow and children, and a lucky few even received such benefits as "a dwelling house, a garden, fuel, and food for a cow."¹² Teachers in Europe were considered part of the civil service; they were also mostly male. Some U.S. commentators claimed that European pension provisions degraded teachers, making them dependent on the state and thus less autonomous and effective as educators, but German states like Prussia offered evidence to the contrary. Lauded by educator G. Stanley Hall as a model system of national education that the U.S. ought to emulate, Prussia's public schools provided teachers with generous welfare benefits. Pensions did not degrade Prussian teachers, but instead conferred honor upon them. That the state ensured teachers' retirement income demonstrated to society that teachers were more than mere wage earners. They were "officers of the state."¹³

Two groups of U.S. citizens qualified for public pensions in the late nineteenth century: those whose labor served a public purpose and those who were deemed deserving but helpless to support themselves.¹⁴ The former category originated with pensions paid to veteran soldiers in gratitude for their voluntary service. Recipients were not deemed dependent; to the contrary, voluntary public service signified a man's independence. As many public services became paid work in the years following the Civil War, the defining feature of public service shifted from its voluntary nature to the risks and sacrifices entailed in certain occupations. Pensions, once awarded only for military service, soon compensated a variety of public servants, including firefighters and policemen. These payments acknowledged that some citizens assumed obligations to the public beyond the ordinary demands of labor for self and family support.

Public pensions were also paid to a second category of individuals considered "intrinsically dependent." This included some mentally and physically challenged individuals, but most were Civil War soldiers' surviving widows and children. Concerned about attracting recruits in 1862, members of Congress decided that in addition to pensioning disabled soldiers, the federal government ought to pay pensions to "those who may be left without provision for their maintenance and support by the death of the soldier." This new policy sanctioned pensioning women and children when military service disrupted the traditional family economy. It also triggered a massive expansion of the military pension system. Competing for veterans' votes, members of Congress escalated their promises for pension improvements in the postwar decades, adding staggering numbers of veterans' dependents to the pension rolls. As individuals they were not deserving of pensions, but as dependents of the deserving, they were.¹⁵

Pensioning soldiers compensated individuals for their service and sacrifice; pensioning their survivors compensated for loss of income. Though Congress was more concerned with recruiting soldiers than providing for their survivors, it established the precedent that the nation would provide for women and children if their husbands and fathers died in the nation's service. With this acknowledgment that the loss of wage-earning capacity in patriotic service warranted a pension, the federal government laid the foundation for similar demands from those who served the nation.

Firefighters and policemen were among the first to profit from this new logic of pensions. Before the Civil War, a few states including Illinois and New York provided income to firefighters disabled in service. Many more did so after police and firemen became designated as part of the civil service. Employment security, in the form of tenure and pensions, comprised an essential part of new civil service protections, which aimed to encourage professionalism by helping government workers balance their responsibilities to elected officials and the public. Civil service reformers like George William Curtis assumed that teachers, accountable to a board of education but in the direct service of local communities, would eventually become part of the civil service.¹⁶ But the civil service did not develop as reformers intended. It grew more responsive to elected officials than to abstract standards of professionalism, and the assumption that civil servants profited from political patronage became pervasive. When Chicago's police and firemen won pensions in 1890, the *Chicago Evening Post* speculated about the reason teachers were not included: "Is it because a teacher has no saloon affiliations and cannot give aid and comfort to the boys?"¹⁷ Voteless and morally upright women, the paper implied, had nothing to offer elected officials in exchange for pension perks.

The association of pensions and political patronage among government workers exacerbated concerns about the mounting cost of paying pensions and provoked hostile questions about who deserved them. In contrast to Europe, where pensions conferred respect, pensions in the postbellum U.S. elicited a combination of scorn and envy. One critic decried pensions for supporting "organized greed" and "unmeriting dependence"; another graphically described how the ongoing burden of paying pensions would send every workman "to his labor carrying a soldier strapped upon his back."¹⁸ Even people who valued the military and civil service questioned the cost as they watched the political parties bid up the pension rolls to levels unmatched in Europe. By 1893, pensions claimed more than 40 percent of the federal government's budget, and the United States maintained the largest military pension system in the world. But instead of assisting the *neediest* members of the nation, pensions in the United States went to those deemed *worthiest*. In defense of the swelling pension rolls, the U.S.

Pension Commissioner offered three reasons why pensioning veterans was good policy. He held that pensions stimulated patriotism by recognizing individuals' sacrifices, compensated soldiers for the inadequacy of their income, and expressed the nation's gratitude for their services.¹⁹

It was not difficult for educators to appropriate these same grounds as justification for pensioning teachers. Shortly after Congress expanded military pensions with the Dependent Pension Act of 1890, the *Journal of Education* published a symposium on teachers' pensions. Though some participants voiced reservations, most regarded pensions for teachers as Congress had seen pensions for soldiers: a means to encourage long, loyal, and underpaid public service. One educator declared: "it is no mere figure of speech to say that teachers are engaged in the defense of the state," a responsibility that political theorist Carole Pateman has argued represents the "ultimate test of citizenship." Teachers who went to the South during and after the Civil War had been hailed as "soldiers" in the "peace-making regiments" of the Union army.²⁰ With growing strife in industrial cities, some educators anticipated the nation would call upon their services once again. As another educator warned: "The present social unrest among all classes of people,—especially the ignorant,—coupled with universal suffrage, will before long force upon us, in a very practical way, the necessity of securing men and women of first-rate ability to direct the work of the public schools." He foresaw the combination of rising immigration and the Fifteenth Amendment raising the stakes of public education and heightening demands on teachers. A pension, this educator believed, would "create in the minds of the community a greater respect for the teacher," especially in "the minds of the vulgar and ignorant." Although he did not distinguish the preferred gender of teachers, there was no doubt in his mind about the necessary race and class allegiances for teachers to help defend the existing social order. Those he envisioned equipped for the responsibility of Americanizing urban youth and worthy of a pension were patriotic, English-speaking, native-born whites, or at least second-generation Americans, with middle-class aspirations and respect for traditional authority.²¹

Inviting comparisons between citizen-teachers and citizen-soldiers, educational reformers often boasted that American teachers alleviated the need for a standing army. Dr. Thomas Hunter of the New York public schools professed that the U.S. army ought to "number two millions," given the size of standing armies in Europe, but a scant one hundred thousand soldiers were sufficient "because we have a much better army—an army of a half million of teachers." Since the nation's founding, Americans idealized militias composed of volunteer, freeholding, white Protestant citizen-soldiers as the best defense of the state, believing that standing armies attracted unreliable mercenaries whose allegiance was for sale. Characterizing American

teachers as a "better army," educators implied that teaching, like soldiering, should only be entrusted to the responsibility of loyal Americans with a stake in society, if not actual property in their community. Neither public service could safely be contracted out to hirelings.²²

Equating the work of teachers and soldiers also appealed to male educators' beleaguered sense of masculinity in the initial stages of the campaign. Laments about women taking over the field featured frequently in educational journals of the era. Some educators predicted that pensioning would staunch the exodus of men from work in schools. More than one pension symposium participant claimed that "talent which now keeps aloof from teaching" would reconsider if teachers were honored as generously as the nation's defenders on the battlefield: "He is a soldier in the battle against vice and ignorance. He deserves a pension just as much as the other soldier in uniform does."²³

Women teachers also hitched their hopes for pensions to the expanding military and civil service pension rolls. They, too, performed what some called the "moral equivalent of military service," devoting their lives to public service rather than private gain, and they looked upon the pensions paid to soldiers and firefighters with envy. Minneapolis teacher Clara Jennison drew a parallel between the self-sacrificing work of firemen and teachers, saying: "The former save property, the latter character." Her statement begged the question of which was more important to rescue. Others focused on the consequences of public service. Teachers might not risk exactly the same injuries as soldiers and firefighters, but their long days in poorly ventilated, overcrowded, and often unsanitary classrooms had material consequences. Illnesses and injuries made self-support in old age no more possible for a worn-out teacher than a disabled soldier. Allen contended: "the public-school teacher who has become incapacitated in the educational service of the Republic bears morally the same relation to the Republic that the disabled soldier does, and should receive the same consideration."²⁴

Alongside these arguments for teachers' equality as public servants, women teachers also built a case for pensioning grounded in gender difference and women's need for protection. They argued that their economic vulnerability was a direct consequence of the traditional family economy disrupted in the service of the nation. They might not be the widows of soldiers, but their work had left them in similar straits. Allen argued that "since the public demands celibacy of its female teachers, depriving them of the family protection that insures other women and men against neglect in their old age, the public should make it up to women teachers in pensions or higher salaries—higher even than are paid to men—in order that these single women may themselves provide for their lonely old age." Rather

than call for the abolition of marriage prohibitions, she and other pension activists used them as justification for why women teachers needed pensions and thereby insisted that the state recognize the hardships imposed on the women (but not men) who served in its public schools. For similar reasons, Chicago teacher Catherine Goggin declared it was "poetic justice" when Illinois passed pension legislation that treated women teachers more favorably than men. These teachers believed that the personal sacrifices and political inequalities women endured in the schools made them better citizens than the public recognized.²⁵

Arguments for pensioning women teachers blurred the boundaries between two categories of pension recipients previously assumed to be mutually exclusive: (male) citizens who performed a public service and (female) dependents unable to support themselves. Emphasizing how pensions enhanced the *independence* of the teaching profession, advocates embraced the masculine rhetoric of state service and portrayed pensioning as part of a contract between the state and patriotic individuals willing to forego other opportunities to devote their lives to the public schools. In this sense, pensions secured commitment to a much-needed but low-paying profession. But one only needs to shift perspective slightly to see how pension advocates construed that same low-paid work as rendering long-serving women especially deserving *dependents*. After decades of teaching, elderly unmarried women could not count on families or savings to support them in old age. For the state, to assist elderly teachers might not advance its interests but to cast them upon relief disgraced it. Ill treatment of elderly women teachers jeopardized the respectability conferred on school service and the schools' ability to attract and retain devoted teachers. Both formulations demonstrated how pensioning offered an efficient way to serve the state's interests, and yet they also affirmed what critics suspected: that the categories of public servant and public dependent shared more in common than contemporaries wished to acknowledge. Both existed outside the market economy.²⁶ From this anomalous position with respect to the market, women teachers deployed both their aspirations for independence and the history of female dependency as they attempted to make the state acknowledge the value of women's work in the public schools.

More than Republican Mothers

In building her case for pensioning, Allen juxtaposed teachers' weighty political obligations and their limited rights as women. She emphasized the importance Americans attached to public education, reminding her readers that "Education is a better safeguard of liberty than a standing army" and "The votes of an ignorant people are more to be dreaded than the muskets

of foreign soldiers." Allen also alluded to Thomas Nast's political cartoons, especially his depictions of Miss Columbia's Public School, when she assured readers that "School houses and school-masters are forts and garrisons to a republic."²⁷ These republican axioms stressed the vital role of teachers in establishing the nation and defending the Union, but glossed over the low pay associated with the work. The teachers' pension movement grew out of this contradiction between republican ideology and women teachers' economic reality.

Pension advocates, knowingly or not, probably took some of their cues from an earlier advocate for women teachers, Catharine Beecher. Fearing that antebellum immigration threatened the new nation, Beecher advocated the employment of native-born white women in public schools as an inexpensive source of social discipline to supplement home and church. Convinced that growing demand would outstrip the mostly male supply of teachers, she embarked on a recruitment mission in the 1840s, proclaiming teaching to be women's "true profession," and calling "upon women to 'save' their country from ignorance and immorality." Beecher expanded upon the revolutionary ideology of republican motherhood when she observed that "it was not wives, but teachers 'who really are rendering the most service to society,'" and worried that native-born white women's influence was squandered if confined to the middle-class home when it was needed in schools. After the Civil War, Beecher reinforced the ideological links between the self-sacrificing female schoolteacher and the republic, writing that teaching was "something for women better than the ballot."²⁸ Insisting that women teachers performed an essential service in the nation's interest, she prepared the ground for teachers' pension claims.

Beecher's arguments informed the thinking of feminists prepared to make far greater demands on the public. In 1875, the equal rights advocate Frances Dana Gage wrote about an elderly woman who had served as a grammar school teacher and principal in New York City schools for forty years. Gage pointed out that unlike most women who cared for a single family, this woman spent forty years "making hundreds of homes happier, and the labors of thousands of fathers and mothers lighter and more beautiful." She asked: "Will government allow her to retire now on her salary, as it does our generals and commodores who stand guard for the country against its foes?" Questioning the comparative worth attached to these occupations, Gage contrasted the constructive work of teaching with destructive military operations. Whereas men who "ravage, murder and destroy with scientific precision" enjoyed the gratitude of the nation, "she who has taught justice, love and mercy for these past years, is now branded as 'superfluous' in pulpits, and sneered at as an 'old maid' by the press, and called foul and unseemly names." Gage took issue with a state that

rewarded men's acts of warfare but denigrated women's work in welfare and education.²⁹

Gage's story exemplified the unanticipated social consequences of employing large numbers of unmarried women as low-paid teachers. School boards assumed that women would work for a few years between school and marriage, but the need to earn income often compelled longer terms of teaching. In 1879, the Boston school committee reported that city teachers worked eleven to twelve years on average, and more than one hundred had worked between twenty and forty-one years. Long years of service at wages insufficient to save for the future meant that elderly women remained in the classroom or faced poverty in old age. Interest in pensioning concentrated in such large northern cities as Boston and Chicago where substantial numbers of women migrated for work, but smaller cities like Peoria, Illinois soon followed the trend with creative attempts to address elderly teachers' income needs.³⁰

Teachers initially attempted to tackle the problem themselves by forming mutual aid associations.³¹ By pooling membership dues, teachers insured themselves and their colleagues against illnesses and injuries that would prevent them from working and earning their support. They also staged bazaars and other fundraising events, but educators quickly grew dissatisfied with these methods. Fundraising and fund management were challenging on a volunteer basis, and despite teachers' professions that their fundraising efforts were not "charity" affairs, the constant repetition seemed to confirm that was exactly what they were.³²

More disconcerting was the deepening sense that teachers' poverty in old age was not a private misfortune but a growing social problem. Facing the future without means of self-support, former freedmen's teacher Bessie Canedy wrote: "I find myself one of a world full of superfluous women wanting employment." Canedy saw that many older women shared her desperation. "Laying aside all pride," another former freedmen's teacher confessed: "I do not pretend that I want work only for work's sake; I need remunerative employment."³³ The problem of teachers' self-support was distinctly female and growing. In a study of women teachers in Massachusetts sponsored by the Women's Educational and Industrial Union at the beginning of the twentieth century, Lucile Eaves found that few saved for their old age and some even had dependents to support. Expected to dress well and live in respectable quarters, teachers' income did not always cover their necessary expenses, let alone provide for savings. This was especially true during economic downturns when cities like Chicago paid teachers in scrip that could be discounted for cash, or simply did not pay them for months at a time. Borrowing money was not uncommon for women who taught. If teachers had trouble meeting financial obligations while

employed, the prospect of old age and infirmity was even more daunting. Less than 10 percent of the retired teachers Eaves surveyed were "living on the proceeds of their profession."³⁴

The dilemma of "what to do" with elderly women teachers bedeviled school administrators around the country. All too often, they complained, they had to choose between retaining a teacher who was no longer able to teach, which was hardly in the interests of the students, or discharging her and cutting off her only source of income. To keep ineffective teachers on the payroll demeaned the profession, but to discharge them without means to support themselves not only mocked teachers' long years of service and sacrifice, but it also belied the public's exalted commitment to education. Pointing out that neither solution was acceptable, one frustrated teacher proposed: "Let us go to Canada or to Scotland. In both those countries, teachers worn out in service are pensioned. Here they are turned out like old horses, with not even a meadow in which to graze."³⁵

Superintendents and school boards realized that schools risked being viewed as unprofessional extensions of the almshouse, rather than efficient state institutions, and that pensioning could help change that perception. Pension symposium participant L. R. Klemm stressed the importance of treating teachers as loyal, professional "officers of the state, not mere servants, who are hired . . . and dismissed at pleasure." Believing that teachers' service warranted some income security, William C. Collar of the Boston school committee had proposed pensioning as early as 1880. His colleagues hesitated, but they stressed their wish that the city not be "looked down upon as a paymaster" but "looked up to as a benefactor." Rejecting simple relations of exchange, they sought the gratitude of teachers, "or if gratitude is too much to ask for," they proposed to settle for "a sense of duty too full to be exhausted." Seeking to make the family, not the market, their model for an effective system of public education, school committee members all wished to deepen relations of obligation between teachers and the city. Collar soon persuaded his colleagues of the "justice and expediency" of pensioning devoted, long-serving teachers. After an initial attempt to set up a pension fund, however, the school committee shied away from public funding and advised that teachers develop a system for saving a portion of their salary themselves.³⁶ Though no organized pension resulted in 1880, the directive for Boston teachers to fund their own pensions presaged the eventual outcome. Even more significant about this early attempt, however, was that advocates regarded pensions as a means to transfer family-like devotion and loyalty to the relationship between teachers and the schools.

Schools had long been the most respectable source of paid employment for women, but some educators were beginning to acknowledge what others loathed to admit: that women who taught had alternatives for employment

in the market economy. As early as 1882, a Minneapolis teacher warned that "new and more remunerative avenues are rapidly opening to women of talent and culture." While plenty of women needed employment, the most desirable candidates for teaching—young, white, native-born women with a high-school or normal-school education—often had more lucrative opportunities. Work in offices and shops provided at least as good pay and often better working conditions.³⁷

New prospects for earning income clashed with cultural expectations of female teachers' self-sacrificing devotion. Holding women teachers to a more altruistic standard than policemen and soldiers, critics ascribed selfish motives to women's desire for pensions. "Faithful" teachers were said to always give their best service, regardless of the compensation or conditions of work. Women were reminded: "If you were . . . a true teacher, you wouldn't look so hard to find a pension."³⁸ Anxious to refute these charges, teachers responded to these criticisms with narratives of sacrifice that emphasized how teachers' obligations exceeded their meager rewards. Expanding curricula and rising classroom numbers were not matched with any greater incentives to work. Indeed, women generally received less pay for teaching an overcrowded classroom than the school janitor received for cleaning it. Numerous accounts cited the "severe mental strain and high nervous tension" that afflicted urban teachers who typically bore sole responsibility for more than fifty pupils five hours a day. Whereas many employers gave older workers "less exacting work," elderly teachers seldom received such consideration. As one woman wrote, "a man can turn switches on a street railway, even if he is old, and as a watchman he can care for buildings where little active surveillance is required. With the aged teacher there is no such resource, as full, exhausting work is demanded every day." Recognizing the growing dilemma, a Massachusetts newspaper expressed the opinion many observers had reached: "One of two things must be done,—teachers, as a whole, must be better paid or some provision must be made for them in age and sickness."³⁹

Salary adjustments might seem more consistent with capitalist practice, but pensions offered advantages to the state that salary hikes could not. The deferred nature of the payment, combined with teachers' own contributions from their salaries, put very little burden on current taxpayers. And whereas raising the salary schedule would reward all teachers, and place an immediate drain on the public purse, pensions rewarded only those who remained loyal, low-paid, and in the classroom for life. Administrators could congratulate themselves for both limiting costs and distinguishing the temporary teacher from the dedicated lifetime professional. As deferred remuneration, pensions represented a form of delayed gratification; they confirmed teachers' willingness to serve others while denying themselves.

By forging lifetime relations of obligation between teachers and school boards, pensions helped to renew the public schools' image as a benevolent employer. They also reinforced teachers' identities as public servants who were morally superior to other wage workers. More than one pension advocate envisioned the award of a teacher's pension as an uplifting public ceremony, akin to a veterans' parade. They imagined a ritual that would "confer honor upon the retiring teacher, lessen the bitterness that attaches to relinquished usefulness, and reflect credit upon our profession." The moral and spiritual benefit was mutual: "for if the teacher be lifted up in his community, the future community will be drawn up by him."⁴⁰

Pensioning also helped to fortify a barrier between the school and the market, between public service and self-interest. As historians Jeanne Boydston and Amy Dru Stanley have shown, nineteenth-century Americans worked hard to prevent the market from infiltrating the middle-class home.⁴¹ In an analogous manner, pensioning helped keep the market out of the schools and keep teachers focused on serving others rather than themselves. Some pension advocates went so far as to argue that talent for teaching and the talent for making money were "incompatible." Chicago teacher Catherine Goggin asserted that "even generous salaries will not be sufficient to provide for [teachers' retirement], since the very qualities which best fit them for teaching unfit them [for] financial success." Many advocates held that pensioning would release teachers from the struggle for survival and allow them to "belong to [their] calling exclusively, and to embrace it with devotion."⁴²

All teachers, however, did not deserve pension privileges, only those who aspired to self-sufficiency and professionalism. Mary Burt, a former teacher and Chicago school board member, argued that the security of a pension would enable working teachers to buy books, attend conventions, and lead the scholarly life that they should. But she qualified her advocacy of teachers' pensions: "Of course . . . I speak of professional teachers who are wholly dependent on their earnings and who . . . feel obliged to assist some one who is more or less dependent on them. With young girls who have homes it is quite a different matter." By distinguishing professionals with dependents from "young girls," Burt tried to disassociate women teachers from dependent daughters and wives. Her call for improving teachers' compensation by providing pensions was not meant to satisfy frivolous desires but to support the more noble ambition of becoming a professional educator. She shared the common-sense belief that dependent women enjoyed "pin money" and certainly did not deserve pensions. Thinking of herself in an entirely separate category, Burt thought these social and scholarly privileges were justified by, and even evidence of, her own independence.⁴³ Like most of her colleagues, Burt pursued what she considered justice for teachers

and not for broad groups of women or workers.

Many reformers shared the hope that pensioning might insulate dedicated, self-supporting teachers from the market, thus assuring the nation of their disinterested usefulness. They sought to recreate the economic relations of the idealized middle-class home but for public, not private, benefit. Arguing for pensions, they emphasized the professional, moral, and political obligations that constituted teachers' work as a selfless calling above and beyond relations of exchange. A California legislator and pension supporter contended that pensions would not make teachers "wards of the state," but rather he suggested they should be understood as "creditors of the state," generously providing the state with their valuable services at very low wages. Cleverly construing pensions as a corrective to the state's monopoly over the public schools, he contended that teachers' financial sacrifices qualified them as especially deserving citizens, rather than condemning them as dependents on the public purse.⁴⁴

Selfless Servants and Self-Sufficient Citizens

As teachers' pensions moved closer to becoming a reality, teachers and their allies shifted their strategy from emphasizing state obligations to stressing their own aspirations to self-dependence. They used military and civil service pensions as a moral but not financial model to win pensions. When it came to proposing pension designs, they did not advocate government-funded pensions similar to those paid to soldiers. Nor did they suggest such partial state funding arrangements as those designed for police and firemen's pensions. Instead, most teachers' pension advocates proposed to defer one percent of teachers' annual salaries to pay for their own pensions. It was a successful strategy to win support. Seeing "nothing socialistic or paternal" in the proposal, one observer commented: "teachers merely desire to do for themselves what the city is doing for its firemen; the teachers only ask the city to administer the fund without expense to itself." By funding their own pensions, Chicago teachers recaptured the moral high ground from pension detractors and set a trend that other states and cities followed.⁴⁵ Teachers had already defined themselves as morally superior to wage workers, and they now staked a claim to greater self-sufficiency than other public servants. Their reasoning was surely pragmatic. While the most expensive single item in the federal budget in the 1890s could be traced to soldiers' pensions, the most expensive public service paid by state and local taxes was the public school system.⁴⁶ If veteran teachers had been treated anything like soldiers, the cost to cities and states would have been commensurately large.

Even though the financial benefits were modest, pension legislation won widespread support among female teachers. The Illinois law was typical: in exchange for twenty years of service (twenty-five years for men) and regular contributions of one percent of salary, pensions provided retired city teachers with half their salary. Though the teachers' bill had not set a maximum, the legislature limited annual benefits to \$600, a cap unlikely to affect any women. Passage of the law stimulated teachers' activism. They circulated almost immediately a petition requesting the formation of a board of trustees to administer the pension and proposing that teachers choose their trustees by ballot. Thirty-seven hundred of the approximately four thousand teachers in the city signed, and the petitioners soon secured their demands. Winning the right to vote on trustees, women teachers graduated from serving others to representing themselves. Reflecting on the experience, teacher Meta Wellers described the pension struggle in Chicago as a political awakening: "Teachers proved during the campaign that the perseverance and self-control acquired in the schoolroom enabled them to cope with difficulties in the political arena."⁴⁷

By demonstrating a commitment to public service and self-sufficiency, women teachers had secured new political tools to expand their rights. They achieved three important things in seeking state legislation and a board of trustees for the pension. First, they made the pension part of an employment contract with the state. The legislation reinforced their status as freely contracting citizens with rights to the proceeds of their labor, not merely *femes covert* whose labor served others. Second, they gained the right to vote for elected positions connected with the board of education. With a voice in the selection of trustees, teachers might influence decisions of school policy pertaining to hiring, tenure, and dismissal, prerogatives associated with a self-regulating profession. Third, they secured an entering wedge for improved legislation in the future. Teachers seldom failed to comment that aspects of the law could be enhanced, especially by the addition of public funds. Public revenues paid for teachers' pensions in New York, and even though few states did likewise, teachers knew the precedent existed.⁴⁸

Despite quick victories in several states, pension supporters soon came under attack when several groups of male educators challenged the pension laws. Some of their grievances focused on the service requirement; many states required five fewer years of service from women than men. Other discriminatory provisions compounded their complaints. With contributions set at one percent of salary, higher-paid men realized they paid at least twice, and even four times, as much into the fund as women who would be eligible to receive similar pension payments. Moreover, since pensions were not payable to those who left the profession before retirement, men

foresaw that they might not receive anything in return for their contributions. Few young men planned to make education their career for life. And even if they devoted their lives to the schools, the pension ceased upon death. Designed for women without legal dependents, teachers' pensions did not provide for widows and orphans as military and civil service pensions did. Aggrieved male educators also raised doubts about the actuarial soundness of fund designs.⁴⁹

Support for pensioning among educators began to divide along gender lines in 1897. Whereas women teachers envisioned modest income security for life, better-paid men saw a drain on their present income. The *Chicago Tribune* predicted a "war" between female teachers who valued pension protection and male principals who rejected it, while a Boston commentator observed that "even well meaning men may misjudge this bill." Elizabeth Allen confirmed that the same dynamics obtained in New Jersey, characterizing the pension movement as a "women's campaign" and declaring higher-paid men the "opposition."⁵⁰ Much of the hostility stemmed from the perception that men's contributions subsidized women's pensions. In Chicago the male principals' club resolved to support pensioning if the contributions, service requirement, and pension payments were made equal for men and women, but some members preferred to abandon pensioning entirely. Claiming their "hopes . . . to make the pension fund an extraordinary investment" were "shattered" after the state legislature capped pension payments to \$600 annually, opponents contended that the pension had become a compulsory insurance scheme. The \$600 cap was more than half the average woman teacher's salary; it was less than half the average man's—for some men, considerably less. Hardly dignifying the profession, Chicago high school teacher and opposition leader Edward Manley argued that requiring teachers to pay for the small protection the pension provided was emasculating as well as unconstitutional: "It is not right to take from the head of a family even one percent of his earnings. During his life he may not feel the exaction, but he knows that after his death his family will get absolutely nothing from this insurance which the State has forced him to take."⁵¹

The assault on the pension roused female teachers in Chicago to organize. A handful of teachers' clubs existed in Chicago, but until March 1897, when they formed Chicago Teachers' Federation (CTF), no single teachers' organization could claim a membership of thousands. Catherine Goggin attributed teachers' sudden interest in organization to male principals and teachers' attempts to "break down" the pension law. Indeed, the pension was the only topic of discussion at their first meeting, and defending teachers' pension rights remained one of the federation's primary objectives for years to come. In sharp contrast with national and state educator

associations, which tended to be dominated by male school administrators, the CTF limited membership to “grade” teachers, those who worked in classrooms with young children, the vast majority of whom were women. They explicitly excluded supervising teachers and principals “to defend the pressing needs of the teaching force, meaning those actually engaged in the work of teaching.”⁵²

This formative meeting presaged much about women teachers’ changing political style. A city newspaper declared it “one of the largest mass meetings of American womanhood ever held in Chicago,” reporting that about two thousand grade school teachers had gathered in the Central Music Hall. When the organizers learned that a state senator had ventured into the foyer, they seized the opportunity to flaunt the potential power of their numbers. A reporter described how the teachers “captured” the legislator and “escorted [him] in triumph to the platform.” They did not allow him to address the audience or even answer questions; instead, they kept him mute. On stage before two thousand women, the senator grew visibly uncomfortable as he “sat like a willing captive, surrounded by a sea of millinery trimmings and a determined assemblage of women.”⁵³ The organizers forced the senator to witness the women’s anger as they voted down every one of the pension amendments proposed by their male counterparts.

Bold enough to make a politician sit quietly through a public meeting, as though he were a disfranchised woman, the teachers also turned the tables on higher-paid men in education that day. They mounted a defense of unequal treatment of men and women under the pension law. At least three speakers argued that longer terms of service for male educators were fair. The women declared the principals’ demands for pension amendments “selfish,” contrasting their self-denying and physically exhausting labors in the classroom with the comforts of the principal’s chair. Outraged by charges that women were naturally weak and dependent, Grace Reed seethed: “it is not the sex of the grade teacher that is against her in the battle she is waging—it is the nerve-wearing, mind-distorting nature of her work, a work which no man has ever yet performed for ten years—let alone twenty.” A decade earlier, women had comprised the majority of principals in Chicago; Reed was one of them. But by 1897, the principal’s position had changed from a head teacher with supervisory responsibility to an administrator with little or no teaching load, and men now claimed the majority of these positions. Women teachers eyed the transformation with suspicion, frustrated by their exclusion from these less stressful and better paying jobs. “The grade teacher’s duties are such that the working power is drained early,” Reed complained, “while the positions which conduce to robust, patriarchal longevity are held by others.” To further justify the

shorter service requirement for women, she reminded teachers that policemen and firemen were "deemed worthy of a pension after twenty years' service." Was teachers' service to the public any "less beneficent"? Claiming their work equally important and their occupational burdens exacerbated by gender, women teachers contended that pensions helped mitigate the inequalities they faced.⁵⁴

Women teachers sustained their pension privileges in the wake of the depression of the 1890s, but after the turn of the century, several male educators took their grievances to court, arguing that compulsory pension deductions violated individuals' rights to their earnings. Better-paid male teachers and principals like Edward Manley wished to take their chances in the market, like other male professionals, and use that one percent of earnings to save or invest as they saw fit. Unlike women teachers, they did not value the meager protection against poverty that pension contributions provided. Court decisions in favor of male educators led to amendments that allowed teachers to opt out of contributing.⁵⁵ Making the pensions optional not only threatened funding arrangements, it made pensions seem more like salary and, especially for women, less like expressions of teachers' privileged status as public servants.

Male educators were not the only opponents of teachers' pensions. Concerned about how protective legislation could undermine the pursuit of equality, some women also criticized teachers for seeking special privileges. One of these critics was Lucy Flower, well-known in Illinois reform circles for her extensive work in education, welfare, and women's rights. Only weeks after the state legislature passed the optional pension amendment, Flower presented a report condemning teachers' pensions to the Illinois Federation of Women's Clubs (IFWC) annual meeting. Based on her study of the pension laws of Illinois, New York, and New Jersey, Flower argued that the protectionism and paternalism reflected in the legislation hobbled the cause of women's equality. Asserting the real issue was poor pay, she recommended that the IFWC work to raise teachers' salaries and abolish teachers' pensions. With better salaries, Flower concluded, "the teacher who practices reasonable economy will have no cause to sacrifice her self-respect and become a pensioner."⁵⁶ Five of the seven members of the IFWC legislative committee signed their names on Flower's report, assenting to the recommendations. With two dissenting members of the committee and many teachers and former teachers among the clubwomen in attendance, the most contentious discussion of the 1901 IFWC annual meeting was the one on teachers' pensions and Flower's report.

CTF leaders present at the IFWC meeting did not deny poor pay was a problem, but they rejected Flower's conclusions about pensions. Their rebuttals demonstrated that pensions represented security and status for

a group of working women who had learned not to expect fair or equal treatment from the market. Teacher-activist Margaret Haley turned Flower's equal rights argument around, insisting that pensions served the cause of women's equality. Raising the examples of pensions for soldiers, police, and firemen, she inquired, "Why do you . . . criticise pensions for women and not for men?" Haley asked the clubwomen assembled if they "wanted legislation in this respect for men only and if [they were] willing to put [themselves] on record as believing the calling of a teacher to be of less significance than that of the policeman and fireman." After Haley made her case for women's equality as deserving public servants, her colleague Catherine Goggin focused the audience's attention on the schools' need to balance educational objectives and market imperatives. By facilitating the retirement of lifelong teachers who were no longer able to work, Goggin explained how pensions helped schools achieve greater efficiency without surrendering to the brutal, inhumane measures of industrial capitalism.⁵⁷ Hers was a message that resonated with many clubwomen attempting to reconcile competitive new market practices with the obligations of public education long espoused by female reformers as different as Catharine Beecher and Frances Dana Gage. Employing complementary arguments seeking equality for women teachers as public servants and special privileges to insulate them from the market, Haley and Goggin persuaded the clubwomen to support teachers' pensions and work to improve them.

Albeit for vastly different reasons, these two groups of challengers—male educators and women's rights advocates—had raised important questions about a self-funded system of pensioning public servants that benefited women more than men. Whereas the men's opposition stemmed from their desire to protect traditional gender privileges, women's rights advocates' opposition derived from the exigencies of proving women's equality, a problem that would re-emerge with future debates over protective legislation.⁵⁸ In response, teacher-activists portrayed both of these groups of opponents as dangerously naïve about the market and municipal politics. Past experience gave them little reason to believe efforts to secure higher pay were likely to succeed. School boards reneged on promised salary increases to women with remarkable regularity. But whereas salary increases were generally enacted by school board resolutions and subject to fluctuating city and local budgets, pensions were legislated by state government and funded by teachers themselves. In the face of such challenges as those sketched here, women teachers worked vigilantly to protect their pensions because the legislation offered security that school board promises of higher pay did not.⁵⁹

Conclusion

Teachers won pensions in the 1890s by representing themselves as dutiful public servants with aspirations to self-sufficient citizenship. Pension advocates exploited the overlap between feminine benevolence and patriotism to negotiate small but meaningful social and economic entitlements on the basis of teachers' service to others, not on the basis of female dependency. By claiming to be doubly deserving of protection, as self-sacrificing public servants and as self-supporting women disadvantaged in the market, lifelong public schoolteachers obtained some of the entitlements of veterans: a small income in old age, some of the market protections extended to public servants, and some public recognition of their long, loyal, and underpaid work. Expanding social welfare provision beyond military and civil service pensions, teachers' pensions reinforced the U.S. trend toward making access to pensions dependent on service and earnings rather than citizenship.⁶⁰ As entitlements earned after a lifetime of service, teachers' pensions acknowledged that the public owed women who taught a small measure of protection against poverty. But as entitlements funded through salary deferrals, teachers' pensions also affirmed that women who taught would not become state dependents.

While the pension campaigns increased teachers' economic security, they had limited impact on women's pursuit of equal citizenship. The campaigns initially benefited one group in particular, the English-speaking, mostly native-born, white women who comprised the majority of those employed in urban public schools. Deploying the politics of public service to win and protect their pensions spurred these teachers' political activism and strengthened their organizations. Nevertheless, professing public obligations and personal sacrifices did not translate easily to the pursuit of equal rights. Emphasizing teachers' public service proved an effective strategy to win privileges previously reserved for military and civil servants, and to secure recognition for their similarly loyal and underpaid service. However, it did not provide women teachers with similarly persuasive arguments to claim rights to equality as workers or citizens. The politics of public service established teachers as servants of their communities—not equal members of their communities. Unequal sacrifices, rather than equal rights, underpinned their small entitlements.⁶¹

Moreover, the politics of public service in the pension movement tended to divide women according to their work. Teacher-activists did not call for income security for all women or all workers. Asking only to extend economic protection to those who sacrificed private gain while in the public service, the pension movement elevated women's labor in public schools (and men's labor in the military and civil service) above the labor that other

women and other workers performed in homes and the market. Nor did the pension movement fight gender or other social distinctions within the ranks of teachers. Pension advocates did not insist on universal eligibility and entitlements; they devised different rules for men and women teachers. Teacher-activists might have contested the sexual and marital regulations that school boards imposed exclusively on women teachers, but instead they used celibacy requirements as grounds to establish women teachers' sacrifices and entitlement to pensions. In sum, pension advocates both decried gender distinctions and capitalized on them. Women teachers professed to be just as patriotic and self-sacrificing as men in the military and civil service, while they acknowledged their need for protection as women in a system that expected self-sufficiency of them, even though it paid them like dependent daughters. They deployed late-nineteenth-century ideas about gender, work, and public service to address their own plight as effectively as they could.

NOTES

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¹Elizabeth A. Allen, "Teachers' Pensions,—The Story of a Women's Campaign," *Review of Reviews* 15 (June 1897): 707, 702; Emma Bates Harvey, "An Unpensioned Veteran," reprinted from *Boston Transcript*, 18 October [no year], in "Fair In Aid of the Boston Teachers' Mutual Benefit Association," souvenir program, [1904], 39, Boston Primary Teachers Association Records, Massachusetts Historical Society, Boston, MA.

²Harvey, "Unpensioned Veteran," 35; Lillian C. Flint, "Pensions for Women Teachers: What American Cities are Doing for the Veterans of the Schools," *Century Magazine* 79 (February 1910): 618–20.

³Allen, "Teacher's Pensions," 700; Edward Manley, "Compulsory Insurance for Teachers," *Educational Review* 23 (February 1902): 152–57.

⁴"Teachers' Mutual Benefit Association," *Journal of Education*, 17 December 1891, 387.

⁵On maternalist claims to citizenship rights, see Lisa D. Brush, "Love, Toil, and Trouble: Motherhood and Feminist Politics," *Signs* 21, no. 2 (1996): 430, 453–54; and Molly Ladd-Taylor, *Mother-Work: Women, Child Welfare, and the State, 1890–1945* (Urbana: University of Illinois Press, 1994). On the absence of maternalist rhetoric

in teachers' activism, see Susan Zeiger, "The Schoolhouse Vs. the Armory: U.S. Teachers and the Campaign Against Militarism in the Schools, 1914–1918," *Journal of Women's History* 15, no. 2 (2003): 163.

⁶A. Reichenbach, "The Superannuation of Teachers," *Education* 16 (March 1896): 386.

⁷William Graebner, "Retirement in Education: The Economic and Social Functions of the Teachers' Pension," *History of Education Quarterly* 18, no. 4 (1978): 397–417. Graebner views pensioning as a management tool to regulate the sex and age composition of the teaching force, whereas historians of teacher unionization place greater emphasis on teachers' agency in winning pensions. See Kate Rousmaniere, *Citizen Teacher: The Life and Leadership of Margaret Haley* (Albany: State University of New York Press, 2005), 34–39; Wayne J. Urban, *Why Teachers Organized* (Detroit: Wayne State University Press, 1982); Marjorie Murphy, "From Artisan to Semi-Professional: White Collar Unionism Among Chicago Public School Teachers, 1870–1930" (PhD diss., University of California–Davis, 1981); Murphy, *Blackboard Unions: The NEA and the AFT* (Ithaca, NY: Cornell University Press, 1990). All of these studies, however, examine pensions as a form of compensation in exchange for labor and not an expression of relations of obligation.

⁸States with teachers' pension laws included: California, Illinois, Michigan, Missouri, and New York (which had three different laws for the State, New York City, and Brooklyn), all passed in 1895; Ohio and New Jersey in 1896; Rhode Island in 1897; South Carolina in 1898; and Massachusetts in 1900. Most required teachers to contribute a percentage of their salaries or a specified amount to the pension fund (New York and South Carolina were exceptions). Digest of Teachers' Annuity Laws of the United States [1901], box 36, folder Sept–Dec 1901, Chicago Federation of Teachers Papers, Chicago Historical Society, Chicago, IL, hereafter CTF papers; Mary D. Bradford, "Teachers' Pensions and Insurance," *Journal of Education*, 11 May 1905, 512; Marshall O. Donely Jr., *Power to the Teacher: How America's Educators Became Militant* (Bloomington: Indiana University Press, 1976), 25; Lee Welling Squier, *Old Age Dependency in the United States: A Complete Survey of the Pension Movement* (New York: Macmillan, 1912), 139–92.

⁹On the two-track paradigm, see Linda Gordon, "The New Feminist Scholarship on the Welfare State," Virginia Sapiro, "The Gender Basis of American Social Policy," Barbara J. Nelson, "The Origins of the Two-Channel Welfare State: Workmen's Compensation and Mother's Aid," Gwendolyn Mink, "The Lady and the Tramp: Gender, Race, and the Origins of the American Welfare State," all in *Women, the State, and Welfare*, ed. Linda Gordon (Madison: University of Wisconsin Press, 1990); Theda Skocpol, *Protecting Soldiers and Mothers: The Political Origins of Social Policy in the United States* (Cambridge, MA: Harvard University Press, 1992).

¹⁰Jane E. Schultz, "Race, Gender, and Bureaucracy: Civil War Army Nurses and the Pension Bureau," *Journal of Women's History* 6, no. 2 (1994): 45–69; Joanne L. Goodwin, *Gender and the Politics of Welfare Reform: Mothers' Pensions in Chicago, 1911–1929* (Chicago: University of Chicago Press, 1997).

¹¹On school boards' preferences for hiring native-born, English-speaking, white women, see John L. Rury, "Who Became Teachers? The Social Characteristics

of Teachers in American History," in *American Teachers: Histories of a Profession at Work*, ed. Donald Warren (New York: Macmillan, 1989), 29–30. Many urban teachers in Chicago and Boston were second generation Irish Americans. See Rousmaniere, *Citizen Teacher*, 34; Janet Nolan, *Servants of the Poor: Teachers and Mobility in Ireland and Irish America* (Notre Dame, IN: University of Notre Dame Press, 2004).

¹²*Report of the Commissioner of Education for the Year 1894–5* (Washington DC: Government Printing Office, 1896), 1102–8; Squier, *Old Age Dependency*, 139. For foreign pension provisions, see John E. Clark, "Shall Teachers Be Pensioned?" *Journal of the Proceedings and Addresses of the National Education Association* 35 (1896): 992; "Teachers' Pensions," *Public School Journal* [Bloomington, IL] 9 (May 1890): 440; "Shall Teachers Be Pensioned? A Symposium," *Journal of Education*, 2 April 1891, 212. For European influences on U.S. social policy, see Daniel T. Rodgers, *Atlantic Crossings: Social Politics in a Progressive Age* (Cambridge, MA: Belknap Press, 1998).

¹³G. Stanley Hall, "The Training of Teachers," *Forum* 10 (1890): 11–22; Allen, "Teachers' Pensions," 701; "Shall Teachers Be Pensioned? A Symposium," 212.

¹⁴My discussion of public pensions in this paragraph and the next draws on Susan M. Sterett, *Public Pensions: Gender and Civic Service in the States, 1850–1937* (Ithaca, NY: Cornell University Press, 2003).

¹⁵Megan J. McClintock, "Civil War Pensions and the Reconstruction of Union Families," *Journal of American History* 83, no. 2 (1996): 464–65.

¹⁶Sterett, *Public Pensions*, 41–44; George William Curtis, "The Public School and Civil Service Reform," *Journal of Education*, 12 March 1891, 163. See also *Journal of Proceedings and Addresses of the National Education Association* 30 (1891): 481–93; and "Notes and News," *Woman's Journal*, 13 May 1876, 157. For other reformers' assumptions that teachers would become part of the civil service, see Horace Scudder, "The Schoolhouse as a Centre," *Atlantic Monthly* 77 (January 1896): 104; and G. Stanley Hall, "The Case of the Public Schools: The Witness of the Teacher," *Atlantic Monthly* 77 (March 1896): 405.

¹⁷Patricia Ingraham, *The Foundation of Merit: Public Service in American Democracy* (Baltimore: Johns Hopkins University Press, 1995), xvi, 5; *Chicago Evening Post*, 2 July 1890, quoted in Mary J. Herrick, *The Chicago Schools: A Social and Political History* (Beverly Hills: Sage, 1971), 95–96.

¹⁸John DeWitt Warner, "Half a Million Dollars a Day for Pensions," *Forum* 15 (June 1893): 440, 442; Leonard Woolsey Bacon, "A Raid upon the Treasury," *Forum* 6 (January 1889): 540.

¹⁹Skocpol, *Protecting Soldiers*, 128; Ann Shola Orloff, "The Political Origins of America's Belated Welfare State," in *The Politics of Social Policy in the United States*, ed. Margaret Weir, Ann Shola Orloff, and Theda Skocpol (Princeton: Princeton University Press, 1988), 48; Hon. Green B. Raum, "Pensions and Patriotism," *North American Review* 153 (August 1891): 206–7.

²⁰"Shall Teachers Be Pensioned? A Symposium," 214; Carole Pateman, "The Patriarchal Welfare State," in *Democracy and the Welfare State*, ed. Amy Gutmann (Princeton: Princeton University Press, 1988), 239; Jacqueline Jones, *Soldiers of Light*

and Love: Northern Teachers and Georgia Blacks, 1865–1873 (Athens: University of Georgia Press, 1980), 41.

²¹"Shall Teachers Be Pensioned? A Symposium," 211–12; Rousmaniere, *Citizen Teacher*, 34–35.

²²Dr. Thomas Hunter, "Tenure of Office and Pension," *Journal of Education*, 30 March 1905, 341. Also Allen, "Teachers' Pensions," 702; E. P. Clark, "Our Standing Army of Pensioners," *Nation*, 3 February 1887, 92; and Henry Krueger, "Opinions of Pensions," *Journal of Education*, 27 April 1905, 454–55. Historians debate the social origins of citizen-soldiers, but my focus here is the ideology. J. C. A. Stagg, "Soldiers in Peace and War: Comparative Perspectives on the Recruitment of the United States Army, 1802–1815," *William and Mary Quarterly* 57, no.1 (2000): 79–81; Lawrence Delbert Cress, "An Armed Community: The Origins and Meaning of the Right to Bear Arms," *Journal of American History* 71, no. 1 (1984): 24–29.

²³Myra H. Strober and Audri Gordon Lanford, "The Feminization of Public School Teaching: Cross-Sectional Analysis, 1850–1880," *Signs* 11, no. 2 (1986): 212–35; "Shall Teachers Be Pensioned? A Symposium," 212; Hunter, "Tenure," 341.

²⁴Sterett, *Public Pensions*, 75; Clara Jennison, "Teachers' Salaries," *Journal of Education*, 1 June 1882, 346; Harvey, "Unpensioned Veteran"; Allen, "Teachers' Pensions," 702.

²⁵Allen, "Teachers' Pensions," 702; Catherine Goggin, "The Pension Law and Fund," *Chicago Teacher and School Board Journal* 2 (May 1900): 159.

²⁶Nancy Fraser and Linda Gordon, "A Genealogy of Dependency: Tracing a Keyword of the U.S. Welfare State," *Signs* 19, no. 2 (1994): 316.

²⁷Quotations are from Allen, "Teachers' Pensions," 702. Thomas Nast drew Miss Columbia in *Harpers' Weekly* as well as in Charles Henry Pullen, *Miss Columbia's Public School* (New York: Francis B. Felt & Co., 1871); Cecelia Elizabeth O'Leary, *To Die For: The Paradox of American Patriotism* (Princeton, NJ: Princeton University Press, 1999), 151–57, 180–86.

²⁸Kathryn Kish Sklar, *Catharine Beecher: A Study in American Domesticity* (New York: W.W. Norton & Company, 1973), 113, 177; Jeanne Boydston, Mary Kelley, and Anne Margolis, *The Limits of Sisterhood: The Beecher Sisters on Women's Rights and Woman's Sphere* (Chapel Hill: University of North Carolina, 1988), 119; Catharine E. Beecher, *The True Remedy for the Wrongs of Woman; with a History of an Enterprise Having That for its Object* (Boston: Phillips, Sampson, Co., 1851), 30, 33; Beecher, *Something for Women Better Than the Ballot* (New York: D. Appleton and Company, 1869); Linda K. Kerber, *Women of the Republic: Intellect and Ideology in Revolutionary America* (Chapel Hill: University of North Carolina Press, 1980).

²⁹Frances Dana Gage, "A Superfluous Woman," *Woman's Journal*, 4 December 1875, 388; Pateman, "The Patriarchal Welfare State," 234; Fraser and Gordon, "Genealogy of Dependency," 316–17.

³⁰"Notes and News," *Woman's Journal*, 3 January 1880, 5; *Annual Report of the School Committee of the City of Boston, 1879* (Boston: Rockwell and Churchill, 1879),

37–38. On lengthening terms of service, see Kathleen Weiler, *Country Schoolwomen: Teaching in Rural California, 1850–1950* (Stanford, CA: Stanford University Press, 1998), 18. *Chicago Teacher and School Board Journal* 1 (September 1899): 330.

³¹Karen Leroux, “‘Lady Teachers’ and the Genteel Roots of Teacher Organization in Gilded Age Cities,” *History of Education Quarterly* 46, no. 2 (2006): 164–91.

³²Paul Studensky, *Teachers’ Pension Systems in the United States: A Critical and Descriptive Study* (New York: D. Appleton and Company, 1920), 13–14; Alfred Bunker, “Boston Teachers’ Retirement Fund,” *Education* 20 (March 1900): 415; “Boston Teachers’ Bazaar,” *Journal of Education*, 22 December 1892, 396–98; *Thirty-Third Annual Report of the Woman’s Education Association* (Boston: R.H. Blodgett, 1905), 9.

³³B. L. Canedy to Ednah Cheney, 23 September [no year], folder #135, and Mrs. J. E. Clark to Ednah Cheney, 26 October 1889, folder #63, Ednah Dow Cheney Papers, Boston Public Library, Boston, MA. Emphasis is original.

³⁴Lucile Eaves, *Old-Age Support of Women Teachers: Provisions for Old Age made by Women Teachers in the Public Schools of Massachusetts* (Boston: Spartan Press, 1921), 57–59, 30. Teachers’ journals published typical budgets to demonstrate the inadequacy of teacher pay. For an example, see *Chicago Teacher*, September 1873, 133. Murphy, *Blackboard Unions*, 78; Murphy, “From Artisan to Semi-Professional,” 19; Margaret A. Haley, *Battleground: The Autobiography of Margaret A. Haley*, ed. Robert L. Reid (Urbana: University of Illinois Press, 1982), 33–34; “Teachers Owe the Loan Sharks,” *Chicago Tribune*, 6 October 1903, 5.

³⁵“Confessions of Three School Superintendents,” *Atlantic Monthly* 82 (November 1898): 648–49; *Chicago Teacher*, December 1873, 182; *Chicago Teacher*, October 1874, 149; Graebner, “Retirement in Education,” 398.

³⁶“Shall Teachers Be Pensioned? A Symposium,” 212; *Annual Report of the School Committee of the City of Boston, 1879*, 37–39; *Annual Report of the School Committee of the City of Boston, 1880* (Boston: Rockwell and Churchill, 1881), 29; “The Pensioning of Teachers,” *Journal of Education*, 25 December 1879, 367; “Notes and News,” *Woman’s Journal*, 3 January 1880, 5. On the gratitude and loyalty historically associated with government service and pensioning, see Steven A. Sass, *The Promise of Private Pensions: The First Hundred Years* (Cambridge, MA: Harvard University Press, 1997), 20.

³⁷Jennison, “Teachers’ Salaries,” 346; Allen, “Teachers’ Pensions,” 703; Priscilla Murolo, *The Common Ground of Womanhood: Class, Gender, and Working Girls’ Clubs, 1884–1928* (Urbana: University of Illinois Press, 1997), 128–29; Sarah Deutsch, *Women and the City: Gender, Space, and Power in Boston, 1870–1940* (New York: Oxford University Press, 2000), 185–86; and Cindy Sondik Aron, *Ladies and Gentlemen of the Civil Service: Middle-Class Workers in Victorian America* (New York: Oxford University Press, 1987), 6, 27, 45.

³⁸Lucy Hayes MacQueen, “School Teachers,” *Journal of Education*, 10 January 1895, 20; “Shall Teachers Be Pensioned? A Symposium,” 213.

³⁹“Teachers’ Annuity Guild,” *Journal of Education*, 12 November 1896, 331; Prof. Wheelock, “Teachers’ Pensions,” *Chicago Teachers’ Federation Bulletin* 1 (29

November 1901): 2–3; Flint, “Pensions for Women Teachers,” 618; “Pensioning Teachers,” *Journal of Education*, 12 March 1891, 168.

⁴⁰“Shall Teachers Be Pensioned? A Symposium,” 211; Allen, “Teachers’ Pensions,” 701, 707; Harvey, “Unpensioned Veteran”; “Give Them Pensions,” *Chicago Evening Post*, 2 July 1890, 1.

⁴¹Amy Dru Stanley, “Home Life and the Morality of the Market,” in *The Market Revolution in America*, ed. Melvyn Stokes and Stephen Conway (Charlottesville: University of Virginia Press, 1996), 74–96; Jeanne Boydston, *Home and Work: Housework, Wages, and the Ideology of Labor in the Early Republic* (New York: Oxford University Press, 1990).

⁴²Catherine Goggin, “The Civic Federation,” *Chicago Teachers’ Federation Bulletin* 6 (December 1901): 1–2; “Teaching, A Profession,” *Journal of Education*, 30 September 1880, 228.

⁴³“Give Them Pensions,” 1. Nancy Fraser and Linda Gordon, “Contract Versus Charity: Why is There No Social Citizenship in the United States?” *Socialist Review* 22, no. 3 (1992): 55–56.

⁴⁴“Pensioning Teachers,” *Journal of Education*, 16 April 1891, 250.

⁴⁵Self-funding characterizes nine of the first twelve pension laws passed. They included California, New Jersey, Ohio, Boston, Brooklyn, Chicago, Detroit, Providence, RI, and St. Louis, MO. Rather than a percentage of salary, the California, Boston, and Ohio laws required annual contributions of \$12, \$18, and \$20 respectively. Pensions with various forms of public funding were New York State, New York City, and Charleston, SC, which have not received much scholarly attention. Although New York passed its pension legislation a few months before Illinois, a National Education Association study confirmed that most states had followed Illinois’s lead: virtually all pensions were funded wholly or in large part by teachers themselves. *Digest of Teachers’ Annuity Laws of the United States [1901]*, box 36, folder Sept–Dec 1901, CTF papers; *Report of the Commissioner of Education for the Year 1898–99* (Washington DC: GPO, 1900), 1480; “Pensioning Teachers,” *Journal of Education*, 16 February 1899, 104; *Report of the Committee on Salaries, Tenure, and Pensions of Public School Teachers in the United States* (n.p.: National Education Association, 1905), 178.

⁴⁶David Tyack, Thomas James, and Aaron Benavot, *Law and the Shaping of Public Education, 1785–1954* (Madison: University of Wisconsin Press, 1987), 45.

⁴⁷*Report of the Proceedings of the Board of Trustees of the Public School Teachers’ Pension and Retirement Fund of Chicago* (1895–96), 2; *Proceedings of the Board of Education of the City of Chicago* (1895–6), 147, 165; Meta Wellers, “Chicago’s Pension Law,” *Journal of Education*, 12 November 1896, 331; Arvilla C. DeLuce, “Brief Account of the Pension Movement,” n.d., box 1, folder Review, CTF papers; “To Choose Two Trustees,” *Chicago Tribune*, 17 November 1895, 8.

⁴⁸Allen, “Teachers’ Pensions,” 705; Catherine Goggin, “Pensions for Teachers,” *School Journal*, 1 May 1897, 542; “Logic for Pension Law,” *Chicago Tribune*, 8 March 1897, 4; Wheelock, “Teachers’ Pensions,” 1–2.

⁴⁹Male opposition groups formed in Chicago, Cleveland, Toledo, and Boston. "Facts Relating to Present Pensioners as Obtained from Themselves," box 35, folder Nov–Dec 1900, CTF papers; "Logic for Pension Law," 4; Wellers, "Chicago's Pension Law," 331; "George Howland Club's Action," *Chicago Sunday Times-Herald*, 7 March 1897, 14; "Optional Pension Law H.R. 655" pamphlet, box 36, folder Jan–May 1901, CTF papers. On male educators' objections to pensions in Chicago, see Rousmaniere, *Citizen Teacher*, 44.

⁵⁰"Teachers in for a War," *Chicago Tribune*, 7 March 1897, 4; "Teachers' Retirement Fund Bill," *Journal of Education*, 4 May 1899, 280; Allen, "Teachers' Pensions," 704.

⁵¹"Teachers in for a War," 4; "Hope to Defeat Pension Plan," *Chicago Tribune*, 7 April 1901, 7; "Vote on the New Pension Bill," *Chicago Teacher and School Board Journal* 3, no. 4 (1901): 123; Manley, "Compulsory Insurance," 152–57.

⁵²"Stand By Pension Law," *Chicago Sunday Times-Herald*, 7 March 1897, 13–14; "Logic for Pension Law," 4; Financial Secretary, "The Chicago Teachers Federation," 3 November 1906, box 1, file Historical Data, CTF papers. Emphasis is original. Also on principals' attempts to sabotage the pension, see DeLuce, "Brief Account of the Pension Movement," CTF papers; "Discovery in Pension Fight," *Chicago Tribune*, 9 May 1901, 8; Haley, *Battleground*, 73.

⁵³"Stand By Pension Law," 13–14.

⁵⁴"Stand by Pension Law," 13–14; "Teachers in for a War," 11. Some women remained principals in elementary schools, but generally continued to have a teaching load. See John T. McManis, *Ella Flagg Young and a Half-Century of the Chicago Public Schools* (Chicago: A.C. McClurg & Co., 1916), 56; Weiler, *Country Schoolwomen*, 21. "Logic for Pension Law," 4; Allen, "Teachers' Pensions," 709; Goggin, "The Chicago Pension Law," 542; Goggin, "The Pension Law and Fund," 158–59.

⁵⁵For examples, see "Cleveland School Pension Law Unconstitutional," *Chicago Teacher and School Board Journal* 2 (December 1900): 331; "Optional Pension Law H.R. 655" pamphlet, CTF papers. Also *Chicago Teacher and School Board Journal* 2 (November 1900): 283; 3 (January 1901): 356; 3 (February 1901): 412; and 3 (May 1901): 147. Another prominent male educator who supported market competition over protection was Andrew S. Draper, New York Commissioner of Education. See Graebner, "Retirement in Education," 409.

⁵⁶"Women Row Over Report," *Chicago Tribune*, 19 October 1901, 3; "Mrs. L.L. Flower Explains," *Chicago Tribune*, 20 October 1901, 6; handwritten copy of Flower's report, 17 September 1901, box 36, folder Sep–Dec 1901, CTF papers.

⁵⁷"Women Row Over Report," 3; "Open Sessions on Train," *Chicago Tribune*, 16 October 1901, 16; 14 June 1901 circular, box 36, folder Jun–Aug 1901, CTF papers; "They Could Not Agree," *Decatur Daily Herald*, 17 October 1901, 2; "Pensions for Teachers," *Decatur Daily Herald*, 19 October 1901, 3. For differing interpretations of the Flower report, see Maureen A. Flanagan, *Seeing With Their Hearts: Chicago Women and the Vision of the Good City, 1871–1933* (Princeton, NJ: Princeton University Press, 2002), 61–62, 68; and Murphy, "From Artisan to Semi-Professional," 183–85, 206n55.

⁵⁸On protective legislation and equal rights, see Nancy F. Cott, "Feminist Politics in the 1920s: The National Woman's Party," *Journal of American History* 71, no. 1 (1984): 56–62.

⁵⁹"Women Row over Report," 3; "Necessity for Pensions," *Chicago Teachers' Federation Bulletin* 1 (15 November 1901): 1–2; Eaves, *Old-Age Support*, 54. On multiple school board battles over teacher pay, see Rousmaniere, *Citizen Teacher*.

⁶⁰Alice Kessler-Harris, *In Pursuit of Equity: Women, Men, and the Quest for Economic Citizenship in 20th-Century America* (New York: Oxford University Press, 2001), 10–11. Also on the importance of earning to U.S. citizenship, see Judith N. Shklar, *American Citizenship: The Quest for Inclusion* (Cambridge, MA: Harvard University Press, 1991), 67.

⁶¹Linda K. Kerber, *No Constitutional Right to Be Ladies: Women and the Obligations of Citizens* (New York: Hill and Wang, 1998), esp. 304–5.
